



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/14/2019

45 Day Lock Exp.: 7/1/2019

60 Day Lock Exp.: 7/15/2019

W. Rate Sheet Dated: 5/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	101.772	101.622	101.472	3.750	101.349	101.199	101.049	2.375	96.417	96.267	96.117	3.125	98.179	98.029	97.879
3.875	102.304	102.154	102.004	3.875	101.765	101.615	101.465	2.500	97.145	96.995	96.845	3.250	99.097	98.947	98.797
4.000	102.829	102.679	102.529	4.000	102.186	102.036	101.886	2.625	97.638	97.488	97.338	3.375	99.479	99.329	99.179
4.125	103.261	103.111	102.961	4.125	102.534	102.384	102.234	2.750	99.299	99.149	98.999	3.500	99.865	99.715	99.565
4.250	102.713	102.613	102.513	4.250	102.290	102.190	102.090	2.875	99.788	99.638	99.488	3.625	100.204	100.054	99.904
4.375	103.163	103.063	102.963	4.375	102.664	102.564	102.464	3.000	100.272	100.122	99.972	Margin = 2.250		Index = 2.370	
4.500	103.618	103.518	103.418	4.500	103.008	102.908	102.808	3.125	100.758	100.608	100.458				
4.625	103.999	103.899	103.799	4.625	103.516	103.416	103.316	3.250	100.736	100.586	100.436				
4.750	104.124	104.024	103.924	4.750	102.913	102.813	102.713	3.375	101.212	101.062	100.912				
4.875	103.703	103.603	103.503	4.875	103.287	103.187	103.087	3.500	101.681	101.531	101.381				
5.000	104.080	103.980	103.880	5.000	103.631	103.531	103.431	3.625	102.057	101.907	101.757				
5.125	104.622	104.522	104.422	5.125	104.138	104.038	103.938	3.750	101.744	101.594	101.444				
5.250	103.934	103.834	103.734	5.250	103.551	103.451	103.351	3.875	102.138	101.988	101.838				
5.375	104.341	104.241	104.141	5.375	103.925	103.825	103.725	4.000	102.536	102.386	102.236				
5.500	104.719	104.619	104.519	5.500	104.269	104.169	104.069	4.125	102.861	102.711	102.561				
5.625	105.260	105.160	105.060	5.625	104.776	104.676	104.576	4.250	102.053	101.903	101.753				
5.750	105.134	105.034	104.934	5.750	104.627	104.527	104.427	4.375	102.404	102.254	102.104				
5.875	105.542	105.442	105.342	5.875	105.001	104.901	104.801	4.500	102.725	102.575	102.425				
6.000	105.919	105.819	105.719	6.000	105.345	105.245	105.145	4.625	103.210	103.060	102.910				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.622	100.472	100.322	3.750	100.349	100.199	100.049	2.375	95.417	95.267	95.117	3.125	97.179	97.029	96.879
3.875	101.154	101.004	100.854	3.875	100.765	100.615	100.465	2.500	96.145	95.995	95.845	3.250	98.097	97.947	97.797
4.000	101.679	101.529	101.379	4.000	101.186	101.036	100.886	2.625	96.638	96.488	96.338	3.375	98.479	98.329	98.179
4.125	102.111	101.961	101.811	4.125	101.534	101.384	101.234	2.750	98.299	98.149	97.999	3.500	98.865	98.715	98.565
