



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.: 4/13/2020

45 Day Lock Exp.: 4/27/2020

60 Day Lock Exp.: 5/12/2020

W. Rate Sheet Dated: 3/13/2020

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	98.916	98.760	98.401	2.750	99.068	98.912	98.552	2.375	97.980	97.830	97.680	3.125	99.313	99.163	99.013
2.875	99.466	99.310	98.950	2.875	99.534	99.378	99.019	2.500	98.471	98.321	98.171	3.250	99.592	99.442	99.292
3.000	100.019	99.863	99.504	3.000	99.943	99.787	99.428	2.625	98.885	98.735	98.585	3.375	99.848	99.698	99.548
3.125	100.496	100.340	99.981	3.125	100.334	100.178	99.818	2.750	98.649	98.499	98.349	3.500	99.804	99.654	99.504
3.250	100.829	100.516	100.250	3.250	100.316	100.003	99.738	2.875	99.090	98.940	98.790	3.625	99.977	99.827	99.677
3.375	101.332	101.020	100.754	3.375	100.706	100.393	100.127	3.000	99.474	99.324	99.174	Margin = 2.250		Index = 0.620	
3.500	101.779	101.467	101.201	3.500	101.078	100.765	100.500	3.125	99.840	99.690	99.540				
3.625	102.207	101.895	101.629	3.625	101.449	101.136	100.871	3.250	101.568	101.418	101.268				
4.000	102.079	101.929	101.779	4.000	101.456	101.306	101.156	3.375	101.933	101.783	101.633				
4.125	102.488	102.338	102.188	4.125	101.771	101.621	101.471	3.500	102.280	102.130	101.980				
4.500	103.150	103.050	102.950	4.500	102.527	102.427	102.327	3.625	102.627	102.477	102.327				
4.625	103.498	103.398	103.298	4.625	102.787	102.687	102.587	3.750	102.888	102.738	102.588				
4.750	103.773	103.673	103.573	4.750	103.408	103.308	103.208	3.875	103.216	103.066	102.916				
4.875	104.046	103.946	103.846	4.875	103.655	103.555	103.455	4.000	103.490	103.340	103.190				
5.000	104.384	104.284	104.184	5.000	103.966	103.866	103.766	4.125	103.784	103.634	103.484				
5.125	104.670	104.570	104.470	5.125	104.226	104.126	104.026	4.250	103.049	102.899	102.749				
5.250	105.181	105.081	104.981	5.250	104.816	104.716	104.616	4.375	103.279	103.129	102.979				
5.375	105.454	105.354	105.254	5.375	105.063	104.963	104.863	4.500	103.572	103.422	103.272				
6.250	106.000	105.850	105.700	6.250	106.420	106.270	106.120	4.625	103.814	103.664	103.514				

