



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/9/2020

45 Day Lock Exp.: 4/24/2020

60 Day Lock Exp.: 5/11/2020

W. Rate Sheet Dated: 3/10/2020

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
2.750	101.488	101.338	101.150	2.750	101.621	101.471	101.284	2.375	99.752	99.602	99.452	3.125	99.110	98.960	98.810
2.875	102.019	101.869	101.682	2.875	102.043	101.893	101.705	2.500	100.209	100.059	99.909	3.250	99.706	99.556	99.406
3.000	102.539	102.389	102.201	3.000	102.381	102.231	102.043	2.625	100.621	100.471	100.321	3.375	99.880	99.730	99.580
3.125	103.013	102.863	102.676	3.125	102.756	102.606	102.419	2.750	100.116	99.966	99.816	3.500	100.054	99.904	99.754
3.250	102.538	102.366	102.210	3.250	102.045	101.873	101.717	2.875	100.513	100.363	100.213	3.625	100.227	100.077	99.927
3.375	102.997	102.825	102.669	3.375	102.426	102.254	102.098	3.000	100.826	100.676	100.526	Margin = 2.250		Index = 0.620	
3.500	103.373	103.201	103.045	3.500	10										

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
2.750	100.738	100.588	100.400	2.750	100.621	100.471	100.284	2.375	98.752	98.602	98.452	3.125	98.110	97.960	97.810
2.875	101.269	101.119	100.932	2.875	101.043	100.893	100.705	2.500	99.209	99.059	98.909	3.250	98.706	98.556	98.406
3.000	101.789	101.639	101.451	3.000	101.381	101.231	101.043	2.625	99.621	99.471	99.321	3.375	98.880	98.730	98.580
3.125	102.263	102.113	101.926	3.125	101.756	101.606	101.419	2.750	99.116	98.966	98.816	3.500	99.054	98.904	98.754
3.250	101.488	101.316	101.160	3.250	101.045	100.873	100.717	2.875	99.513	99.363	99.213	3.625	99.227	99.077	98.927
3.375	101.947	101.775	101.619	3.375	101.426	101.254	101.098	3.000	99.826	99.676	99.526	Margin = 2.250		Index = 0.620	
3.500	102.323	102.151	101.995	3.500	101.744										

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680 - 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	1.000	1.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	1.000	1.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-2.000	-2.000	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	-0.350	-0.350
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				Max Note Rate = 4.750	-1.875

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.875	98.480	98.230	97.980
4.250	101.189	100.939	100.689	6.250	103.750	103.500	103.250	4.000	98.836	98.586	98.336
4.375	101.108	100.858	100.608					4.125	99.214	98.964	98.714
4.500	101.017	100.767	100.517					4.375	99.258	99.008	98.758
4.625	101.282	101.032	100.782					4.500	99.367	99.117	98.867
4.750	101.708	101.458	101.208					4.625	99.632	99.382	99.132
5.000	102.250	102.000	101.750					4.875	100.151	99.901	99.651
5.125	102.515	102.265	102.015					5.000	100.400	100.150	99.900
5.250	102.915	102.665	102.415					5.125	100.665	100.415	100.165
Borrower Paid Comp Only				Lender Paid Only				5.500	102.120	101.870	101.620
								5.625	102.385	102.135	101.885
								30 yr DPA "3.5% DPA ; Lender Paid Only"			
								Rate	30 Day	45 Day	60 Day
								6.250	102.750	102.500	102.250

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# - 135860006		
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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4/9/2020

45 Day Lock Exp.:

4/24/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/10/2020

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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
2.750	100.432	100.282	100.094	2.750	100.995	100.845	100.658	2.375	96.532	96.382	96.232	3.125	99.064	98.914	98.764
2.875	100.963	100.813	100.625	2.875	101.417	101.267	101.079	2.500	96.989	96.839	96.689	3.250	99.456	99.306	99.156
3.000	101.482	101.332	101.145	3.000	101.755	101.605	101.417	2.625	97.401	97.251	97.101	3.375	99.630	99.480	99.330
3.125	101.957	101.807	101.619	3.125	102.130	101.980	101.792	2.750	99.490	99.340	99.190	3.500	99.804	99.654	99.504
3.250	101.638	101.466	101.310	3.250	101.575	101.403	101.247	2.875	99.886	99.736	99.586	3.625	99.977	99.827	99.677
3.375	102.097	101.925	101.769	3.375	101.956	101.784	101.628	3.000	100.200	100.050	99.900	Margin = 2.250		Index = 0.620	
3.500	102.473	102.301	102.145	3.500	102.274	102.102	101.946	3.125	100.550	100.400	100.250				
3.625	102.886	102.714	10												

