



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: 2:00 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	98.385	98.235	97.969	2.750	98.927	98.777	98.511	2.375	96.683	96.476	96.269	3.125	98.658	98.508	98.358
2.875	98.935	98.785	98.519	2.875	99.393	99.243	98.977	2.500	97.174	96.967	96.760	3.250	98.942	98.792	98.642
3.000	99.488	99.338	99.072	3.000	99.802	99.652	99.387	2.625	97.588	97.381	97.174	3.375	99.198	99.048	98.898
3.125	99.965	99.815	99.549	3.125	100.193	100.043	99.777	2.750	97.965	97.809	97.652	3.500	99.158	99.008	98.858
3.250	100.641	100.391	100.141	3.250	100.268	100.018	99.768	2.875	98.406	98.250	98.094	3.625	99.331	99.181	99.031
3.375	101.145	100.895	100.645	3.375	100.658	100.408	100.158	3.000	98.791	98.634	98.478	Margin = 2.250		Index = 0.380	
3.500	101.592	101.342	101.092	3.500	101.030	100.780	100.530	3.125	99.156	99.000	98.844				
3.625	102.020	101.770	101.520	3.625	101.401	101.151	100.901	3.250	100.213	100.063	99.913				
4.000	101.704	101.554	101.404	4.000	100.987	100.837	100.687	3.375	100.578	100.428	100.278				
4.125	102.113	101.963	101.813	4.125	101.303	101.153	101.003	3.500	100.925	100.775	100.625				
4.500	102.072	101.972	101.872	4.500	101.372	101.272	101.172	3.625	101.271	101.121	100.971				
4.625	102.420	102.320	102.220	4.625	101.632	101.532	101.432	3.750	101.658	101.508	101.358				
4.750	102.545	102.445	102.345	4.750	101.753	101.653	101.553	3.875	101.986	101.836	101.686				
4.875	102.468	102.368	102.268	4.875	102.000	101.900	101.800	4.000	102.228	102.078	101.928				
5.000	102.805	102.705	102.605	5.000	102.311	102.211	102.111	4.125	102.522	102.372	102.222				
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	97.635	97.485	97.219	2.750	97.927	97.777	97.511	2.375	95.683	95.476	95.269	3.125	97.658	97.508	97.358
2.875	98.185	98.035	97.769	2.875	98.393	98.243	97.977	2.500	96.174	95.967	95.760	3.250	97.942	97.792	97.642
3.000	98.738	98.588	98.322	3.000	98.802	98.652	98.387	2.625	96.588	96.381	96.174	3.375	98.198	98.048	97.898
3.125	99.215	99.065	98.799	3.125	99.193	99.043	98.777	2.750	96.965	96.809	96.652	3.500	98.158	98.008	97.858
3.250	99.891	99.641	99.391	3.250	99.268	99.018	98.768	2.875	97.406	97.250	97.094	3.625	98.331	98.181	98.031
3.375	100.395	100.145	99.895	3.375	99.658	99.408	99.158	3.000	97.791	97.634	97.478	Margin = 2.250		Index = 0.380	
3.500	100.842	100.592	100.342	3.500	100.030	99.780	99.530	3.125	98.156	98.000	97.844	30 Year OTC			
3.625	101.270	101.020	100.770	3.625	100.401	100.151	99.901	3.250	99.213	99.063	98.913	Rate	30 Day	45 Day	60 Day
4.000	100.754	100.604	100.454	4.000	99.987	99.837	99.687	3.375	99.578	99.428	99.278	3.875	99.244	98.994	98.744
4.125	101.163	101.013	100.863	4.125	100.303	100.153	100.003	3.500	99.925	99.775	99.625	4.000	99.654	99.404	99.154
4.500	101.322	101.222	101.122	4.500	100.372	100.272	100.172	3.625	100.271	100.121	99.971	4.125	100.063	99.813	99.563
4.625	101.670	101.570	101.470	4.625	100.632	100.532	100.432	3.750	100.658	100.508	100.358	4.375	99.746	99.496	99.246
4.750	101.795	101.695	101.595	4.750	100.753	100.653	100.553	3.875	100.986	100.836	100.686	4.500	100.022	99.772	99.522
4.875	101.718	101.618	101.518	4.875	101.000	100.900	100.800	4.000	101.228	101.078	100.928	4.625	100.370	100.120	99.870
5.000	102.055	101.955	101.855	5.000	101.311	101.211	101.111	4.125	101.522	101.372	101.222	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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.875	96.494	96.244	95.994
4.125	99.163	98.913	98.663	6.250	103.750	103.500	103.250	4.000	96.904	96.654	96.404
4.250	99.288	99.038	98.788					4.125	97.313	97.063	96.813
4.375	98.846	98.596	98.346					4.375	96.996	96.746	96.496
4.500	98.922	98.672	98.422					4.500	97.272	97.022	96.772
4.625	99.270	99.020	98.770					4.625	97.620	97.370	97.120
5.000	99.855	99.605	99.355					4.875	97.668	97.418	97.168
5.125	100.142	99.892	99.642					5.000	98.005	97.755	97.505
5.250	100.542	100.292	100.042					5.125	98.292	98.042	97.792
Borrower Paid Comp Only				Lender Paid Only				5.500	99.710	99.460	99.210
								5.625	99.996	99.746	99.496
								30 yr DPA "3.5% DPA ; Lender Paid Only"			
								Rate	30 Day	45 Day	60 Day
								6.250	102.750	102.500	102.250

