

W. Rate Sheet Dated: 3/18/2020

Release Time: 12:15 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	99.119	98.969	98.704	2.750	99.661	99.511	99.245	2.375	97.495	97.288	97.081	3.125	98.658	98.508	98.358
2.875	99.669	99.519	99.253	2.875	100.127	99.977	99.712	2.500	97.986	97.779	97.572	3.250	98.942	98.792	98.642
3.000	100.222	100.072	99.807	3.000	100.537	100.387	100.121	2.625	98.401	98.194	97.987	3.375	99.198	99.048	98.898
3.125	100.699	100.549	100.284	3.125	100.927	100.777	100.512	2.750	98.274	98.113	97.953	3.500	99.158	99.008	98.858
3.250	100.891	100.641	100.407	3.250	100.518	100.268	100.034	2.875	98.715	98.555	98.395	3.625	99.331	99.181	99.031
3.375	101.395	101.145	100.911	3.375	100.908	100.658	100.424	3.000	99.099	98.939	98.779	Margin = 2.250		Index = 0.380	
3.500	101.842	101.592	101.357	3.500	101.280	101.030	100.796	3.125	99.465	99.305	99.144				
3.625	102.270	102.020	101.785	3.625	101.651	101.401	101.167	3.250	100.479	100.329	100.179				
4.000	101.829	101.679	101.529	4.000	101.112	100.962	100.812	3.375	100.843	100.693	100.543				
4.125	102.238	102.088	101.938	4.125	101.428	101.278	101.128	3.500	101.190	101.040	100.890				
4.500	102.260	102.160	102.060	4.500	101.559	101.459	101.359	3.625	101.537	101.387	101.237				
4.625	102.607	102.507	102.407	4.625	101.819	101.719	101.619	3.750	101.361	101.211	101.061				
4.750	102.732	102.632	102.532	4.750	101.753	101.653	101.553	3.875	101.689	101.539	101.389				
4.875	102.468	102.368	102.268	4.875	102.000	101.900	101.800	4.000	101.931	101.781	101.631				
5.000	102.805	102.705	102.605	5.000	102.311	102.211	102.111	4.125	102.225	102.075	101.925				
5.125	103.092	102.992	102.892	5.125	102.571	102.471	102.371	4.250	102.811	102.661	102.511				
5.250	103.900	103.800	103.700	5.250	103.458	103.358	103.258	4.375	103.041	102.891	102.741				
5.375	104.173	104.073	103.973	5.375	103.705	103.605	103.505	4.500	103.334	103.184	103.034				
6.250	105.582	105.432	105.282	6.250	105.062	104.912	104.762	4.625	103.577	103.427	103.277				