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
2.750	99.682	99.532	99.344	2.750	99.565	99.415	99.228	2.375	97.352	97.202	97.052	3.125	97.054	96.904	96.754
2.875	100.213	100.063	99.875	2.875	99.987	99.837	99.649	2.500	97.809	97.659	97.509	3.250	97.806	97.656	97.506
3.000	100.732	100.582	100.395	3.000	100.325	100.175	99.987	2.625	98.221	98.071	97.921	3.375	97.980	97.830	97.680
3.125	101.207	101.057	100.869	3.125	100.700	100.550	100.362	2.750	98.372	98.222	98.072	3.500	98.154	98.004	97.854
3.250	100.588	100.416	100.260	3.250	100.145	99.973	99.817	2.875	98.769	98.619	98.469	3.625	98.327	98.177	98.027
3.375	101.047	100.875	100.719	3.375	100.526	100.354	100.198	3.000	99.082	98.932	98.782	Margin = 2.250		Index = 0.620	
3.500	101.423	101.251	101.095	3.500	100.844	100.672	100.516	3.125	99.432	99.282	99.132	30 Year OTC			
3.625	101.836	101.664	10												

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			FICO Adjuster		
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000
FICO 680 - 719	0.250	0.250	FICO 600 - 619	-2.000	-2.000
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000
FICO 640 - 659	0.000	0.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	-0.350	-0.350
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	-1.875	-1.875

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				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	3.875	97.736	97.486	97.236	4.750	N/A	N/A	N/A
4.250	99.158	98.908	98.658	6.250	99.750	99.500	99.250	4.000	98.092	97.842	97.592				
4.375	99.077	98.827	98.577					4.125	98.471	98.221	97.971				
4.500	98.986	98.736	98.486					4.375	97.577	97.327	97.077				
4.625	99.251	99.001	98.751					4.500	97.686	97.436	97.186				
4.750	98.552	98.302	98.052					4.625	97.951	97.701	97.451				
5.000	99.094	98.844	98.594					4.875	97.345	97.095	96.845				
5.125	99.359	99.109	98.859					5.000	97.594	97.344	97.094				
5.250	99.571	99.321	99.071					5.125	97.859	97.609	97.359	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.500	99.126	98.876	98.626	Rate	30 Day	45 Day	60 Day
								5.625	99.391	99.141	98.891	6.250	N/A	N/A	N/A

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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)	



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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
2.750	99.961	99.791	99.761	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.000	102.932	102.832	102.732	4.000	102.557	102.457	102.357
2.875	100.795	100.631	100.595	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.125	102.952	102.852	102.752	4.125	102.577	102.477	102.377
2.990	101.422	101.267	101.222	3.375	102.419	102.298	102.219	3.375	102.419	102.298	102.219	4.250	102.331	102.231	102.131	4.250	101.956	101.856	101.756
3.000	101.522	101.367	101.322	3.500	102.829	102.717	102.629	3.500	102.829	102.717	102.629	4.375	102.602	102.502	102.402	4.375	102.227	102.127	102.027
3.125	102.000	101.851	101.800	3.625	103.198	103.095	102.998	3.625	103.198	103.095	102.998	4.500	102.088	101.988	101.888	4.500	101.463	101.363	101.263
3.250	102.120	101.990	101.920	3.750	102.702	102.602	102.502												



