

W. Rate Sheet Dated: 3/17/2020

Release Time: 3:25 PM 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	100.420	100.170	99.889	2.750	100.958	100.708	100.427	2.375	98.687	98.483	98.280	3.125	99.033	98.883	98.733
2.875	100.984	100.734	100.453	2.875	101.424	101.174	100.893	2.500	99.178	98.974	98.771	3.250	99.317	99.167	99.017
3.000	101.526	101.276	100.995	3.000	101.833	101.583	101.302	2.625	99.592	99.389	99.186	3.375	99.573	99.423	99.273
3.125	102.082	101.832	101.550	3.125	102.224	101.974	101.693	2.750	99.207	99.043	98.879	3.500	99.533	99.383	99.233
3.250	101.928	101.678	101.428	3.250	101.550	101.300	101.050	2.875	99.648	99.484	99.320	3.625	99.706	99.556	99.406
3.375	102.452	102.202	101.952	3.375	101.939	101.689	101.439	3.000	100.033	99.869	99.705	Margin = 2.250		Index = 0.380	
3.500	102.942	102.692	102.442	3.500	102.311	102.061	101.811	3.125	100.398	100.234	100.070				
3.625	103.368	103.118	102.868	3.625	102.683	102.433	102.183	3.250	101.338	101.188	101.038				
4.000	102.639	102.489	102.339	4.000	101.893	101.743	101.593	3.375	101.703	101.553	101.403				
4.125	103.039	102.889	102.739	4.125	102.209	102.059	101.909	3.500	102.050	101.900	101.750				
4.500	102.976	102.876	102.776	4.500	102.153	102.053	101.953	3.625	102.396	102.246	102.096				
4.625	103.218	103.118	103.018	4.625	102.413	102.313	102.213	3.750	102.705	102.555	102.405				
4.750	103.343	103.243	103.143	4.750	102.456	102.356	102.256	3.875	103.033	102.883	102.733				
4.875	103.181	103.081	102.981	4.875	102.703	102.603	102.503	4.000	103.275	103.125	102.975				
5.000	103.450	103.350	103.250	5.000	103.014	102.914	102.814	4.125	103.569	103.419	103.269				
5.125	103.809	103.709	103.609	5.125	103.274	103.174	103.074	4.250	103.686	103.536	103.386				
5.250	104.591	104.491	104.391	5.250	104.130	104.030	103.930	4.375	103.916	103.766	103.616				
5.375	104.854	104.754	104.654	5.375	104.377	104.277	104.177	4.500	104.209	104.059	103.909				
6.250	106.000	105.850	105.700	6.250	105.734	105.584	105.434	4.625	104.452	104.302	104.152				