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	98.166	98.010	97.651	2.750	98.068	97.912	97.552	2.375	96.980	96.830	96.680	3.125	98.313	98.163	98.013
2.875	98.716	98.560	98.200	2.875	98.534	98.378	98.019	2.500	97.471	97.321	97.171	3.250	98.592	98.442	98.292
3.000	99.269	99.113	98.754	3.000	98.943	98.787	98.428	2.625	97.885	97.735	97.585	3.375	98.848	98.698	98.548
3.125	99.746	99.590	99.231	3.125	99.334	99.178	98.818	2.750	97.649	97.499	97.349	3.500	98.804	98.654	98.504
3.250	99.779	99.466	99.200	3.250	99.316	99.003	98.738	2.875	98.090	97.940	97.790	3.625	98.977	98.827	98.677
3.375	100.282	99.970	99.704	3.375	99.706	99.393	99.127	3.000	98.474	98.324	98.174	Margin = 2.250		Index = 0.620	
3.500	100.729	100.417	100.151	3.500	100.078	99.765	99.500	3.125	98.840	98.690	98.540	30 Year OTC			
3.625	101.157	100.845	100.579	3.625	100.449	100.136	99.871	3.250	100.568	100.418	100.268	Rate	30 Day	45 Day	60 Day
4.000	101.129	100.979	100.829	4.000	100.456	100.306	100.156	3.375	100.933	100.783	100.633	3.875	99.619	99.369	99.119
4.125	101.538	101.388	101.238	4.125	100.771	100.621	100.471	3.500	101.280	101.130	100.980	4.000	100.029	99.779	99.529
4.500	102.400	102.300	102.200	4.500	101.527	101.427	101.327	3.625	101.627	101.477	101.327	4.125	100.438	100.188	99.938
4.625	102.748	102.648	102.548	4.625	101.787	101.687	101.587	3.750	101.888	101.738	101.588	4.375	100.824	100.574	100.324
4.750	103.023	102.923	102.823	4.750	102.408	102.308	102.208	3.875	102.216	102.066	101.916	4.500	101.100	100.850	100.600
4.875	103.296	103.196	103.096	4.875	102.655	102.555	102.455	4.000	102.490	102.340	102.190	4.625	101.448	101.198	100.948
5.000	103.634	103.534	103.434	5.000	102.966	102.866	102.766	4.125	102.784	102.634	102.484	4.875	101.996	101.746	101.496
5.125	103.920	103.820	103.720	5.125	103.226	103.126	103.026	4.250	102.049	101.899	101.749	5.000	102.334	102.084	101.834
5.250	104.431	104.331	104.231	5.250	103.816	103.716	103.616	4.375	102.279	102.129	101.979	5.125	102.620	102.370	102.120
5.375	104.704	104.604	104.504	5.375	104.063	103.963	103.863	4.500	102.572	102.422	102.272	5.500	103.741	103.491	103.241
6.250	106.114	105.964	105.814	6.250	105.420	105.270	105.120	4.625	102.814	102.664	102.514	5.625	104.028	103.778	103.528

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	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
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 OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.875	96.869	96.619	96.369	6.250	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	97.279	97.029	96.779				
4.125	99.538	99.288	99.038	6.250	103.750	103.500	103.250	4.125	97.688	97.438	97.188				
4.250	99.663	99.413	99.163					4.375	98.074	97.824	97.574				
4.375	99.924	99.674	99.424					4.500	98.350	98.100	97.850				
4.500	100.000	99.750	99.500					4.625	98.698	98.448	98.198				
4.625	100.348	100.098	99.848					4.875	99.246	98.996	98.746				
5.000	101.434	101.184	100.934					5.000	99.584	99.334	99.084				
5.125	101.720	101.470	101.220					5.125	99.870	99.620	99.370				
5.250	102.120	101.870	101.620					5.500	100.991	100.741	100.491				
Borrower Paid Comp Only				Lender Paid Only				5.625	101.278	101.028	100.778	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	102.750	102.500	102.250	Rate	30 Day	45 Day	60 Day

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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45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/12/2020