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	98.369	98.219	97.954	2.750	98.661	98.511	98.245	2.375	96.495	96.288	96.081	3.125	97.658	97.508	97.358
2.875	98.919	98.769	98.503	2.875	99.127	98.977	98.712	2.500	96.986	96.779	96.572	3.250	97.942	97.792	97.642
3.000	99.472	99.322	99.057	3.000	99.537	99.387	99.121	2.625	97.401	97.194	96.987	3.375	98.198	98.048	97.898
3.125	99.949	99.799	99.534	3.125	99.927	99.777	99.512	2.750	97.274	97.113	96.953	3.500	98.158	98.008	97.858
3.250	100.141	99.891	99.657	3.250	99.518	99.268	99.034	2.875	97.715	97.555	97.395	3.625	98.331	98.181	98.031
3.375	100.645	100.395	100.161	3.375	99.908	99.658	99.424	3.000	98.099	97.939	97.779	Margin = 2.250		Index = 0.380	
3.500	101.092	100.842	100.607	3.500	100.280	100.030	99.796	3.125	98.465	98.305	98.144	30 Year OTC			
3.625	101.520	101.270	101.035	3.625	100.651	100.401	100.167	3.250	99.479	99.329	99.179	Rate	30 Day	45 Day	60 Day
4.000	100.879	100.729	100.579	4.000	100.112	99.962	99.812	3.375	99.843	99.693	99.543	3.875	99.369	99.119	98.869
4.125	101.288	101.138	100.988	4.125	100.428	100.278	100.128	3.500	100.190	100.040	99.890	4.000	99.779	99.529	99.279
4.500	101.510	101.410	101.310	4.500	100.559	100.459	100.359	3.625	100.537	100.387	100.237	4.125	100.188	99.938	99.688
4.625	101.857	101.757	101.657	4.625	100.819	100.719	100.619	3.750	100.361	100.211	100.061	4.375	99.934	99.684	99.434
4.750	101.982	101.882	101.782	4.750	100.753	100.653	100.553	3.875	100.689	100.539	100.389	4.500	100.210	99.960	99.710
4.875	101.718	101.618	101.518	4.875	101.000	100.900	100.800	4.000	100.931	100.781	100.631	4.625	100.557	100.307	100.057
5.000	102.055	101.955	101.855	5.000	101.311	101.211	101.111	4.125	101.225	101.075	100.925	4.875	100.418	100.168	99.918
5.125	102.342	102.242	102.142	5.125	101.571	101.471	101.371	4.250	101.811	101.661	101.511	5.000	100.755	100.505	100.255
5.250	103.150	103.050	102.950	5.250	102.458	102.358	102.258	4.375	102.041	101.891	101.741	5.125	101.042	100.792	100.542
5.375	103.423	103.323	103.223	5.375	102.705	102.605	102.505	4.500	102.334	102.184	102.034	5.500	102.460	102.210	101.960
6.250	104.832	104.682	104.532	6.250	104.062	103.912	103.762	4.625	102.577	102.427	102.277	5.625	102.746	102.496	102.246

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	96.619	96.369	96.119	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	97.029	96.779	96.529				
4.125	99.288	99.038	98.788	6.250	103.750	103.500	103.250	4.125	97.438	97.188	96.938				
4.250	99.413	99.163	98.913					4.375	97.184	96.934	96.684				