4.250	101.563	101.463	101.363	4.250	101.290	101.190	101.090	2.875	98.788	98.638	98.488	3.625	99.204	99.054	98.904
4.375	102.013	101.913	101.813	4.375	101.664	101.564	101.464	3.000	99.272	99.122	98.972	Margin = 2.250		Index = 2.370	
4.500	102.468	102.368	102.268	4.500	102.008	101.908	101.808	3.125	99.758	99.608	99.458	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.849	102.749	102.649	4.625	102.516	102.416	102.316	3.250	99.736	99.586	99.436	Rate	30 Day	45 Day	60 Day
4.750	102.974	102.874	102.774	4.750	101.913	101.813	101.713	3.375	100.212	100.062	99.912	4.500	101.318	101.068	100.818
4.875	102.553	102.453	102.353	4.875	102.287	102.187	102.087	3.500	100.681	100.531	100.381	4.625	101.699	101.449	101.199
5.000	102.930	102.830	102.730	5.000	102.631	102.531	102.431	3.625	101.057	100.907	100.757	4.750	100.995	100.745	100.495
5.125	103.472	103.372	103.272	5.125	103.138	103.038	102.938	3.750	100.744	100.594	100.444	4.875	101.403	101.153	100.903
5.250	102.784	102.684	102.584	5.250	102.551	102.451	102.351	3.875	101.138	100.988	100.838	5.000	101.780	101.530	101.280
5.375	103.191	103.091	102.991	5.375	102.925	102.825	102.725	4.000	101.536	101.386	101.236	5.125	102.322	102.072	101.822
5.500	103.569	103.469	103.369	5.500	103.269	103.169	103.069	4.125	101.861	101.711	101.561	5.250	101.634	101.384	101.134
5.625	104.110	104.010	103.910	5.625	103.776	103.676	103.576	4.250	101.053	100.903	100.753	5.375	102.000	101.750	101.500
5.750	103.984	103.884	103.784	5.750	103.627	103.527	103.427	4.375	101.404	101.254	101.104	5.500	102.250	102.000	101.750
5.875	104.392	104.292	104.192	5.875	104.001	103.901	103.801	4.500	101.725	101.575	101.425	5.625	102.500	102.250	102.000
6.000	104.769	104.669	104.569	6.000	104.345	104.245	104.145	4.625	102.210	102.060	101.910	5.750	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs		
FICO Adjuster	Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999 -2.500
FICO 680- 719	0.250	\$50,000 - \$85,000 -0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000 -0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000 -0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000 0.000
FICO 600 - 619	-1.500	\$275,001 up to HB 0.000
FICO 580 - 599	-2.000	
NY	-0.250	Non Owner Occupancy -2.000
2 Unit	0.000	Refer / Manual UW 0.000
USDA Streamline-Assist Refinance Option		-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	100.000	99.750	99.500	5.250	101.623	101.373	101.123
5.750	102.000	101.750	101.500	5.750	101.907	101.657	101.407
5.875	102.250	102.000	101.750	5.875	102.281	102.031	101.781
6.250	102.750	102.500	102.250	6.250	102.812	102.562	102.312
Lender paid price cap after comp plan = 100.000							