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	99.670	99.420	99.139	2.750	99.958	99.708	99.427	2.375	97.687	97.483	97.280	3.125	98.033	97.883	97.733
2.875	100.234	99.984	99.703	2.875	100.424	100.174	99.893	2.500	98.178	97.974	97.771	3.250	98.317	98.167	98.017
3.000	100.776	100.526	100.245	3.000	100.833	100.583	100.302	2.625	98.592	98.389	98.186	3.375	98.573	98.423	98.273
3.125	101.332	101.082	100.800	3.125	101.224	100.974	100.693	2.750	98.207	98.043	97.879	3.500	98.533	98.383	98.233
3.250	101.178	100.928	100.678	3.250	100.550	100.300	100.050	2.875	98.648	98.484	98.320	3.625	98.706	98.556	98.406
3.375	101.702	101.452	101.202	3.375	100.939	100.689	100.439	3.000	99.033	98.869	98.705	Margin = 2.250		Index = 0.380	
3.500	102.192	101.942	101.692	3.500	101.311	101.061	100.811	3.125	99.398	99.234	99.070	30 Year OTC			
3.625	102.618	102.368	102.118	3.625	101.683	101.433	101.183	3.250	100.338	100.188	100.038	Rate	30 Day	45 Day	60 Day
4.000	101.689	101.539	101.389	4.000	100.893	100.743	100.593	3.375	100.703	100.553	100.403	3.875	100.169	99.919	99.669
4.125	102.089	101.939	101.789	4.125	101.209	101.059	100.909	3.500	101.050	100.900	100.750	4.000	100.589	100.339	100.089
4.500	102.226	102.126	102.026	4.500	101.153	101.053	100.953	3.625	101.396	101.246	101.096	4.125	100.989	100.739	100.489
4.625	102.468	102.368	102.268	4.625	101.413	101.313	101.213	3.750	101.705	101.555	101.405	4.375	100.541	100.291	100.041
4.750	102.593	102.493	102.393	4.750	101.456	101.356	101.256	3.875	102.033	101.883	101.733	4.500	100.926	100.676	100.426
4.875	102.431	102.331	102.231	4.875	101.703	101.603	101.503	4.000	102.275	102.125	101.975	4.625	101.168	100.918	100.668
5.000	102.700	102.600	102.500	5.000	102.014	101.914	101.814	4.125	102.569	102.419	102.269	4.875	101.131	100.881	100.631
5.125	103.059	102.959	102.859	5.125	102.274	102.174	102.074	4.250	102.686	102.536	102.386	5.000	101.400	101.150	100.900
5.250	103.841	103.741	103.641	5.250	103.130	103.030	102.930	4.375	102.916	102.766	102.616	5.125	101.759	101.509	101.259
5.375	104.104	104.004	103.904	5.375	103.377	103.277	103.177	4.500	103.209	103.059	102.909	5.500	103.074	102.824	102.574
6.250	105.518	105.368	105.218	6.250	104.734	104.584	104.434	4.625	103.452	103.302	103.152	5.625	103.432	103.182	102.932

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	N/A	N/A			
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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.875	97.419	97.169	96.919	6.250	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	97.839	97.589	97.339				
4.125	100.089	99.839	99.589	6.250	103.750	103.500	103.250	4.125	98.239	97.989	97.739				
4.250	100.214	99.964	99.714					4.375	97.791	97.541	97.291				