4.375	99.034	98.784	98.534					4.500	97.460	97.210	96.960				
4.500	99.110	98.860	98.610					4.625	97.807	97.557	97.307				
4.625	99.457	99.207	98.957					4.875	97.668	97.418	97.168				
5.000	99.855	99.605	99.355					5.000	98.005	97.755	97.505				
5.125	100.142	99.892	99.642					5.125	98.292	98.042	97.792				
5.250	100.542	100.292	100.042					5.500	99.710	99.460	99.210	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	99.996	99.746	99.496	Rate	30 Day	45 Day	60 Day
												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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/17/2020

45 Day Lock Exp.:

5/4/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/18/2020

Release Time: 12:15 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	97.657	97.507	97.241	2.750	98.628	98.478	98.213	2.375	94.275	94.068	93.861	3.125	98.206	98.056	97.906
2.875	98.206	98.056	97.791	2.875	99.095	98.945	98.679	2.500	94.766	94.559	94.352	3.250	97.864	97.714	97.564
3.000	98.760	98.610	98.344	3.000	99.504	99.354	99.088	2.625	95.181	94.974	94.767	3.375	98.120	97.970	97.820
3.125	99.237	99.087	98.821	3.125	99.895	99.745	99.479	2.750	97.241	97.081	96.921	3.500	98.080	97.930	97.780
3.250	98.804	98.554	98.319	3.250	98.861	98.611	98.376	2.875	97.682	97.522	97.362	3.625	98.254	98.104	97.954
3.375	99.307	99.057	98.823	3.375	99.251	99.001	98.766	3.000	98.067	97.906	97.746	Margin = 2.250		Index = 0.380	
3.500	99.754	99.504	99.270	3.500	99.623	99.373	99.138	3.125	98.432	98.272	98.112				
3.625	100.182	99.932	99.698	3.625	99.994	99.744	99.510	3.250	98.821	98.671	98.521				
4.000	100.617	100.467	100.317	4.000	100.330	100.180	100.030	3.375	99.186	99.036	98.886				
4.125	101.025	100.875	100.725	4.125	100.645	100.495	100.345	3.500	99.533	99.383	99.233				
4.500	100.047	99.947	99.847	4.500	99.777	99.677	99.577	3.625	99.879	99.729	99.579				
4.625	100.395	100.295	100.195	4.625	100.037	99.937	99.837	3.750	100.578	100.428	100.278				
4.750	99.395	99.295	99.195	4.750	98.846	98.746	98.646	3.875	100.906	100.756	100.606				
4.875	99.131	99.031	98.931	4.875	99.093	98.993	98.893	4.000	101.149	100.999	100.849				
5.000	99.468	99.368	99.268	5.000	99.404	99.304	99.204	4.125	101.443	101.293	101.143				
5.125	99.754	99.654	99.554	5.125	99.663	99.563	99.463	4.250	101.029	100.879	100.729				
5.250	100.656	100.556	100.456	5.250	100.644	100.544	100.444	4.375	101.258	101.108	100.958				
5.375	100.929	100.829	100.729	5.375	100.891	100.791	100.691	4.500	101.552	101.402	101.252				
6.250	101.932	101.782	101.632	6.250	101.842	101.692	101.542	4.625	101.794	101.644	101.494				