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	5/15/2019	4.750%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	98.568	98.318	98.068	
4.625	98.949	98.699	98.449	
4.750	98.245	97.995	97.745	
4.875	98.653	98.403	98.153	
5.000	99.030	98.780	98.530	
5.125	99.572	99.322	99.072	
5.250	98.884	98.634	98.384	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/14/2019

45 Day Lock Exp.:

7/1/2019

60 Day Lock Exp.:

7/15/2019

W. Rate Sheet Dated: 5/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.459	100.309	100.159	3.750	100.036	99.886	99.736	2.375	92.917	92.767	92.617	3.125	96.49	96.342	96.192
3.875	100.992	100.842	100.692	3.875	100.453	100.303	100.153	2.500	93.645	93.495	93.345	3.250	97.53	97.384	97.234
4.000	101.517	101.367	101.217	4.000	100.874	100.724	100.574	2.625	94.138	93.988	93.838	3.375	97.92	97.767	97.617
4.125	101.949	101.799	101.649	4.125	101.221	101.071	100.921	2.750	97.612	97.462	97.312	3.500	98.30	98.153	98.003
4.250	101.775	101.675	101.575	4.250	101.353	101.253	101.153	2.875	98.101	97.951	97.801	3.625	98.64	98.491	98.341
4.375	102.226	102.126	102.026	4.375	101.726	101.626	101.526	3.000	98.584	98.434	98.284	Margin = 2.250 Index = 2.370			
4.500	102.681	102.581	102.481	4.500	102.071	101.971	101.871	3.125	99.071	98.921	98.771				
4.625	103.062	102.962	102.862	4.625	102.578	102.478	102.378	3.250	99.174	99.024	98.874				
4.750	103.124	103.024	102.924	4.750	101.913	101.813	101.713	3.375	99.650	99.500	99.350				
4.875	102.703	102.603	102.503	4.875	102.287	102.187	102.087	3.500	100.119	99.969	99.819				
5.000	103.080	102.980	102.880	5.000	102.631	102.531	102.431	3.625	100.494	100.344	100.194				
5.125	103.622	103.522	103.422	5.125	103.138	103.038	102.938	3.750	100.431	100.281	100.131				
5.250	102.652	102.552	102.452	5.250	102.270	102.170	102.070	3.875	100.825	100.675	100.525				
5.375	103.060	102.960	102.860	5.375	102.644	102.544	102.444	4.000	101.224	101.074	100.924				
5.500	103.437	103.337	103.237	5.500	102.988	102.888	102.788	4.125	101.549	101.399	101.249				
5.625	103.979	103.879	103.779	5.625	103.495	103.395	103.295	4.250	101.115	100.965	100.815				
5.750	103.259	103.159	103.059	5.750	102.752	102.652	102.552	4.375	101.466	101.316	101.166				
5.875	103.667	103.567	103.467	5.875	103.126	103.026	102.926	4.500	101.788	101.638	101.488				