4.375	99.641	99.391	99.141					4.500	98.176	97.926	97.676				
4.500	99.826	99.576	99.326					4.625	98.418	98.168	97.918				
4.625	100.068	99.818	99.568					4.875	98.381	98.131	97.881				
5.000	100.500	100.250	100.000					5.000	98.650	98.400	98.150				
5.125	100.859	100.609	100.359					5.125	99.009	98.759	98.509				
5.250	101.259	101.009	100.759					5.500	100.324	100.074	99.824				
Borrower Paid Comp Only				Lender Paid Only				5.625	100.682	100.432	100.182				
												6.250	102.750	102.500	102.250

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
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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.:

4/16/2020

45 Day Lock Exp.:

5/1/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/17/2020

Release Time: 3:25 PM 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	98.957	98.707	98.426	2.750	99.925	99.675	99.394	2.375	95.467	95.263	95.060	3.125	98.581	98.431	98.281
2.875	99.522	99.272	98.990	2.875	100.392	100.142	99.860	2.500	95.958	95.754	95.551	3.250	98.239	98.089	97.939
3.000	100.064	99.814	99.533	3.000	100.801	100.551	100.270	2.625	96.372	96.169	95.966	3.375	98.495	98.345	98.195
3.125	100.619	100.369	100.088	3.125	101.192	100.942	100.660	2.750	98.175	98.011	97.847	3.500	98.455	98.305	98.155
3.250	99.840	99.590	99.340	3.250	99.892	99.642	99.392	2.875	98.616	98.452	98.288	3.625	98.629	98.479	98.329
3.375	100.365	100.115	99.865	3.375	100.282	100.032	99.782	3.000	99.000	98.836	98.672	Margin = 2.250		Index = 0.380	
3.500	100.854	100.604	100.354	3.500	100.654	100.404	100.154	3.125	99.366	99.202	99.038				
3.625	101.281	101.031	100.781	3.625	101.025	100.775	100.525	3.250	99.680	99.530	99.380				
4.000	101.426	101.276	101.126	4.000	101.111	100.961	100.811	3.375	100.045	99.895	99.745				
4.125	101.826	101.676	101.526	4.125	101.426	101.276	101.126	3.500	100.392	100.242	100.092				
4.500	100.763	100.663	100.563	4.500	100.371	100.271	100.171	3.625	100.739	100.589	100.439				
4.625	101.005	100.905	100.805	4.625	100.631	100.531	100.431	3.750	101.922	101.772	101.622				
4.750	100.005	99.905	99.805	4.750	99.549	99.449	99.349	3.875	102.250	102.100	101.950				
4.875	99.843	99.743	99.643	4.875	99.796	99.696	99.596	4.000	102.492	102.342	102.192				
5.000	100.113	100.013	99.913	5.000	100.107	100.007	99.907	4.125	102.787	102.637	102.487				
5.125	100.471	100.371	100.271	5.125	100.367	100.267	100.167	4.250	101.904	101.754	101.604				
5.250	101.348	101.248	101.148	5.250	101.316	101.216	101.116	4.375	102.133	101.983	101.833				
5.375	101.611	101.511	101.411	5.375	101.563	101.463	101.363	4.500	102.427	102.277	102.127				
6.250	102.618	102.468	102.318	6.250	102.514	102.364	102.214	4.625	102.669	102.519	102.369				