W. Rate Sheet Dated: 3/13/2020

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
2.750	97.454	97.297	96.938	2.750	98.035	97.879	97.520	2.375	94.760	94.610	94.460	3.125	98.861	98.711	98.561
2.875	98.003	97.847	97.488	2.875	98.502	98.345	97.986	2.500	95.251	95.101	94.951	3.250	98.765	98.615	98.465
3.000	98.557	98.401	98.041	3.000	98.911	98.755	98.395	2.625	95.665	95.515	95.365	3.375	99.021	98.871	98.721
3.125	99.034	98.878	98.518	3.125	99.302	99.145	98.786	2.750	97.616	97.466	97.316	3.500	98.976	98.826	98.676
3.250	98.991	98.679	98.413	3.250	98.908	98.596	98.330	2.875	98.057	97.907	97.757	3.625	99.150	99.000	98.850
3.375	99.495	99.182	98.917	3.375	99.298	98.986	98.720	3.000	98.442	98.292	98.142	Margin = 2.250		Index = 0.620	
3.500	99.942	99.629	99.364	3.500	99.670	99.358	99.092	3.125	98.807	98.657	98.507				
3.625	100.370	100.057	99.792	3.625	100.041	99.729	99.463	3.250	100.161	100.011	99.861				
4.000	100.867	100.717	100.567	4.000	100.673	100.523	100.373	3.375	100.526	100.376	100.226				
4.125	101.275	101.125	100.975	4.125	100.989	100.839	100.689	3.500	100.873	100.723	100.573				
4.500	101.313	101.213	101.113	4.500	101.120	101.020	100.920	3.625	101.219	101.069	100.919				
4.625	101.660	101.560	101.460	4.625	101.379	101.279	101.179	3.750	102.106	101.956	101.806				
4.750	100.748	100.648	100.548	4.750	100.813	100.713	100.613	3.875	102.434	102.284	102.134				
4.875	101.021	100.921	100.821	4.875	101.060	100.960	100.860	4.000	102.707	102.557	102.407				
5.000	101.359	101.259	101.159	5.000	101.371	101.271	101.171	4.125	103.001	102.851	102.701				
5.125	101.645	101.545	101.445	5.125	101.631	101.531	101.431	4.250	101.642	101.492	101.342				
5.250	102.187	102.087	101.987	5.250	102.252	102.152	102.052	4.375	101.871	101.721	101.571				
5.375	102.461	102.361	102.261	5.375	102.499	102.399	102.299	4.500	102.165	102.015	101.865				
6.250	103.214	103.064	102.914	6.250	103.200	103.050	102.900	4.625	102.407	102.257	102.107				

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	96.704	96.547	96.188	2.750	96.605	96.449	96.090	2.375	95.580	95.430	95.280	3.125	96.851	96.701	96.551