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	96.907	96.757	96.491	2.750	97.198	97.048	96.783	2.375	95.095	94.888	94.681	3.125	96.196	96.046	95.896
2.875	97.456	97.306	97.041	2.875	97.665	97.515	97.249	2.500	95.586	95.379	95.172	3.250	95.854	95.704	95.554
3.000	98.010	97.860	97.594	3.000	98.074	97.924	97.658	2.625	96.001	95.794	95.587	3.375	96.110	95.960	95.810
3.125	98.487	98.337	98.071	3.125	98.465	98.315	98.049	2.750	96.530	96.370	96.209	3.500	96.070	95.920	95.770
3.250	98.054	97.804	97.569	3.250	97.431	97.181	96.946	2.875	96.971	96.811	96.651	3.625	96.244	96.094	95.944
3.375	98.557	98.307	98.073	3.375	97.821	97.571	97.336	3.000	97.355	97.195	97.035	Margin = 2.250		Index = 0.380	
3.500	99.004	98.754	98.520	3.500	98.193	97.943	97.708	3.125	97.721	97.561	97.401	30 Year OTC			
3.625	99.432	99.182	98.948	3.625	98.564	98.314	98.080	3.250	98.579	98.429	98.279	Rate	30 Day	45 Day	60 Day
4.000	99.667	99.517	99.367	4.000	98.900	98.750	98.600	3.375	98.943	98.793	98.643	3.875	98.157	97.907	97.657
4.125	100.075	99.925	99.775	4.125	99.215	99.065	98.915	3.500	99.290	99.140	98.990	4.000	98.567	98.317	98.067
4.500	99.297	99.197	99.097	4.500	98.347	98.247	98.147	3.625	99.637	99.487	99.337	4.125	98.975	98.725	98.475
4.625	99.645	99.545	99.445	4.625	98.607	98.507	98.407	3.750	98.953	98.803	98.653	4.375	97.721	97.471	97.221
4.750	98.645	98.545	98.445	4.750	97.416	97.316	97.216	3.875	99.281	99.131	98.981	4.500	97.997	97.747	97.497
4.875	98.381	98.281	98.181	4.875	97.663	97.563	97.463	4.000	99.523	99.373	99.223	4.625	98.345	98.095	97.845
5.000	98.718	98.618	98.518	5.000	97.974	97.874	97.774	4.125	99.818	99.668	99.518	4.875	97.081	96.831	96.581
5.125	99.004	98.904	98.804	5.125	98.233	98.133	98.033	4.250	100.161	100.011	99.861	5.000	97.418	97.168	96.918
5.250	99.906	99.806	99.706	5.250	99.214	99.114	99.014	4.375	100.391	100.241	100.091	5.125	97.704	97.454	97.204
5.375	100.179	100.079	99.979	5.375	99.461	99.361	99.261	4.500	100.684	100.534	100.384	5.500	99.216	98.966	98.716
6.250	101.182	101.032	100.882	6.250	100.412	100.262	100.112	4.625	100.927	100.777	100.627	5.625	99.503	99.253	99.003