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	98.207	97.957	97.676	2.750	98.495	98.245	97.964	2.375	96.287	96.083	95.880	3.125	96.571	96.421	96.271
2.875	98.772	98.522	98.240	2.875	98.962	98.712	98.430	2.500	96.778	96.574	96.371	3.250	96.229	96.079	95.929
3.000	99.314	99.064	98.783	3.000	99.371	99.121	98.840	2.625	97.192	96.989	96.786	3.375	96.485	96.335	96.185
3.125	99.869	99.619	99.338	3.125	99.762	99.512	99.230	2.750	97.463	97.299	97.135	3.500	96.445	96.295	96.145
3.250	99.090	98.840	98.590	3.250	98.462	98.212	97.962	2.875	97.905	97.741	97.577	3.625	96.619	96.469	96.319
3.375	99.615	99.365	99.115	3.375	98.852	98.602	98.352	3.000	98.289	98.125	97.961	Margin = 2.250		Index = 0.380	
3.500	100.104	99.854	99.604	3.500	99.224	98.974	98.724	3.125	98.655	98.491	98.326	30 Year OTC			
3.625	100.531	100.281	100.031	3.625	99.595	99.345	99.095	3.250	99.438	99.288	99.138	Rate	30 Day	45 Day	60 Day
4.000	100.476	100.326	100.176	4.000	99.681	99.531	99.381	3.375	99.803	99.653	99.503	3.875	98.956	98.706	98.456
4.125	100.876	100.726	100.576	4.125	99.996	99.846	99.696	3.500	100.150	100.000	99.850	4.000	99.376	99.126	98.876
4.500	100.013	99.913	99.813	4.500	98.941	98.841	98.741	3.625	100.496	100.346	100.196	4.125	99.776	99.526	99.276
4.625	100.255	100.155	100.055	4.625	99.201	99.101	99.001	3.750	100.297	100.147	99.997	4.375	98.329	98.079	97.829
4.750	99.255	99.155	99.055	4.750	98.119	98.019	97.919	3.875	100.625	100.475	100.325	4.500	98.713	98.463	98.213
4.875	99.093	98.993	98.893	4.875	98.366	98.266	98.166	4.000	100.867	100.717	100.567	4.625	98.955	98.705	98.455
5.000	99.363	99.263	99.163	5.000	98.677	98.577	98.477	4.125	101.161	101.011	100.861	4.875	97.793	97.543	97.293
5.125	99.721	99.621	99.521	5.125	98.937	98.837	98.737	4.250	101.036	100.886	100.736	5.000	98.063	97.813	97.563
5.250	100.598	100.498	100.398	5.250	99.886	99.786	99.686	4.375	101.266	101.116	100.966	5.125	98.421	98.171	97.921
5.375	100.861	100.761	100.661	5.375	100.133	100.033	99.933	4.500	101.559	101.409	101.259	5.500	99.830	99.580	99.330
6.250	101.868	101.718	101.568	6.250	101.084	100.934	100.784	4.625	101.802	101.652	101.502	5.625	100.188	99.938	99.688