2.875	97.253	97.097	96.738	2.875	97.072	96.915	96.556	2.500	96.071	95.921	95.771	3.250	96.755	96.605	96.455
3.000	97.807	97.651	97.291	3.000	97.481	97.325	96.965	2.625	96.485	96.335	96.185	3.375	97.011	96.861	96.711
3.125	98.284	98.128	97.768	3.125	97.872	97.715	97.356	2.750	96.905	96.755	96.605	3.500	96.966	96.816	96.666
3.250	97.941	97.629	97.363	3.250	97.478	97.166	96.900	2.875	97.346	97.196	97.046	3.625	97.140	96.990	96.840
3.375	98.445	98.132	97.867	3.375	97.868	97.556	97.290	3.000	97.730	97.580	97.430	Margin = 2.250		Index = 0.620	
3.500	98.892	98.579	98.314	3.500	98.240	97.928	97.662	3.125	98.096	97.946	97.796	30 Year OTC			
3.625	99.320	99.007	98.742	3.625	98.611	98.299	98.033	3.250	99.668	99.518	99.368	Rate	30 Day	45 Day	60 Day
4.000	99.917	99.767	99.617	4.000	99.243	99.093	98.943	3.375	100.033	99.883	99.733	3.875	98.407	98.157	97.907
4.125	100.325	100.175	100.025	4.125	99.559	99.409	99.259	3.500	100.380	100.230	100.080	4.000	98.817	98.567	98.317
4.500	100.563	100.463	100.363	4.500	99.690	99.590	99.490	3.625	100.727	100.577	100.427	4.125	99.225	98.975	98.725
4.625	100.910	100.810	100.710	4.625	99.949	99.849	99.749	3.750	100.481	100.331	100.181	4.375	98.987	98.737	98.487
4.750	99.998	99.898	99.798	4.750	99.383	99.283	99.183	3.875	100.808	100.658	100.508	4.500	99.263	99.013	98.763
4.875	100.271	100.171	100.071	4.875	99.630	99.530	99.430	4.000	101.082	100.932	100.782	4.625	99.610	99.360	99.110
5.000	100.609	100.509	100.409	5.000	99.941	99.841	99.741	4.125	101.376	101.226	101.076	4.875	98.971	98.721	98.471
5.125	100.895	100.795	100.695	5.125	100.201	100.101	100.001	4.250	100.399	100.249	100.099	5.000	99.309	99.059	98.809
5.250	101.437	101.337	101.237	5.250	100.822	100.722	100.622	4.375	100.629	100.479	100.329	5.125	99.595	99.345	99.095
5.375	101.711	101.611	101.511	5.375	101.069	100.969	100.869	4.500	100.922	100.772	100.622	5.500	100.748	100.498	100.248
6.250	102.464	102.314	102.164	6.250	101.770	101.620	101.470	4.625	101.164	101.014	100.864	5.625	101.034	100.784	100.534