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	95.407	95.157	94.907	4.750	N/A	N/A	N/A
4.125	97.725	97.475	97.225	6.250	99.750	99.500	99.250	4.000	95.817	95.567	95.317				
4.250	96.850	96.600	96.350					4.125	96.225	95.975	95.725				
4.375	96.471	96.221	95.971					4.375	94.971	94.721	94.471				
4.500	96.547	96.297	96.047					4.500	95.247	94.997	94.747				
4.625	96.895	96.645	96.395					4.625	95.595	95.345	95.095				
5.000	96.168	95.918	95.668					4.875	94.331	94.081	93.831				
5.125	96.454	96.204	95.954					5.000	94.668	94.418	94.168				
5.250	96.948	96.698	96.448					5.125	94.954	94.704	94.454				
Borrower Paid Comp Only				Lender Paid Only				5.250	96.466	96.216	95.966	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.753	96.503	96.253	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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/17/2020

45 Day Lock Exp.:

5/4/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/18/2020

Release Time: 12:15 pm ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.003	97.878	97.628	
2.875	98.781	98.656	98.406	
3.000	99.457	99.332	99.082	
3.125	99.854	99.729	99.479	
3.250	100.351	100.226	99.976	
3.375	100.750	100.625	100.375	
3.500	101.208	101.083	100.833	
3.625	101.501	101.376	101.126	
3.750	100.717	100.592	100.342	
3.875	100.955	100.830	100.580	
3.990	101.219	101.094	100.844	
4.000	101.242	101.117	100.867	
4.125	101.207	101.082	100.832	
4.250	100.883	100.758	100.508	
4.375	101.118	100.993	100.743	
4.500	101.424	101.299	101.049	
4.625	101.539	101.414	101.164	
4.750	101.768	101.643	101.393	
4.875	102.122	101.997	101.747	
4.990	102.350	102.225	101.975	

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	97.763	97.638	97.388	
2.875	98.446	98.321	98.071	
3.000	99.104	98.979	98.729	
3.125	99.765	99.640	99.390	
3.250	100.386	100.261	100.011	
3.375	100.730	100.605	100.355	
3.500	101.391	101.266	101.016	
3.625	101.526	101.401	101.151	
3.750	101.423	101.298	101.048	
3.875	101.757	101.632	101.382	
4.000	102.000	101.875	101.625	
4.125	102.213	102.088	101.838	
4.250	101.437	101.312	101.062	
4.375	101.682	101.557	101.307	
4.500	101.971	101.846	101.596	

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	97.945	97.820	97.570	
2.500	98.537	98.412	98.162	
2.625	98.997	98.872	98.622	
2.750	99.502	99.377	99.127	
2.875	99.796	99.671	99.421	
3.000	100.070	99.945	99.695	
3.125	100.318	100.193	99.943	
3.250	100.626	100.501	100.251	
3.375	100.903	100.778	100.528	
3.500	101.143	101.018	100.768	
3.625	100.545	100.420	100.170	
3.750	100.855	100.730	100.480	
3.875	100.960	100.835	100.585	
4.000	101.338	101.213	100.963	
4.125	101.647	101.522	101.272	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.406	97.281	97.031	
3.000	98.083	97.958	97.708	
3.125	98.734	98.609	98.359	
3.250	99.540	99.415	99.165	
3.375	99.939	99.814	99.564	
3.500	100.397	100.272	100.022	
3.625	100.690	100.565	100.315	
3.750	99.255	99.130	98.880	
3.875	99.493	99.368	99.118	
4.000	99.780	99.655	99.405	
4.125	99.745	99.620	99.370	
4.250	98.422	98.297	98.047	
4.375	98.657	98.532	98.282	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.778	98.653	98.403	
3.000	99.071	98.946	98.696	
3.125	99.346	99.221	98.971	
3.250	99.745	99.620	99.370	
3.375	100.095	99.970	99.720	
3.500	100.355	100.230	99.980	
3.625	100.594	100.469	100.219	
3.750	99.541	99.416	99.166	
3.875	99.822	99.697	99.447	
4.000	99.911	99.786	99.536	
4.125	100.241	100.116	99.866	
4.250	100.247	100.122	99.872	
4.375	100.621	100.496	100.246	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.678	98.553	98.303	
2.875	98.971	98.846	98.596	
3.000	99.246	99.121	98.871	
3.125	99.645	99.520	99.270	
3.250	99.995	99.870	99.620	
3.375	100.255	100.130	99.880	
3.500	100.494	100.369	100.119	
3.625	99.441	99.316	99.066	
3.750	99.722	99.597	99.347	
3.875	99.811	99.686	99.436	
4.000	100.141	100.016	99.766	
4.125	100.147	100.022	99.772	
4.250	100.521	100.396	100.146	