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	N/A	N/A
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	96.206	95.956	95.706	6.250	N/A	N/A	N/A
4.125	98.526	98.276	98.026	6.250	99.750	99.500	99.250	4.000	96.626	96.376	96.126				
4.250	97.651	97.401	97.151					4.125	97.026	96.776	96.526				
4.375	97.079	96.829	96.579					4.375	95.579	95.329	95.079				
4.500	97.263	97.013	96.763					4.500	95.963	95.713	95.463				
4.625	97.505	97.255	97.005					4.625	96.205	95.955	95.705				
5.000	96.813	96.563	96.313					4.875	95.043	94.793	94.543				
5.125	97.171	96.921	96.671					5.000	95.313	95.063	94.813				
5.250	97.665	97.415	97.165					5.125	95.671	95.421	95.171				
Borrower Paid Comp Only				Lender Paid Only				5.500	97.080	96.830	96.580	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								5.625	97.438	97.188	96.938	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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)	



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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/16/2020

5/1/2020

5/18/2020

W. Rate Sheet Dated: 3/17/2020

Release Time: 3:25 PM ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.627	97.502	97.252	
2.875	98.496	98.371	98.121	
3.000	99.161	99.036	98.786	
3.125	99.674	99.549	99.299	
3.250	100.217	100.092	99.842	
3.375	100.595	100.470	100.220	
3.500	101.030	100.905	100.655	
3.625	101.309	101.184	100.934	
3.750	100.587	100.462	100.212	
3.875	100.779	100.654	100.404	
3.990	101.034	100.909	100.659	
4.000	101.056	100.931	100.681	
4.125	101.023	100.898	100.648	
4.250	100.824	100.699	100.449	
4.375	101.113	100.988	100.738	
4.500	101.408	101.283	101.033	
4.625	101.519	101.394	101.144	
4.750	101.982	101.857	101.607	
4.875	102.325	102.200	101.950	
4.990	102.551	102.426	102.176	

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	97.666	97.541	97.291	
2.875	98.247	98.122	97.872	
3.000	98.877	98.752	98.502	
3.125	99.511	99.386	99.136	
3.250	100.096	99.971	99.721	
3.375	100.418	100.293	100.043	
3.500	101.036	100.911	100.661	
3.625	100.686	100.561	100.311	
3.750	101.174	101.049	100.799	
3.875	100.770	100.645	100.395	
4.000	101.091	100.966	100.716	
4.125	101.348	101.223	100.973	
4.250	101.735	101.610	101.360	
4.375	102.031	101.906	101.656	
4.500	102.311	102.186	101.936	

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	98.021	97.896	97.646	
2.500	98.596	98.471	98.221	
2.625	99.039	98.914	98.664	
2.750	99.525	99.400	99.150	
2.875	99.775	99.650	99.400	
3.000	100.040	99.915	99.665	
3.125	100.216	100.091	99.841	
3.250	100.508	100.383	100.133	
3.375	100.802	100.677	100.427	
3.500	101.030	100.905	100.655	
3.625	100.726	100.601	100.351	
3.750	101.025	100.900	100.650	
3.875	101.142	101.017	100.767	
4.000	101.511	101.386	101.136	
4.125	101.650	101.525	101.275	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.122	96.997	96.747	
3.000	97.787	97.662	97.412	
3.125	98.300	98.175	97.925	
3.250	98.930	98.805	98.555	
3.375	99.308	99.183	98.933	
3.500	99.743	99.618	99.368	
3.625	100.022	99.897	99.647	
3.750	98.738	98.613	98.363	
3.875	98.929	98.804	98.554	
4.000	99.207	99.082	98.832	
4.125	99.174	99.049	98.799	
4.250	98.204	98.079	97.829	
4.375	98.494	98.369	98.119	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.801	98.676	98.426	
3.000	99.050	98.925	98.675	
3.125	99.315	99.190	98.940	
3.250	99.549	99.424	99.174	
3.375	99.883	99.758	99.508	
3.500	100.160	100.035	99.785	
3.625	100.387	100.262	100.012	
3.750	99.668	99.543	99.293	
3.875	99.938	99.813	99.563	
4.000	100.039	99.914	99.664	
4.125	100.360	100.235	99.985	
4.250	100.144	100.019	99.769	
4.375	100.505	100.380	100.130	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.701	98.576	98.326	
2.875	98.950	98.825	98.575	
3.000	99.215	99.090	98.840	
3.125	99.449	99.324	99.074	
3.250	99.783	99.658	99.408	
3.375	100.060	99.935	99.685	
3.500	100.287	100.162	99.912	
3.625	99.568	99.443	99.193	
3.750	99.838	99.713	99.463	
3.875	99.939	99.814	99.564	
4.000	100.260	100.135	99.885	
4.125	100.044	99.919	99.669	
4.250	100.405	100.280	100.030	