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	95.657	95.407	95.157	6.250	N/A	N/A	N/A
4.125	97.975	97.725	97.475	6.250	99.750	99.500	99.250	4.000	96.067	95.817	95.567				
4.250	97.475	97.225	96.975					4.125	96.475	96.225	95.975				
4.375	97.737	97.487	97.237					4.375	96.237	95.987	95.737				
4.500	97.813	97.563	97.313					4.500	96.513	96.263	96.013				
4.625	98.160	97.910	97.660					4.625	96.860	96.610	96.360				
5.000	98.059	97.809	97.559					4.875	96.221	95.971	95.721				
5.125	98.345	98.095	97.845					5.000	96.559	96.309	96.059				
5.250	98.776	98.526	98.276					5.125	96.845	96.595	96.345	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.500	97.998	97.748	97.498	Rate	30 Day	45 Day	60 Day
								6.250	98.284	98.034	97.784	6.250	N/A	N/A	N/A

Lock Desk Policy	
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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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5/12/2020

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Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.002	95.877	95.627	
2.875	96.734	96.609	96.359	
3.000	97.496	97.371	97.121	
3.125	98.123	97.998	97.748	
3.250	99.027	98.902	98.652	
3.375	99.407	99.282	99.032	
3.500	99.771	99.646	99.396	
3.625	100.111	99.986	99.736	
3.750	99.892	99.767	99.517	
3.875	100.115	99.990	99.740	
3.990	100.365	100.240	99.990	
4.000	100.387	100.262	100.012	
4.125	100.362	100.237	99.987	
4.250	100.888	100.763	100.513	
4.375	101.047	100.922	100.672	
4.500	101.449	101.324	101.074	
4.625	101.578	101.453	101.203	
4.750	102.421	102.296	102.046	
4.875	102.761	102.636	102.386	
4.990	102.981	102.856	102.606	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	96.320	96.195	95.945	
2.875	97.133	97.008	96.758	
3.000	97.779	97.654	97.404	
3.125	98.422	98.297	98.047	
3.250	99.049	98.924	98.674	
3.375	99.419	99.294	99.044	
3.500	100.035	99.910	99.660	
3.625	100.167	100.042	99.792	
3.750	100.690	100.565	100.315	
3.875	101.023	100.898	100.648	
4.000	101.330	101.205	100.955	
4.125	101.541	101.416	101.166	
4.250	101.931	101.806	101.556	
4.375	102.182	102.057	101.807	
4.500	102.342	102.217	101.967	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	97.239	97.114	96.864	
2.500	97.822	97.697	97.447	
2.625	98.272	98.147	97.897	
2.750	98.765	98.640	98.390	
2.875	99.107	98.982	98.732	
3.000	99.373	99.248	98.998	
3.125	100.042	99.917	99.667	
3.250	100.382	100.257	100.007	
3.375	100.574	100.449	100.199	
3.500	100.807	100.682	100.432	
3.625	100.764	100.639	100.389	
3.750	101.037	100.912	100.662	
3.875	101.121	100.996	100.746	
4.000	101.443	101.318	101.068	
4.125	101.782	101.657	101.407	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	95.471	95.346	95.096	
3.000	96.351	96.226	95.976	
3.125	96.978	96.853	96.603	
3.250	97.883	97.758	97.508	
3.375	98.262	98.137	97.887	
3.500	98.627	98.502	98.252	
3.625	98.966	98.841	98.591	
3.750	98.277	98.152	97.902	
3.875	98.500	98.375	98.125	
4.000	98.772	98.647	98.397	
4.125	98.747	98.622	98.372	
4.250	98.356	98.231	97.981	
4.375	97.773	97.648	97.398	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.025	97.900	97.650	
3.000	98.367	98.242	97.992	
3.125	98.632	98.507	98.257	
3.250	99.427	99.302	99.052	
3.375	99.767	99.642	99.392	
3.500	99.959	99.834	99.584	
3.625	100.191	100.066	99.816	
3.750	99.697	99.572	99.322	
3.875	99.971	99.846	99.596	
4.000	100.055	99.930	99.680	
4.125	100.376	100.251	100.001	
4.250	100.454	100.329	100.079	
4.375	100.818	100.693	100.443	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.925	97.800	97.550	
2.875	98.267	98.142	97.892	
3.000	98.532	98.407	98.157	
3.125	99.327	99.202	98.952	
3.250	99.667	99.542	99.292	
3.375	99.859	99.734	99.484	
3.500	100.091	99.966	99.716	
3.625	99.597	99.472	99.222	
3.750	99.871	99.746	99.496	
3.875	99.955	99.830	99.580	
4.000	100.276	100.151	99.901	
4.125	100.354	100.229	99.979	
4.250	100.718	100.593	100.343	