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.:

4/17/2020

45 Day Lock Exp.:

5/4/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/18/2020

Release Time: 12:15 pm 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
3.250	100.267	100.167	100.035	3.375	100.491	100.391	100.268	3.375	100.491	100.391	100.268	3.750	100.111	100.011	99.911	3.750	99.861	99.761	99.661
3.375	100.741	100.641	100.518	3.500	101.020	100.920	100.814	3.500	101.020	100.920	100.814	3.875	100.500	100.400	100.300	3.875	100.250	100.150	100.050
3.500	101.270	101.170	101.064	3.625	101.372	101.272	101.172	3.625	101.372	101.272	101.172	3.990	100.771	100.671	100.571	3.990	100.396	100.296	100.196
3.625	101.622	101.522	101.422	3.750	100.849	100.749	100.649	3.750	100.849	100.749	100.649	4.000	100.871	100.771	100.671	4.000	100.496	100.396	100.296
3.750	101.099	100.999	100.899	3.875	101.238	101.138	101.038	3.875	101.238	101.138	101.038	4.125	100.895	100.795	100.695	4.125	100.520	100.420	100.320
3.875	101.488	101.388	101.288	3.990	101.384	101.284	101.184	3.990	101.384	101.284	101.184	4.250	99.796	99.696	99.596	4.250	99.421	99.321	99.221
3.990	101.759	101.659	101.559	4.000	101.484	101.384	101.284	4.000	101.484	101.384	101.284	4.375	100.074	99.974	99.874	4.375	99.699	99.599	99.499
4.000	101.859	101.759	101.659	4.125	101.508	101.408	101.308	4.125	101.508	101.408	101.308	4.500	100.424	100.324	100.224	4.500	99.799	99.699	99.599
4.125	101.883	101.783	101.683	4.250	101.408	101.308	101.208	4.250	101.408	101.308	101.208	4.625	100.520	100.420	100.320	4.625	99.895	99.795	99.695
4.250	101.783	101.683	101.583	4.375	101.686	101.586	101.486	4.375	101.686	101.586	101.486	4.750	100.042	99.942	99.842	4.750	99.417	99.317	99.217
4.375	102.061	101.961	101.861	4.500	101.786	101.686	101.586	4.500	101.786	101.686	101.586	4.875	100.400	100.300	100.200	4.875	99.775	99.675	99.575
4.500	102.411	102.311	102.211	4.625	101.882	101.782	101.682	4.625	101.882	101.782	101.682	4.990	100.543	100.443	100.343	4.990	99.543	99.443	99.343
4.625	102.507	102.407	102.307	4.750	102.146	102.046	101.946	4.750	102.146	102.046	101.946	5.000	100.643	100.543	100.443	5.000	99.643	99.543	99.443
4.750	102.771	102.671	102.571	4.875	102.504	102.404	102.304	4.875	102.504	102.404	102.304	5.125	100.817	100.717	100.617	5.125	99.817	99.717	99.617
4.875	103.129	103.029	102.929	4.990	102.272	102.172	102.072	4.990	102.272	102.172	102.072	5.250	100.179	100.079	99.979	5.250	99.179	99.079	98.979
4.990	103.272	103.172	103.072	5.000	102.372	102.272	102.172	5.000	102.372	102.272	102.172	5.375	100.232	100.132	100.032	5.375	100.232	100.132	100.032
5.000	103.372	103.272	103.172	5.125	102.546	102.446	102.346	5.125	102.546	102.446	102.346	5.500	100.271	100.171	100.071	5.500	100.271	100.171	100.071
5.125	103.546	103.446	103.346	5.250	102.683	102.583	102.483	5.250	102.683	102.583	102.483	5.625	100.375	100.275	100.175	5.625	100.375	100.275	100.175
5.250	103.683	103.583	103.483	5.375	103.886	103.786	103.686	5.375	103.886	103.786	103.686	5.750	101.279	101.179	101.079	5.750	101.279	101.179	101.079
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
3.750	99.861	99.761	99.661	3.250	100.227	100.127	99.963	3.375	100.670	100.570	100.412	3.375	100.670	100.570	100.412	2.750	99.536	99.436	99.006
3.875	100.250	100.150	100.050	3.375	100.670	100.570	100.412	3.500	101.428	101.328	101.187	3.500	101.428	101.328	101.187	2.875	99.853	99.753	99.324
3.990	100.396	100.296	100.196	3.500	101.428	101.328	101.187	3.625	101.610	101.510	101.370	3.625	101.610	101.510	101.370	2.990	100.044	99.944	99.521
4.000	100.496	100.396	100.296	3.625	101.610	101.510	101.370	3.750	101.765	101.665	101.543	3.750	101.765	101.665	101.543	3.000	100.144	100.044	99.621
4.125	100.520	100.420	100.320	3.750	101.765	101.665	101.543	3.875	102.171	102.071	101.955	3.875	102.171	102.071	101.955	3.125	100.563	100.463	100.237