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 *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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/16/2020

45 Day Lock Exp.:

5/1/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/17/2020

Release Time: 3:25 PM ET

Prices are subject to change without notice.

Conforming FHLMC																	
30/25 Year						30/25 Year 105-125						30/25 Year >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
3.250	101.862	101.762	101.637	3.375	102.011	101.911	101.796	3.375	102.011	101.911	101.796	3.750	101.023	100.923	100.817	3.750	100.773
3.375	102.261	102.161	102.046	3.500	102.462	102.362	102.262	3.500	102.462	102.362	102.262	3.875	101.372	101.272	101.172	3.875	101.122
3.500	102.712	102.612	102.512	3.625	102.757	102.657	102.557	3.625	102.757	102.657	102.557	3.990	101.588	101.488	101.388	3.990	101.213
3.625	103.007	102.907	102.807	3.750	102.148	102.048	101.942	3.750	102.148	102.048	101.942	4.000	101.688	101.588	101.488	4.000	101.313
3.750	102.398	102.298	102.192	3.875	102.497	102.397	102.297	3.875	102.497	102.397	102.297	4.125	101.706	101.606	101.506	4.125	101.331
3.875	102.747	102.647	102.547	3.990	102.588	102.488	102.388	3.990	102.588	102.488	102.388	4.250	100.735	100.635	100.535	4.250	100.360
3.990	102.963	102.863	102.763	4.000	102.688	102.588	102.488	4.000	102.688	102.588	102.488	4.375	100.983	100.883	100.783	4.375	100.608
4.000	103.063	102.963	102.863	4.125	102.706	102.606	102.506	4.125	102.706	102.606	102.506	4.500	101.258	101.158	101.058	4.500	100.633
4.125	103.081	102.981	102.881	4.250	102.506	102.406	102.306	4.250	102.506	102.406	102.306	4.625	101.349	101.249	101.149	4.625	100.724
4.250	102.881	102.781	102.681	4.375	102.754	102.654	102.554	4.375	102.754	102.654	102.554	4.750	100.903	100.803	100.703	4.750	100.278
4.375	103.129	103.029	102.929	4.500	102.779	102.679	102.579	4.500	102.779	102.679	102.579	4.875	101.220	101.120	101.020	4.875	100.595
4.500	103.404	103.304	103.204	4.625	102.870	102.770	102.670	4.625	102.870	102.770	102.670	4.990	101.340	101.240	101.140	4.990	100.340
4.625	103.495	103.395	103.295	4.750	103.172	103.072	102.972	4.750	103.172	103.072	102.972	5.000	101.440	101.340	101.240	5.000	100.440
4.750	103.797	103.697	103.597	4.875	103.489	103.389	103.289	4.875	103.489	103.389	103.289	5.125	101.600	101.500	101.400	5.125	100.600
4.875	104.114	104.014	103.914	4.990	103.234	103.134	103.034	4.990	103.234	103.134	103.034	5.250	101.001	100.901	100.801	5.250	100.001
4.990	104.234	104.134	104.034	5.000	103.334	103.234	103.134	5.000	103.334	103.234	103.134	5.375	101.038	100.938	100.838	5.375	101.038
5.000	104.334	104.234	104.134	5.125	103.494	103.394	103.294	5.125	103.494	103.394	103.294	5.500	101.063	100.963	100.863	5.500	101.063
5.125	104.494	104.394	104.294	5.250	103.755	103.655	103.555	5.250	103.755	103.655	103.555	5.625	101.158	101.058	100.958	5.625	101.158
5.250	104.755	104.655	104.555	5.375	104.942	104.842	104.742	5.375	104.942	104.842	104.742	5.750	102.032	101.932	101.832	5.750	102.032
30/25 Year SC >125						20 Year						20 Year 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
3.750	100.773	100.673	100.567	3.250	101.713	101.613	101.461	3.375	102.089	101.989	101.846	3.375	102.089	101.989	101.846	2.750	101.112
3.875	101.122	101.022	100.922	3.375	102.089	101.989	101.846	3.500	102.736	102.636	102.502	3.500	102.736	102.636	102.502	2.875	101.395
3.990	101.213	101.113	101.013	3.500	102.736	102.636	102.502	3.625	102.376	102.276	102.124	3.625	102.376	102.276	102.124	2.990	101.561
4.000	101.313	101.213	101.113	3.625	102.376	102.276	102.124	3.750	102.908	102.808	102.665	3.750	102.908	102.808	102.665	3.000	101.661
4.125	101.331	101.231	101.131	3.750	102.908	102.808	102.665	3.875	102.546	102.446	102.346	3.875	102.546	102.446	102.346	3.125	101.901