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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
2.750	99.961	99.791	99.761	2.500	N/A	N/A	N/A	2.250	99.793	99.652	99.593	4.000	102.436	102.336	102.236	2.375	99.643	99.502	99.443
2.875	100.795	100.631	100.595	2.625	N/A	N/A	N/A	2.375	100.456	100.315	100.256	4.125	102.456	102.356	102.256	2.500	100.255	100.118	100.055
2.990	101.422	101.267	101.222	2.750	99.898	99.749	99.698	2.500	101.068	100.931	100.868	4.250	102.409	102.309	102.209	2.625	100.738	100.604	100.538
3.000	101.522	101.367	101.322	2.875	100.260	100.121	100.060	2.625	101.551	101.417	101.351	4.375	102.680	102.580	102.480	2.750	101.238	101.108	101.038
3.125	102.000	101.851	101.800	2.990	100.838	100.700	100.638	2.750	102.051	101.921	101.851	4.500	102.980	102.880	102.780	2.875	101.528	101.400	101.328
3.250	102.120	101.990	101.920	3.000	100.938	100.800	100.738	2.875	102.341	102.213	102.141	4.625	102.356	102.256	102.156	2.990	101.697	101.568	101.497
3.375	102.669	102.548	102.469	3.125	101.613	101.478	101.413	2.990	102.510	102.381	102.310	4.750	103.018	102.918	102.818	3.000	101.797	101.668	101.597
3.500	103.079	102.967	102.879	3.250	102.288	102.160	102.088	3.000	102.610	102.481	102.410	4.875	102.179	102.079	101.979	3.125	102.144	102.044	101.944
3.625	103.448	103.345	103.248	3.375	102.676	102.555	102.476	3.125	102.832	102.732	102.632	4.990	102.303	102.203	102.103	3.250	102.492	102.392	102.292
3.750	102.952	102.852	102.752	3.500	103.357	103.239	103.157	3.250	103.180	103.080	102.980	5.000	102.403	102.303	102.203	3.375	102.795	102.695	102.595
3.875	103.295	103.195	103.095	3.625	103.507	103.388	103.307	3.375	103.483	103.383	103.283	5.125	102.566	102.466	102.366	3.500	103.055	102.955	102.855
3.990	103.522	103.422	103.322	3.750	103.526	103.398	103.326	3.500	103.743	103.643	103.543	5.250	103.153	103.053	102.953	3.625	102.394	102.294	102.194
4.000	103.622	103.522	103.422	3.875	103.890	103.765	103.690	3.625	103.572	103.472	103.372	5.375	103.342	103.242	103.142	3.750	102.743	102.643	102.543
4.125	103.642	103.542	103.442	3.990	104.056	103.936	103.856	3.750	103.921	103.821	103.721	5.500	103.518	103.418	103.318	3.875	102.877	102.777	102.677
4.250	104.083	103.983	103.883	4.000	104.156	104.036	103.956	3.875	104.055	103.955	103.855	5.625	103.764	103.664	103.564	3.990	103.130	103.030	102.930
4.375	104.354	104.254	104.154	4.125	104.345	104.227	104.145	3.990	104.308	104.208	104.108	5.750	104.029	103.929	103.829	4.000	103.230	103.130	103.030
4.500	104.654	104.554	104.454	4.250	104.720	104.620	104.520	4.000	104.408	104.308	104.208	5.875	104.032	103.932	103.832	4.125	102.984	102.884	102.784
4.625	104.721	104.621	104.521	4.375	104.958	104.858	104.758	4.125	104.527	104.427	104.327	5.990	103.953	103.853	103.753	4.250	103.347	103.247	103.147
4.750	105.383	105.283	105.183	4.500	105.220	105.120	105.020	4.250	104.890	104.790	104.690	6.000	104.053	103.953	103.853	4.375	103.665	103.565	103.465

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	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 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", LPMI		

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%	> 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
OTC "Construction Conversion"	-1.000
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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/9/2020

45 Day Lock Exp.:

4/24/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/10/2020

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	
3.375	99.148	99.085	99.023	
3.500	99.565	99.502	99.440	
3.625	99.967	99.905	99.842	
3.750	100.379	100.316	100.254	
3.875	100.555	100.493	100.430	
4.000	100.812	100.749	100.687	
4.125	100.981	100.919	100.856	
4.250	101.185	101.122	101.060	
4.375	101.435	101.372	101.310	
4.500	101.577	101.514	101.452	
4.625	101.781	101.718	101.656	
4.750	101.995	101.933	101.870	
4.875	102.194	102.132	102.069	

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	99.843	99.718	99.593	
3.375	100.311	100.186	100.061	
3.500	100.719	100.594	100.469	
3.625	101.208	101.083	100.958	
3.750	101.627	101.502	101.377	
3.875	102.019	101.894	101.769	
4.000	102.360	102.235	102.110	
4.125	102.491	102.366	102.241	
4.250	102.800	102.675	102.550	
4.375	103.082	102.957	102.832	
4.500	103.237	103.112	102.987	

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	98.500	98.375	98.250	
3.375	98.909	98.784	98.659	
3.500	99.289	99.164	99.039	
3.625	99.646	99.521	99.396	
3.750	100.252	100.127	100.002	
3.875	100.581	100.456	100.331	
4.000	100.867	100.742	100.617	
4.125	101.153	101.028	100.903	
4.250	101.439	101.314	101.189	
4.375	101.724	101.599	101.474	
4.500	102.016	101.891	101.766	
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	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	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	0.000	0.000	-0.250	-0.375	-0.500	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	-0.375	-0.625	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)