4.250	99.421	99.321	99.221	3.875	102.171	102.071	101.955	3.990	102.345	102.245	102.141	3.990	102.345	102.245	102.141	3.250	100.951	100.851	100.631
4.375	99.699	99.599	99.499	3.990	102.345	102.245	102.141	4.000	102.445	102.345	102.241	4.000	102.445	102.345	102.241	3.375	101.295	101.195	100.981
4.500	99.799	99.699	99.599	4.000	102.445	102.345	102.241	4.125	102.630	102.530	102.422	4.125	102.630	102.530	102.422	3.500	101.576	101.476	101.264
4.625	99.895	99.795	99.695	4.125	102.630	102.530	102.422	4.250	101.962	101.862	101.762	4.250	101.962	101.862	101.762	3.625	100.827	100.727	100.567
4.750	99.417	99.317	99.217	4.250	101.962	101.862	101.762	4.375	102.224	102.124	102.024	4.375	102.224	102.124	102.024	3.750	101.178	101.078	100.924
4.875	99.775	99.675	99.575	4.375	102.224	102.124	102.024	4.500	102.518	102.418	102.318	4.500	102.518	102.418	102.318	3.875	101.300	101.200	101.049
4.990	99.543	99.443	99.343	4.500	102.518	102.418	102.318	4.625	102.592	102.492	102.392	4.625	102.592	102.492	102.392	3.990	101.547	101.447	101.298
5.000	99.643	99.543	99.443	4.625	102.592	102.492	102.392	4.750	102.370	102.270	102.170	4.750	102.370	102.270	102.170	4.000	101.647	101.547	101.398
5.125	99.817	99.717	99.617	4.750	102.370	102.270	102.170	4.875	102.672	102.572	102.472	4.875	102.672	102.572	102.472	4.125	101.610	101.510	101.401
5.250	99.179	99.079	98.979	4.875	102.672	102.572	102.472	4.990	102.836	102.736	102.636	4.990	102.836	102.736	102.636	4.250	101.985	101.885	101.781
5.375	100.232	100.095	99.941	4.990	102.836	102.736	102.636	5.000	102.936	102.836	102.736	5.000	102.936	102.836	102.736	4.375	102.322	102.222	102.122
5.500	100.271	100.133	99.982	5.000	102.936	102.836	102.736	5.125	103.280	103.180	103.080	5.125	103.280	103.180	103.080	4.500	102.503	102.403	102.303
5.625	100.375	100.238	100.092	5.125	103.280	103.180	103.080	5.250	103.345	103.245	103.145	5.250	103.345	103.245	103.145	4.625	102.761	102.661	102.561
5.750	101.279	101.119	101.079	5.250	103.345	103.245	103.145	5.375	103.591	103.491	103.391	5.375	103.591	103.491	103.391	4.750	103.044	102.944	102.844
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
2.750	101.536	101.436	101.006	2.750	101.786	101.686	101.256	2.750	99.023	98.923	98.893	2.750	101.023	100.923	100.493	2.750	101.273	101.173	100.743
2.875	99.853	99.753	99.324	2.875	99.853	99.753	99.324	2.875	99.340	99.240	98.811	2.875	99.340	99.240	98.811	2.875	99.340	99.240	98.811
2.990	100.044	99.944	99.521	2.990	100.044	99.944	99.521	2.990	99.531	99.431	99.008	2.990	99.531	99.431	99.008	2.990	99.531	99.431	99.008
3.000	100.144	100.044	99.621	3.000	100.144	100.044	99.621	3.000	99.631	99.531	99.108	3.000	99.631	99.531	99.108	3.000	99.631	99.531	99.108
3.125	100.563	100.463	100.237	3.125	100.563	100.463	100.237	3.125	100.175	100.075	99.849	3.125	100.175	100.075	99.849	3.125	100.175	100.075	99.849
3.250	100.951	100.851	100.631	3.250	100.951	100.851	100.631	3.250	100.563	100.463	100.243	3.250	100.563	100.463	100.243	3.250	100.563	100.463	100.243
3.375	101.295	101.195	100.981	3.375	101.295	101.195	100.981	3.375	100.907	100.807	100.593	3.375	100.907	100.807	100.593	3.375	100.907	100.807	100.593
3.500	101.576	101.474	101.264	3.500	101.576	101.474	101.264	3.500	101.188	101.066	100.876	3.500	101.188	101.066	100.876	3.500	101.188	101.066	100.876
3.625	102.027	101.927	101.717	3.625	102.027	101.927	101.717	3.625	99.957	99.857	99.697	3.625	99.957	99.857	99.697	3.625	99.957	99.857	99.697
3.750	101.178	101.078	100.924	3.750	101.178	101.078	100.924	3.750	100.308	100.208	100.054	3.750	100.308	100.208	100.054	3.750	100.308	100.208	100.054
3.875	101.300	101.200	101.049	3.875	101.300	101.200	101.049	3.875	100.430	100.330	100.179	3.875	100.430	100.330	100.179	3.875	100.430	100.330	