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%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

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%
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-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 HB	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 <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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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.: 4/13/2020
45 Day Lock Exp.: 4/27/2020
60 Day Lock Exp.: 5/12/2020

W. Rate Sheet Dated: 3/13/2020

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
3.000	99.047	98.863	98.794	3.375	100.851	100.697	100.651	3.375	100.851	100.697	100.651	4.000	101.295	101.195	101.095	4.000	100.920	100.820	100.720
3.125	99.718	99.541	99.479	3.500	101.261	101.118	101.061	3.500	101.261	101.118	101.061	4.125	101.345	101.245	101.145	4.125	100.970	100.870	100.770
3.250	100.681	100.518	100.472	3.625	101.635	101.509	101.435	3.625	101.635	101.509	101.435	4.250	100.966	100.866	100.766	4.250	100.591	100.491	100.391
3.375	101.101	100.947	100.901	3.750	101.494	101.394	101.294	3.750	101.494	101.394	101.294	4.375	100.389	100.289	100.189	4.375	100.014	99.914	99.814
3.500	101.511	101.368	101.311	3.875	101.840	101.740	101.640	3.875	101.840	101.740	101.640	4.500	100.785	100.685	100.585	4.500	100.160	100.060	99.960
3.625	101.885	101.759	101.685	3.990	101.961	101.861	101.761	3.990	101.961	101.861	101.761	4.625	100.872	100.772	100.672	4.625	100.247	100.147	100.047
3.750	101.744	101.644	101.544	4.000	102.061	101.961	101.861	4.000	102.061	101.961	101.861	4.750	101.687	101.587	101.487	4.750	101.062	100.962	100.862
3.875	102.090	101.990	101.890	4.125	102.111	102.011	101.911	4.125	102.111	102.011	101.911	4.875	102.009	101.909	101.809	4.875	101.384	101.284	101.184
3.990	102.336	102.236	102.136	4.250	102.649	102.549	102.449	4.250	102.649	102.549	102.449	4.990	102.130	102.030	101.930	4.990	101.130	101.030	100.930
4.000	102.436	102.336	102.236	4.375	102.814	102.714	102.614	4.375	102.814	102.714	102.614	5.000	102.230	102.130	102.030	5.000	101.230	101.130	101.030
4.125	102.486	102.386	102.286	4.500	102.960	102.860	102.760	4.500	102.960	102.860	102.760	5.125	101.333	101.233	101.133	5.125	100.333	100.233	100.133
4.250	103.024	102.924	102.824	4.625	103.047	102.947	102.847	4.625	103.047	102.947	102.847	5.250	101.914	101.814	101.714	5.250	100.914	100.814	100.714
4.375	103.189	103.089	102.989	4.750	103.862	103.762	103.662	4.750	103.862	103.762	103.662	5.375	101.951	101.851	101.751	5.375	101.951	101.851	101.751
4.500	103.585	103.485	103.385	4.875	104.184	104.084	103.984	4.875	104.184	104.084	103.984	5.500	101.975	101.875	101.775	5.500	101.975	101.875	101.775
4.625	103.672	103.572	103.472	4.990	103.930	103.830	103.730	4.990	103.930	103.830	103.730	5.625	102.070	101.970	101.870	5.625	102.070	101.970	101.870
4.750	104.487	104.387	104.287	5.000	104.030	103.930	103.830	5.000	104.030	103.930	103.830	5.750	102.661	102.561	102.461	5.750	102.661	102.561	102.461
4.875	104.809	104.709	104.609	5.125	104.124	104.024	103.924	5.125	104.124	104.024	103.924	5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
4.990	104.930	104.830	104.730	5.250	104.705	104.605	104.505	5.250	104.705	104.605	104.505	5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A
5.000	105.030	104.930	104.830	5.375	105.892	105.792	105.692	5.375	105.892	105.792	105.692	6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A
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
4.000	100.920	100.820	100.720	2.875	98.584	98.387	98.319	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	102.440	102.340	102.240
4.125	100.970	100.870	100.770	2.990	99.142	98.948	98.883	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	102.719	102.619	102.519
4.250	100.591	100.491	100.391	3.000	99.242	99.048	98.983	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	102.773	102.673	102.573