4.250	100.360	100.260	100.160	3.875	102.546	102.446	102.346	3.990	102.766	102.666	102.566	3.990	102.766	102.666	102.566	3.250	102.247
4.375	100.608	100.508	100.408	3.990	102.766	102.666	102.566	4.000	102.866	102.766	102.666	4.000	102.866	102.766	102.666	3.375	102.553
4.500	100.633	100.533	100.433	4.000	102.866	102.766	102.666	4.125	103.069	102.969	102.869	4.125	103.069	102.969	102.869	3.500	102.800
4.625	100.724	100.624	100.524	4.125	103.069	102.969	102.869	4.250	103.412	103.312	103.212	4.250	103.412	103.312	103.212	3.625	102.262
4.750	100.278	100.163	100.037	4.250	103.412	103.312	103.212	4.375	103.636	103.536	103.436	4.375	103.636	103.536	103.436	3.750	102.578
4.875	100.595	100.480	100.361	4.375	103.636	103.536	103.436	4.500	103.888	103.788	103.688	4.500	103.888	103.788	103.688	3.875	102.685
4.990	100.340	100.226	100.111	4.500	103.888	103.788	103.688	4.625	103.958	103.858	103.758	4.625	103.958	103.858	103.758	3.990	102.893
5.000	100.440	100.326	100.211	4.625	103.958	103.858	103.758	4.750	104.031	103.931	103.831	4.750	104.031	103.931	103.831	4.000	102.993
5.125	100.600	100.486	100.375	4.750	104.031	103.931	103.831	4.875	104.301	104.199	104.099	4.875	104.301	104.199	104.099	4.125	103.373
5.250	100.001	99.867	99.801	4.875	104.301	104.199	104.099	4.990	104.437	104.325	104.217	4.990	104.437	104.325	104.217	4.250	103.704
5.375	101.038	100.903	100.838	4.990	104.437	104.325	104.217	5.000	104.537	104.425	104.317	5.000	104.537	104.425	104.317	4.375	103.999
5.500	101.063	100.928	100.863	5.000	104.537	104.425	104.317	5.125	104.855	104.743	104.635	5.125	104.855	104.743	104.635	4.500	104.143
5.625	101.158	101.024	100.958	5.125	104.855	104.743	104.635	5.250	104.425	104.317	104.225	5.250	104.425	104.317	104.225	4.625	103.848
5.750	102.032	101.878	101.832	5.250	104.425	104.317	104.225	5.375	104.656	104.544	104.436	5.375	104.656	104.544	104.436	4.750	103.672
15 Year 105-125						15 Year >125						15 Year SC					
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
2.750	103.112	102.904	102.753	2.750	103.362	103.154	103.003	2.750	100.599	100.391	100.240	2.750	102.599	102.391	102.240	2.750	102.849
2.875	103.395	103.187	103.040	2.875	103.395	103.187	103.040	2.875	100.882	100.674	100.527	2.875	100.882	100.674	100.527	2.875	100.882
2.990	101.561	101.357	101.214	2.990	101.561	101.357	101.214	2.990	101.048	100.844	100.701	2.990	101.048	100.844	100.701	2.990	101.048
3.000	101.661	101.457	101.314	3.000	101.661	101.457	101.314	3.000	101.148	100.944	100.801	3.000	101.148	100.944	100.801	3.000	101.148
3.125	101.901	101.801	101.699	3.125	101.901	101.801	101.699	3.125	101.419	101.319	101.217	3.125	101.419	101.319	101.217	3.125	101.419
3.250	102.247	102.147	102.047	3.250	102.247	102.147	102.047	3.250	101.765	101.665	101.565	3.250	101.765	101.665	101.565	3.250	101.765
3.375	102.553	102.453	102.353	3.375	102.553	102.453	102.353	3.375	102.071	101.971	101.871	3.375	102.071	101.971	101.871	3.375	102.071
3.500	102.800	102.700	102.600	3.500	102.800	102.700	102.600	3.500	102.318	102.218	102.118	3.500	102.318	102.218	102.118	3.500	102.318
3.625	102.262	102.162	102.062	3.625	102.262	102.162	102.062	3.625	101.338	101.238	101.138	3.625	101.338	101.238	101.138	3.625	101.338
3.750	102.578	102.478	102.378	3.750	102.578	102.478	102.378	3.750	101.654	101.554	101.454	3.750	101.654	101.554	101.454	3.750	101.654
3.875	102.685	102.585	102.485	3.875	102.685	102.585	102.485	3.875	101.761	101.661	101.561	3.875	101.761	101.661	101.561	3.875	101.761
3.990	102.893	102.793	102.693	3.990	102.893	102.793	102.693	3.990	101.969	101.869	101.769	3.990	101.969	101.869	101.769	3.990	101.969
4.000	102.993	102.893	102.793	4.000	102.993	102.893	102.793	4.000									