6.000	104.044	103.944	103.844	6.000	103.470	103.370	103.270	4.625	102.273	102.123	101.973				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.309	99.159	99.009	3.750	99.036	98.886	98.736	2.375	93.667	93.517	93.367	3.125	95.492	95.342	95.192
3.875	99.842	99.692	99.542	3.875	99.453	99.303	99.153	2.500	94.395	94.245	94.095	3.250	96.534	96.384	96.234
4.000	100.367	100.217	100.067	4.000	99.874	99.724	99.574	2.625	94.888	94.738	94.588	3.375	96.917	96.767	96.617
4.125	100.799	100.649	100.499	4.125	100.221	100.071	99.921	2.750	97.393	97.243	97.093	3.500	97.303	97.153	97.003
4.250	100.625	100.525	100.425	4.250	100.353	100.253	100.153	2.875	97.882	97.732	97.582	3.625	97.641	97.491	97.341
4.375	101.076	100.976	100.876	4.375	100.726	100.626	100.526	3.000	98.366	98.216	98.066	Margin = 2.250 Index = 2.370			
4.500	101.531	101.431	101.331	4.500	101.071	100.971	100.871	3.125	98.852	98.702	98.552	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.912	101.812	101.712	4.625	101.578	101.478	101.378	3.250	98.642	98.492	98.342	Rate	30 Day	45 Day	60 Day
4.750	101.974	101.874	101.774	4.750	100.913	100.813	100.713	3.375	99.119	98.969	98.819	4.500	100.381	100.131	99.881
4.875	101.553	101.453	101.353	4.875	101.287	101.187	101.087	3.500	99.587	99.437	99.287	4.625	100.762	100.512	100.262
5.000	101.930	101.830	101.730	5.000	101.631	101.531	101.431	3.625	99.963	99.813	99.663	4.750	99.995	99.745	99.495
5.125	102.472	102.372	102.272	5.125	102.138	102.038	101.938	3.750	99.494	99.344	99.194	4.875	100.403	100.153	99.903
5.250	101.502	101.402	101.302	5.250	101.270	101.170	101.070	3.875	99.888	99.738	99.588	5.000	100.780	100.530	100.280
5.375	101.910	101.810	101.710	5.375	101.644	101.544	101.444	4.000	100.286	100.136	99.986	5.125	101.322	101.072	100.822
5.500	102.287	102.187	102.087	5.500	101.988	101.888	101.788	4.125	100.611	100.461	100.311	5.250	100.352	100.102	99.852
5.625	102.829	102.729	102.629	5.625	102.495	102.395	102.295	4.250	99.490	99.340	99.190	5.375	100.719	100.469	100.219
5.750	102.109	102.009	101.909	5.750	101.752	101.652	101.552	4.375	99.841	99.691	99.541	5.500	100.968	100.718	100.468
5.875	102.517	102.417	102.317	5.875	102.126	102.026	101.926	4.500	100.163	100.013	99.863	5.625	101.219	100.969	100.719
6.000	102.894	102.794	102.694	6.000	102.470	102.370	102.270	4.625	100.648	100.498	100.348	5.750	100.875	100.625	100.375