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.:

4/17/2020

45 Day Lock Exp.:

5/4/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/18/2020

Release Time: 12:15 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	100.947	100.847	100.714	3.250	100.914	100.814	100.648	2.750	100.024	99.857	99.512	3.750	100.208	100.108	100.008	2.750	99.211	99.044	98.699
3.375	101.392	101.292	101.169	3.375	101.333	101.233	101.076	2.875	100.328	100.163	99.817	3.875	100.572	100.472	100.372	2.875	99.515	99.350	99.004
3.500	101.885	101.785	101.677	3.500	102.050	101.950	101.808	2.990	100.509	100.348	100.006	3.990	100.818	100.718	100.618	2.990	99.696	99.535	99.193
3.625	102.211	102.111	102.011	3.625	102.223	102.123	101.977	3.000	100.609	100.448	100.106	4.000	100.918	100.818	100.718	3.000	99.796	99.635	99.293
3.750	101.546	101.446	101.346	3.750	102.160	102.060	101.937	3.125	101.144	101.026	100.866	4.125	100.938	100.838	100.738	3.125	100.456	100.338	100.178
3.875	101.910	101.810	101.710	3.875	102.543	102.443	102.328	3.250	101.517	101.405	101.250	4.250	99.756	99.651	99.556	3.250	100.829	100.717	100.562
3.990	102.156	102.056	101.956	3.990	102.702	102.602	102.496	3.375	101.848	101.739	101.588	4.375	100.016	99.912	99.816	3.375	101.160	101.051	100.900
4.000	102.256	102.156	102.056	4.000	102.802	102.702	102.596	3.500	102.118	102.007	101.859	4.500	100.347	100.243	100.147	3.500	101.430	101.319	101.171
4.125	102.276	102.176	102.076	4.125	102.971	102.871	102.763	3.625	101.423	101.323	101.182	4.625	100.440	100.336	100.240	3.625	100.253	100.153	100.012
4.250	102.093	101.988	101.893	4.250	102.246	102.142	102.046	3.750	101.762	101.662	101.525	4.750	99.903	99.776	99.611	3.750	100.592	100.492	100.355
4.375	102.353	102.249	102.153	4.375	102.492	102.389	102.292	3.875	101.878	101.778	101.643	4.875	100.243	100.116	99.958	3.875	100.708	100.608	100.473
4.500	102.684	102.580	102.484	4.500	102.770	102.666	102.570	3.990	102.111	102.011	101.881	4.990	100.377	100.250	100.095	3.990	100.941	100.841	100.711
4.625	102.777	102.673	102.577	4.625	102.841	102.738	102.641	4.000	102.211	102.111	101.981	5.000	100.477	100.350	100.195	4.000	101.041	100.941	100.811
4.750	102.982	102.855	102.690	4.750	102.594	102.467	102.232	4.125	102.226	102.126	102.026	5.125	100.644	100.517	100.370	4.125	100.753	100.653	100.553
4.875	103.322	103.195	103.037	4.875	102.883	102.756	102.526	4.250	102.585	102.485	102.385	5.250	100.015	99.865	99.815	4.250	101.112	101.012	100.912
4.990	103.456	103.329	103.174	4.990	103.036	102.909	102.683	4.375	102.906	102.806	102.706	5.375	100.061	99.911	99.861	4.375	101.433	101.333	101.233
5.000	103.556	103.429	103.274	5.000	103.136	103.009	102.783	4.500	103.067	102.967	102.867	5.500	100.094	99.944	99.894	4.500	101.594	101.494	101.394
5.125	103.723	103.596	103.449	5.125	103.469	103.342	103.124	4.625	102.178	102.078	101.978	5.625	100.198	100.048	99.998	4.625	100.021	99.921	99.821
5.250	103.869	103.719	103.669	5.250	103.546	103.396	103.324	4.750	102.441	102.341	102.241	5.750	100.947	100.775	100.747	4.750	100.284	100.184	100.084

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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

4/17/2020

45 Day Lock Exp.:

5/4/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/18/2020

Release Time: 12:15 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	98.819	98.756	98.694	
3.500	99.012	98.950	98.887	
3.625	99.272	99.209	99.147	
3.750	99.328	99.265	99.203	
3.875	99.444	99.381	99.319	
4.000	99.476	99.414	99.351	
4.125	99.585	99.522	99.460	
4.250	99.746	99.683	99.621	
4.375	100.033	99.970	99.908	
4.500	100.214	100.151	100.089	
4.625	100.274	100.211	100.149	
4.750	100.485	100.423	100.360	
4.875	100.764	100.702	100.639	

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	98.444	98.319	98.194	
3.375	98.908	98.783	98.658	
3.500	99.314	99.189	99.064	
3.625	99.798	99.673	99.548	
3.750	100.214	100.089	99.964	
3.875	100.587	100.462	100.337	
4.000	100.926	100.801	100.676	
4.125	101.058	100.933	100.808	
4.250	101.366	101.241	101.116	
4.375	101.645	101.520	101.395	
4.500	101.800	101.675	101.550	

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	97.379	97.254	97.129	
3.375	97.787	97.662	97.537	
3.500	98.165	98.040	97.915	
3.625	98.519	98.394	98.269	
3.750	99.120	98.995	98.870	
3.875	99.438	99.313	99.188	
4.000	99.724	99.599	99.474	
4.125	100.008	99.883	99.758	
4.250	100.293	100.168	100.043	
4.375	100.577	100.452	100.327	
4.500	100.868	100.743	100.618	
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)