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.:

4/16/2020

45 Day Lock Exp.:

5/1/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/17/2020

Release Time: 3:25 PM 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
3.250	101.862	101.762	101.637	3.250	101.713	101.613	101.461	2.750	101.112	100.904	100.753	3.750	100.673	100.573	100.467	2.750	100.299	100.091	99.940
3.375	102.261	102.161	102.046	3.375	102.089	101.989	101.846	2.875	101.395	101.187	101.040	3.875	101.022	100.922	100.822	2.875	100.582	100.374	100.227
3.500	102.712	102.612	102.512	3.500	102.736	102.636	102.502	2.990	101.561	101.357	101.214	3.990	101.238	101.138	101.038	2.990	100.748	100.544	100.401
3.625	103.007	102.907	102.807	3.625	102.376	102.276	102.124	3.000	101.661	101.457	101.314	4.000	101.338	101.238	101.138	3.000	100.848	100.644	100.501
3.750	102.398	102.298	102.192	3.750	102.908	102.808	102.665	3.125	101.901	101.801	101.699	4.125	101.356	101.256	101.156	3.125	101.119	101.019	100.917
3.875	102.747	102.647	102.547	3.875	102.546	102.446	102.346	3.250	102.247	102.147	102.047	4.250	100.385	100.285	100.185	3.250	101.465	101.365	101.265
3.990	102.963	102.863	102.763	3.990	102.766	102.666	102.566	3.375	102.553	102.453	102.353	4.375	100.633	100.533	100.433	3.375	101.771	101.671	101.571
4.000	103.063	102.963	102.863	4.000	102.866	102.766	102.666	3.500	102.800	102.700	102.600	4.500	100.908	100.808	100.708	3.500	102.018	101.918	101.818
4.125	103.081	102.981	102.881	4.125	103.069	102.969	102.869	3.625	102.262	102.162	102.062	4.625	100.999	100.899	100.799	3.625	101.038	100.938	100.838
4.250	102.881	102.781	102.681	4.250	103.412	103.312	103.212	3.750	102.578	102.478	102.378	4.750	100.553	100.438	100.312	3.750	101.354	101.254	101.154
4.375	103.129	103.029	102.929	4.375	103.636	103.536	103.436	3.875	102.685	102.585	102.485	4.875	100.870	100.755	100.636	3.875	101.461	101.361	101.261
4.500	103.404	103.304	103.204	4.500	103.888	103.788	103.688	3.990	102.893	102.793	102.693	4.990	100.990	100.876	100.761	3.990	101.669	101.569	101.469
4.625	103.495	103.395	103.295	4.625	103.958	103.858	103.758	4.000	102.993	102.893	102.793	5.000	101.090	100.976	100.861	4.000	101.769	101.669	101.569
4.750	103.797	103.682	103.556	4.750	104.031	103.919	103.755	4.125	103.373	103.273	103.173	5.125	101.250	101.136	101.025	4.125	101.794	101.694	101.594
4.875	104.114	103.999	103.880	4.875	104.301	104.189	104.029	4.250	103.704	103.604	103.504	5.250	100.651	100.517	100.451	4.250	102.125	102.025	101.925
4.990	104.234	104.120	104.005	4.990	104.437	104.325	104.171	4.375	103.999	103.899	103.799	5.375	100.688	100.553	100.488	4.375	102.420	102.320	102.220
5.000	104.334	104.220	104.105	5.000	104.537	104.425	104.271	4.500	104.143	104.043	103.943	5.500	100.713	100.578	100.513	4.500	102.564	102.464	102.364
5.125	104.494	104.380	104.269	5.125	104.855	104.743	104.593	4.625	103.848	103.748	103.648	5.625	100.808	100.674	100.608	4.625	101.629	101.529	101.429
5.250	104.755	104.621	104.555	5.250	104.425	104.293	104.225	4.750	103.672	103.572	103.472	5.750	101.682	101.528	101.482	4.750	101.703	101.603	101.503

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/16/2020

45 Day Lock Exp.:

5/1/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/17/2020

Release Time: 3:25 PM 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	98.351	98.288	98.226	
3.500	98.806	98.744	98.681	
3.625	99.187	99.125	99.062	
3.750	99.284	99.222	99.159	
3.875	99.420	99.358	99.295	
4.000	99.513	99.451	99.388	
4.125	99.743	99.680	99.618	
4.250	99.924	99.862	99.799	
4.375	100.212	100.150	100.087	
4.500	100.434	100.372	100.309	
4.625	100.494	100.431	100.369	
4.750	100.747	100.684	100.622	
4.875	101.109	101.046	100.984	

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	98.725	98.600	98.475	
3.375	99.190	99.065	98.940	
3.500	99.596	99.471	99.346	
3.625	100.081	99.956	99.831	
3.750	100.497	100.372	100.247	
3.875	100.874	100.749	100.624	
4.000	101.213	101.088	100.963	
4.125	101.344	101.219	101.094	
4.250	101.652	101.527	101.402	
4.375	101.931	101.806	101.681	
4.500	102.086	101.961	101.836	

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	97.652	97.527	97.402	
3.375	98.060	97.935	97.810	
3.500	98.438	98.313	98.188	
3.625	98.794	98.669	98.544	
3.750	99.395	99.270	99.145	
3.875	99.716	99.591	99.466	
4.000	100.001	99.876	99.751	
4.125	100.286	100.161	100.036	
4.250	100.571	100.446	100.321	
4.375	100.855	100.730	100.605	
4.500	101.146	101.021	100.896	
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 <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)