4.375	100.914	99.914	99.814	3.125	99.907	99.719	99.662	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	103.119	103.019	102.919
4.500	100.160	100.060	99.960	3.250	100.558	100.380	100.332	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	103.229	103.129	103.029
4.625	100.247	100.147	100.047	3.375	100.973	100.806	100.763	3.375	100.973	100.806	100.763	3.375	100.973	100.806	100.763	3.990	103.457	103.357	103.257
4.750	101.062	100.962	100.862	3.500	101.667	101.509	101.467	3.500	101.667	101.509	101.467	3.500	101.667	101.509	101.467	4.000	103.557	103.457	103.357
4.875	101.384	101.284	101.184	3.625	101.780	101.680	101.580	3.625	101.780	101.680	101.580	3.625	101.780	101.680	101.580	4.125	103.877	103.777	103.677
4.990	101.130	101.030	100.930	3.750	102.357	102.257	102.157	3.750	102.357	102.257	102.157	3.750	102.357	102.257	102.157	4.250	104.202	104.102	104.002
5.000	100.230	100.130	100.030	3.875	102.744	102.644	102.544	3.875	102.744	102.644	102.544	3.875	102.744	102.644	102.544	4.375	104.476	104.376	104.276
5.125	100.333	100.233	100.133	3.990	102.999	102.899	102.799	3.990	102.999	102.899	102.799	3.990	102.999	102.899	102.799	4.500	104.623	104.523	104.423
5.250	100.914	100.814	100.714	4.000	103.099	102.999	102.899	4.000	103.099	102.999	102.899	4.000	103.099	102.999	102.899	4.625	103.772	103.672	103.572
5.375	101.951	101.851	101.751	4.125	103.313	103.213	103.113	4.125	103.313	103.213	103.113	4.125	103.313	103.213	103.113	4.750	104.019	103.919	103.819
5.500	101.975	101.875	101.775	4.250	103.679	103.579	103.479	4.250	103.679	103.579	103.479	4.250	103.679	103.579	103.479	4.875	104.131	104.031	103.931
5.625	102.070	101.970	101.870	4.375	103.891	103.791	103.691	4.375	103.891	103.791	103.691	4.375	103.891	103.791	103.691	4.990	104.170	104.070	103.970
5.750	102.661	102.561	102.461	4.500	104.004	103.904	103.804	4.500	104.004	103.904	103.804	4.500	104.004	103.904	103.804	5.000	104.270	104.170	104.070
5.875	N/A	N/A	N/A	4.625	104.053	103.953	103.853	4.625	104.053	103.953	103.853	4.625	104.053	103.953	103.853	5.125	103.985	103.885	103.785
5.990	N/A	N/A	N/A	4.750	104.756	104.656	104.556	4.750	104.756	104.656	104.556	4.750	104.756	104.656	104.556	5.250	104.350	104.250	104.150
6.000	N/A	N/A	N/A	4.875	105.031	104.931	104.831	4.875	105.031	104.931	104.831	4.875	105.031	104.931	104.831	5.375	N/A	N/A	N/A
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
3.375	102.440	102.340	102.240	3.375	102.440	102.340	102.240	3.250	101.723	101.623	101.523	3.250	101.723	101.623	101.523	3.250	101.723	101.623	101.523
3.500	102.719	102.619	102.519	3.500	102.719	102.619	102.519	3.375	102.052	101.952	101.852	3.375	102.052	101.952	101.852	3.375	102.052	101.952	101.852
3.625	102.773	102.673	102.573	3.625	102.773	102.673	102.573	3.500	102.331	102.231	102.131	3.500	102.331	102.231	102.131	3.500	102.331	102.231	102.131
3.750	103.119	103.019	102.919	3.750	103.119	103.019	102.919	3.625	101.933	101.833	101.733	3.625	101.933	101.833	101.733	3.625	101.933	101.833	101.733
3.875	103.229	103.129	103.029	3.875	103.229	103.129	103.029	3.750	102.279	102.179	102.079	3.750	102.279	102.179	102.079	3.750	102.279	102.179	102.079
3.990	103.457	103.357	103.257	3.990	103.457	103.357	103.257	3.875	102.389	102.289	102.189	3.875	102.389	102.289	102.189	3.875	102.389	102.289	102.189
4.000	103.557	103.457	103.357	4.000	103.557	103.457	103.357	3.990	102.617	102.517	102.417	3.990	102.617	102.517	102.417	3.990	102.617	102.517	102.417
4.125	103.877	103.777	103.677	4.125	103.877	103.777	103.677	4.000	102.717	102.617	102.517	4.000	102.717	102.617	102.517	4.000	102.717	102.617	102.517
4.250	104.202	104.102	104.002	4.250	104.202	104.102	104.002	4.125	102.777	102.677	102.577	4.125	102.777	102.677	102.577	4.125	102.777	102.677	102.577
4.375	104.351	104.251	104.151	4.375	104.351	104.251	104.151	4.250	103.102	103.002	102.902	4.250	103.102	103.002	102.902	4.250	103.102	103.002	102.902
4.500	104.498	104.398	104.298	4.500	104.498	104.398	104.298	4.375	103.376	103.276	103.176	4.375	103.376	103.276	103.176	4.375	103.376	103.276	1