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate	
Today:	5/15/2019 4.750%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	98.719	98.469	98.219	5.250	100.342	100.092	99.842
5.750	100.125	99.875	99.625	5.750	100.032	99.782	99.532
5.875	100.375	100.125	99.875	5.875	100.406	100.156	99.906
6.250	99.250	99.000	98.750	6.250	99.312	99.062	98.812
Lender paid price cap after comp plan = 100.000							

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	97.631	97.381	97.131	
4.625	98.012	97.762	97.512	
4.750	97.245	96.995	96.745	
4.875	97.653	97.403	97.153	
5.000	98.030	97.780	97.530	
5.125	98.572	98.322	98.072	
5.250	97.602	97.352	97.102	
5.375	97.969	97.719	97.469	
5.500	98.218	97.968	97.718	
5.625	98.469	98.219	97.969	
5.750	98.125	97.875	97.625	

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/14/2019
45 Day Lock Exp.: 7/1/2019
60 Day Lock Exp.: 7/15/2019

W. Rate Sheet Dated: 5/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.083	100.121	100.121	4.000	100.833	99.871	99.871	4.000	100.833	99.871	99.871	4.000	99.895	98.933	98.933	4.000	99.645	98.683	98.683				
4.125	101.558	100.101	100.101	4.125	101.308	99.851	99.851	4.125	101.308	99.851	99.851	4.125	100.370	98.913	98.913	4.125	100.120	98.663	98.663				
4.250	102.130	100.081	100.081	4.250	101.880	99.831	99.831	4.250	101.880	99.831	99.831	4.250	101.035	98.986	98.986	4.250	100.785	98.736	98.736				
4.375	102.597	100.061	100.061	4.375	102.347	99.811	99.811	4.375	102.347	99.811	99.811	4.375	101.502	98.966	98.966	4.375	101.252	98.716	98.716				
4.500	103.030	100.021	100.021	4.500	102.530	99.521	99.521	4.500	102.530	99.521	99.521	4.500	101.935	98.926	98.926	4.500	101.435	98.426	98.426				
4.625	103.271	99.981	99.981	4.625	102.771	99.481	99.481	4.625	102.771	99.481	99.481	4.625	102.176	98.886	98.886	4.625	101.676	98.386	98.386				
4.750	103.303	99.941	99.941	4.750	102.803	99.441	99.441	4.750	102.803	99.441	99.441	4.750	102.209	98.847	98.847	4.750	101.709	98.347	98.347				
4.875	103.937	99.901	99.901	4.875	103.437	99.401	99.401	4.875	103.437	99.401	99.401	4.875	102.843	98.807	98.807	4.875	102.343	98.307	98.307				
4.990	103.981	99.751	99.751	4.990	103.481	99.251	99.251	4.990	103.481	99.251	99.251	4.990	102.887	98.657	98.657	4.990	102.387	98.157	98.157				
5.000	104.081	99.851	99.851	5.000	103.581	99.351	99.351	5.000	103.581	99.351	99.351	5.000	102.987	98.757	98.757	5.000	102.487	98.257	98.257				
5.125	104.082	99.831	99.831	5.125	103.582	99.331	99.331	5.125	103.582	99.331	99.331	5.125	102.456	98.205	98.205	5.125	101.956	97.705	97.705				
5.250	104.449	99.811	99.811	5.250	103.949	99.311	99.311	5.250	103.949	99.311	99.311	5.250	102.823	98.185	98.185	5.250	102.323	97.685	97.685				
5.375	104.980	99.791	99.791	5.375	104.980	99.291	99.291	5.375	104.980	99.291	99.291	5.375	103.354	98.165	98.165	5.375	103.354	98.165	98.165				
5.500	105.222	99.771	99.771	5.500	105.222	99.771	99.771	5.500	105.222	99.771	99.771	5.500	103.596	98.145	98.145	5.500	103.596	98.145	98.145				
5.625	105.421	99.751	99.751	5.625	105.421	99.751	99.751	5.625	105.421	99.751	99.751	5.625	103.139	97.469	97.469	5.625	103.139	97.469	97.469				
5.750	105.759	99.731	99.731	5.750	105.759	99.731	99.731	5.750	105.759	99.731	99.731	5.750	103.477	97.449	97.449	5.750	103.477	97.449	97.449				
5.875	106.033	99.711	99.711	5.875	106.033	99.711	99.711	5.875	106.033	99.711	99.711	5.875	103.751	97.429	97.429	5.875	103.751	97.429	97.429				
5.990	106.116	99.591	99.591	5.990	106.116	99.591	99.591	5.990	106.116	99.591	99.591	5.990	103.834	97.309	97.309	5.990	103.834	97.309	97.309				
6.000	106.216	99.691	99.691	6.000	106.216	99.691	99.691	6.000	106.216	99.691	99.691	6.000	103.934	97.409	97.409	6.000	103.934	97.409	97.409				
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.645	98.683	98.683	4.000	101.506	99.760	99.760	4.000	101.881	100.135	100.135	4.000	101.881	100.135	100.135	3.375	100.529	99.893	99.893				
4.125	100.120	98.663	98.663	4.125	102.053	99.740	99.740	4.125	102.428	100.115	100.115	4.125	102.428	100.115	100.115	3.500	100.594	99.883	99.883				
4.250	100.785	98.736	98.736	4.250	102.316	99.720	99.720	4.250	102.691	100.095	100.095	4.250	102.691	100.095	100.095	3.625	101.071	99.863	99.863				
4.375	101.252	98.716	98.716	4.375	102.754	99.680	99.680	4.375	103.129	100.055	100.055	4.375	103.129	100.055	100.055	3.750	101.739	99.843	99.843				
4.500	101.435	98.426	98.426	4.500	103.067	99.640	99.640	4.500	103.442	100.015	100.015	4.500	103.442	100.015	100.015	3.875	102.192	99.823	99.823				
4.625	101.676	98.386	98.386	4.625	103.489	99.600	99.600	4.625	103.864	99.975	99.975	4.625	103.864	99.975	99.975	3.990	102.511	99.683	99.683				
4.750	101.709	98.347	98.347	4.750	103.769	99.560	99.560	4.750	104.144	99.935	99.935	4.750	104.144	99.935	99.935	4.000	102.611	99.783	99.783				
4.875	102.343	98.307	98.307	4.875	104.148	99.510	99.510	4.875	104.523	99.885	99.885	4.875	104.523	99.885	99.885	4.125	102.519	99.743	99.743				
4.990	102.387	98.157	98.157	4.990	104.316	99.390	99.390	4.990	104.441	99.515	99.515	4.990	104.441	99.515	99.515	4.250	102.873	99.703	99.703				
5.000	102.487	98.257	98.257	5.000	104.416	99.490	99.490	5.000	104.541	99.615	99.615	5.000	104.541	99.615	99.615	4.375	103.250	99.663	99.663				
5.125	101.956	97.705	97.705	5.125	104.456	99.470	99.470	5.125	104.581	99.595	99.595	5.125	104.581	99.595	99.595	4.500	102.681	99.613	99.613				
5.250	102.323	97.685	97.685	5.250	104.772	99.450	99.450	5.250	104.897	99.575	99.575	5.250	104.897	99.575	99.575	4.625	103.097	99.593	99.593				
5.375	103.354	98.165	98.165	5.375	105.153	99.430	99.430	5.375	105.153	99.430	99.430	5.375	105.153	99.430	99.430	4.750	103.535	99.573	99.573				
5.500	103.596	98.145	98.145	5.500	105.376	99.410	99.410	5.500	105.376	99.410	99.410	5.500	105.376	99.410	99.410	4.875	103.908	99.553	99.553				
5.625	103.139	97.469	97.469	5.625	105.258	99.390	99.390	5.625	105.258	99.390	99.390	5.625	105.258	99.390	99.390	4.990	103.391	99.433	99.433				
5.750	104.477	97.449	97.449	5.750	105.562	99.370	99.370	5.750	105.562	99.370	99.370	5.750	105.562	99.370	99.370	5.000	103.491	99.533	99.533				
5.875	103.751	97.429	97.429	5.875	105.961	99.350	99.350	5.875	105.961	99.350	99.350	5.875	105.961	99.350	99.350	5.125	103.831	99.513	99.513				
5.990	103.834	97.309	97.309	5.990	106.039	99.230	99.230	5.990	106.039	99.230	99.230	5.990	106.039	99.230	99.230	5.250	104.008	99.493	99.493				
6.000	103.934	97.409	97.409	6.000	106.139	99.330	99.330	6.000	106.139	99.330	99.330	6.000	106.139	99.330	99.330	5.375	104.272	99.473	99.473				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.029	100.393	100.393	3.375	101.029	100.393	100.393	3.375	100.929	99.393	99.393	3.375	100.529	99.893	99.893	3.375	100.529	99.893	99.893				
3.500	101.094	100.383	100.383	3.500	101.094	100.383	100.383	3.500	99.965	99.254	99.254	3.500	100.465	99.754	99.754	3.500	100.465	99.754	99.754				
3.625	101.571	100.363	100.363	3.625	101.571	100.363	100.363	3.625	100.442	99.234	99.234	3.625	100.942	99.734	99.734	3.625	100.942	99.734	99.734				
3.750	102.239	100.343	100.343	3.750	102.239	100.343	100.343	3.750	101.110	99.214	99.214	3.750	101.610	99.714	99.714	3.750	101.610	99.714	99.714				
3.875	102.442	100.073	100.073	3.875	102.442	100.073	100.073	3.875	101.563	99.194	99.194	3.875	101.813	99.444	99.444	3.875	101.813	99.444	99.444				
3.990	102.761	99																					