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.:

4/13/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/12/2020

W. Rate Sheet Dated: 3/13/2020

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
3.000	98.552	98.346	98.313	2.875	98.375	98.176	98.125	3.375	102.139	102.039	101.939	4.000	100.939	100.839	100.739	3.250	101.141	101.032	100.941
3.125	99.405	99.242	99.191	2.990	98.930	98.734	98.684	3.500	102.396	102.294	102.196	4.125	100.967	100.867	100.767	3.375	101.451	101.351	101.251
3.250	100.348	100.203	100.148	3.000	99.030	98.834	98.784	3.625	102.369	102.269	102.169	4.250	100.415	100.315	100.215	3.500	101.708	101.606	101.508
3.375	100.758	100.621	100.558	3.125	99.674	99.486	99.435	3.750	102.691	102.591	102.491	4.375	100.772	100.672	100.572	3.625	101.194	101.094	100.994
3.500	101.150	101.022	100.950	3.250	100.310	100.133	100.083	3.875	102.801	102.701	102.601	4.500	100.339	100.239	100.139	3.750	101.516	101.416	101.316
3.625	101.506	101.392	101.306	3.375	100.695	100.530	100.480	3.990	103.015	102.915	102.815	4.625	100.444	100.344	100.244	3.875	101.626	101.526	101.426
3.750	101.320	101.220	101.120	3.500	101.361	101.206	101.156	4.000	103.115	103.015	102.915	4.750	101.278	101.178	101.078	3.990	101.840	101.740	101.640
3.875	101.659	101.559	101.459	3.625	101.475	101.375	101.275	4.125	103.733	103.633	103.533	4.875	100.501	100.401	100.301	4.000	101.940	101.840	101.740
3.990	101.879	101.779	101.679	3.750	102.021	101.921	101.821	4.250	104.073	103.973	103.873	4.990	100.618	100.518	100.418	4.125	102.171	102.071	101.971
4.000	101.979	101.879	101.779	3.875	102.316	102.216	102.116	4.375	104.374	104.274	104.174	5.000	100.718	100.618	100.518	4.250	102.511	102.411	102.311
4.125	102.007	101.907	101.807	3.990	102.544	102.444	102.344	4.500	104.519	104.419	104.319	5.125	100.875	100.775	100.675	4.375	102.812	102.712	102.612
4.250	102.517	102.417	102.317	4.000	102.644	102.544	102.444	4.625	104.210	104.110	104.010	5.250	101.451	101.351	101.251	4.500	102.957	102.857	102.757
4.375	102.874	102.774	102.674	4.125	102.852	102.752	102.652	4.750	104.456	104.356	104.256	5.375	101.634	101.534	101.434	4.625	102.053	101.953	101.853
4.500	103.255	103.155	103.055	4.250	103.201	103.101	103.001	4.875	104.566	104.466	104.366	5.500	101.806	101.706	101.606	4.750	102.299	102.199	102.099
4.625	103.360	103.260	103.160	4.375	103.429	103.329	103.229	4.990	104.606	104.506	104.406	5.625	102.048	101.948	101.848	4.875	102.409	102.309	102.209
4.750	104.194	104.094	103.994	4.500	103.711	103.611	103.511	5.000	104.706	104.606	104.506	5.750	102.550	102.450	102.350	4.990	102.514	102.414	102.314
4.875	104.511	104.411	104.311	4.625	103.788	103.688	103.588	5.125	104.442	104.342	104.242	5.875	N/A	N/A	N/A	5.000	102.614	102.514	102.414
4.990	104.628	104.528	104.428	4.750	104.481	104.381	104.281	5.250	104.804	104.704	104.604	5.990	N/A	N/A	N/A	5.125	102.535	102.435	102.335
5.000	104.728	104.628	104.528	4.875	104.751	104.651	104.551	5.375	N/A	N/A	N/A	6.000	N/A	N/A	N/A	5.250	102.897	102.797	102.697

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%	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", 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/12/2020

W. Rate Sheet Dated: 3/13/2020

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	98.668	98.606	98.543	
3.500	99.145	99.083	99.020	
3.625	99.629	99.566	99.504	
3.750	99.913	99.850	99.788	
3.875	100.026	99.964	99.901	
4.000	100.179	100.116	100.054	
4.125	100.409	100.346	100.284	
4.250	100.735	100.672	100.610	
4.375	101.025	100.963	100.900	
4.500	101.167	101.104	101.042	
4.625	101.204	101.141	101.079	
4.750	101.459	101.396	101.334	
4.875	101.761	101.698	101.636	

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	99.040	98.915	98.790	
3.375	99.506	99.381	99.256	
3.500	99.913	99.788	99.663	
3.625	100.400	100.275	100.150	
3.750	100.818	100.693	100.568	
3.875	101.201	101.076	100.951	
4.000	101.541	101.416	101.291	
4.125	101.672	101.547	101.422	
4.250	101.980	101.855	101.730	
4.375	102.260	102.135	102.010	
4.500	102.415	102.290	102.165	

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	97.850	97.725	97.600	
3.375	98.259	98.134	98.009	
3.500	98.638	98.513	98.388	
3.625	98.994	98.869	98.744	
3.750	99.598	99.473	99.348	
3.875	99.922	99.797	99.672	
4.000	100.208	100.083	99.958	
4.125	100.493	100.368	100.243	
4.250	100.778	100.653	100.528	
4.375	101.063	100.938	100.813	
4.500	101.354	101.229	101.104	
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)