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/14/2019

45 Day Lock Exp.:

7/1/2019

60 Day Lock Exp.:

7/15/2019

W. Rate Sheet Dated: 5/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	100.895	100.121	100.121	4.000	101.344	99.760	99.760	3.375	100.326	99.893	99.893	4.000	99.707	98.933	98.933	3.375	99.826	99.393	99.393
4.125	101.372	100.101	100.101	4.125	101.899	99.740	99.740	3.500	100.470	99.883	99.883	4.125	100.184	98.913	98.913	3.500	99.846	99.259	99.259
4.250	102.008	100.081	100.081	4.250	102.191	99.720	99.720	3.625	100.948	99.863	99.863	4.250	100.916	98.989	98.989	3.625	100.324	99.239	99.239
4.375	102.469	100.061	100.061	4.375	102.632	99.680	99.680	3.750	101.618	99.843	99.843	4.375	101.377	98.969	98.969	3.750	100.994	99.219	99.219
4.500	102.894	100.021	100.021	4.500	102.950	99.640	99.640	3.875	102.069	99.823	99.823	4.500	101.802	98.929	98.929	3.875	101.445	99.199	99.199
4.625	103.145	99.981	99.981	4.625	103.372	99.600	99.600	3.990	102.387	99.683	99.683	4.625	102.053	98.889	98.889	3.990	101.763	99.059	99.059
4.750	103.215	99.941	99.941	4.750	103.675	99.560	99.560	4.000	102.487	99.783	99.783	4.750	102.124	98.850	98.850	4.000	101.863	99.159	99.159
4.875	103.853	99.901	99.901	4.875	104.055	99.510	99.510	4.125	102.459	99.743	99.743	4.875	102.762	98.810	98.810	4.125	101.332	98.616	98.616
4.990	103.901	99.751	99.751	4.990	104.228	99.390	99.390	4.250	102.813	99.703	99.703	4.990	102.810	98.660	98.660	4.250	101.686	98.576	98.576
5.000	104.001	99.851	99.851	5.000	104.328	99.490	99.490	4.375	103.193	99.663	99.663	5.000	102.910	98.760	98.760	4.375	102.066	98.536	98.536
5.125	104.025	99.831	99.831	5.125	104.403	99.470	99.470	4.500	102.637	99.613	99.613	5.125	102.373	98.179	98.179	4.500	100.918	97.894	97.894
5.250	104.393	99.811	99.811	5.250	104.721	99.450	99.450	4.625	103.055	99.593	99.593	5.250	102.741	98.159	98.159	4.625	101.336	97.874	97.874
5.375	104.923	99.791	99.791	5.375	105.106	99.430	99.430	4.750	103.494	99.573	99.573	5.375	103.271	98.139	98.139	4.750	101.775	97.854	97.854
5.500	105.168	99.771	99.771	5.500	105.329	99.410	99.410	4.875	103.868	99.553	99.553	5.500	103.516	98.119	98.119	4.875	102.149	97.834	97.834
5.625	105.365	99.751	99.751	5.625	105.202	99.390	99.390	4.990	103.334	99.433	99.433	5.625	103.060	97.446	97.446	4.990	101.365	97.464	97.464
5.750	105.704	99.731	99.731	5.750	105.506	99.370	99.370	5.000	103.434	99.533	99.533	5.750	103.399	97.426	97.426	5.000	101.465	97.564	97.564
5.875	105.979	99.711	99.711	5.875	105.906	99.350	99.350	5.125	103.775	99.513	99.513	5.875	103.674	97.406	97.406	5.125	101.806	97.544	97.544
5.990	106.063	99.591	99.591	5.990	105.983	99.230	99.230	5.250	103.953	99.493	99.493	5.990	103.758	97.286	97.286	5.250	101.984	97.524	97.524
6.000	106.163	99.691	99.691	6.000	106.083	99.330	99.330	5.375	104.221	99.473	99.473	6.000	103.858	97.386	97.386	5.375	102.252	97.504	97.504

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPML		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/14/2019

45 Day Lock Exp.:

7/1/2019

60 Day Lock Exp.:

7/15/2019

W. Rate Sheet Dated: 5/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.750	98.145	98.020	97.895	
3.875	98.544	98.419	98.294	
4.000	98.993	98.868	98.743	
4.125	99.393	99.268	99.143	
4.250	99.813	99.688	99.563	
4.375	100.207	100.082	99.957	
4.500	100.517	100.392	100.267	
4.625	100.838	100.713	100.588	
4.750	101.176	101.051	100.926	
4.875	101.499	101.374	101.249	
5.000	101.830	101.705	101.580	
5.125	102.152	102.027	101.902	
5.250	102.473	102.348	102.223	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	97.751	97.626	97.501	
3.375	98.408	98.283	98.158	
3.500	99.062	98.937	98.812	
3.625	99.619	99.494	99.369	
3.750	100.130	100.005	99.880	
3.875	100.650	100.525	100.400	
4.000	100.831	100.706	100.581	
4.125	101.067	100.942	100.817	
4.250	101.390	101.265	101.140	
4.375	101.695	101.570	101.445	
4.500	101.907	101.782	101.657	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.621	98.496	98.371	
3.375	98.988	98.863	98.738	
3.500	99.390	99.265	99.140	
3.625	99.758	99.633	99.508	
3.750	100.152	100.027	99.902	
3.875	100.519	100.394	100.269	
4.000	100.913	100.788	100.663	
4.125	101.218	101.093	100.968	
4.250	101.529	101.404	101.279	
4.375	101.815	101.690	101.565	
4.500	102.046	101.921	101.796	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.625	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.000	-1.000	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)