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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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30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/17/2020

5/4/2020

5/18/2020

W. Rate Sheet Dated: 3/18/2020

Release Time: 2:00 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	96.922	96.772	96.507	2.750	97.894	97.744	97.478	2.375	93.463	93.256	93.049	3.125	98.206	98.056	97.906
2.875	97.472	97.322	97.056	2.875	98.360	98.210	97.945	2.500	93.954	93.747	93.540	3.250	97.864	97.714	97.564
3.000	98.026	97.876	97.610	3.000	98.770	98.620	98.354	2.625	94.368	94.161	93.954	3.375	98.120	97.970	97.820
3.125	98.503	98.353	98.087	3.125	99.160	99.010	98.745	2.750	96.932	96.776	96.620	3.500	98.080	97.930	97.780
3.250	98.554	98.304	98.054	3.250	98.611	98.361	98.111	2.875	97.374	97.218	97.061	3.625	98.254	98.104	97.954
3.375	99.057	98.807	98.557	3.375	99.001	98.751	98.501	3.000	97.758	97.602	97.446	Margin = 2.250		Index = 0.380	
3.500	99.504	99.254	99.004	3.500	99.373	99.123	98.873	3.125	98.124	97.967	97.811				
3.625	99.932	99.682	99.432	3.625	99.744	99.494	99.244	3.250	98.555	98.405	98.255				
4.000	100.492	100.342	100.192	4.000	100.205	100.055	99.905	3.375	98.920	98.770	98.620				
4.125	100.900	100.750	100.600	4.125	100.520	100.370	100.220	3.500	99.267	99.117	98.967				
4.500	99.860	99.760	99.660	4.500	99.589	99.489	99.389	3.625	99.614	99.464	99.314				
4.625	100.207	100.107	100.007	4.625	99.849	99.749	99.649	3.750	100.875	100.725	100.575				
4.750	99.207	99.107	99.007	4.750	98.846	98.746	98.646	3.875	101.203	101.053	100.903				
4.875	99.131	99.031	98.931	4.875	99.093	98.993	98.893	4.000	101.446	101.296	101.146				
5.000	99.468	99.368	99.268	5.000	99.404	99.304	99.204	4.125	101.740	101.590	101.440				
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	96.172	96.022	95.757	2.750	96.464	96.314	96.048	2.375	94.283	94.076	93.869	3.125	96.196	96.046	95.896
2.875	96.722	96.572	96.306	2.875	96.930	96.780	96.515	2.500	94.774	94.567	94.360	3.250	95.854	95.704	95.554
3.000	97.276	97.126	96.860	3.000	97.340	97.190	96.924	2.625	95.188	94.981	94.774	3.375	96.110	95.960	95.810
3.125	97.753	97.603	97.337	3.125	97.730	97.580	97.315	2.750	96.221	96.065	95.909	3.500	96.070	95.920	95.770
3.250	97.804	97.554	97.304	3.250	97.181	96.931	96.681	2.875	96.663	96.506	96.350	3.625	96.244	96.094	95.944
3.375	98.307	98.057	97.807	3.375	97.571	97.321	97.071	3.000	97.047	96.891	96.734	Margin = 2.250		Index = 0.380	
3.500	98.754	98.504	98.254	3.500	97.943	97.693	97.443	3.125	97.412	97.256	97.100	30 Year OTC			
3.625	99.182	98.932	98.682	3.625	98.314	98.064	97.814	3.250	98.313	98.163	98.013	Rate	30 Day	45 Day	60 Day
4.000	99.542	99.392	99.242	4.000	98.775	98.625	98.475	3.375	98.678	98.528	98.378	3.875	98.032	97.782	97.532
4.125	99.950	99.800	99.650	4.125	99.090	98.940	98.790	3.500	99.025	98.875	98.725	4.000	98.442	98.192	97.942
4.500	99.110	99.010	98.910	4.500	98.159	98.059	97.959	3.625	99.371	99.221	99.071	4.125	98.850	98.600	98.350
4.625	99.457	99.357	99.257	4.625	98.419	98.319	98.219	3.750	99.250	99.100	98.950	4.375	97.534	97.284	97.034
4.750	98.457	98.357	98.257	4.750	97.416	97.316	97.216	3.875	99.578	99.428	99.278	4.500	97.810	97.560	97.310
4.875	98.381	98.281	98.181	4.875	97.663	97.563	97.463	4.000	99.820	99.670	99.520	4.625	98.157	97.907	97.657
5.000	98.718	98.618	98.518	5.000	97.974	97.874	97.774	4.125	100.115	99.965	99.815	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"			
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	95.282	95.032	94.782	3.875	95.282	95.032	94.782	4.750	N/A	N/A	N/A				
4.000	95.692	95.442	95.192	4.000	95.692	95.442	95.192	4.125	96.100	95.850	95.600				
4.125	96.100	95.850	95.600	4.125	96.100	95.850	95.600	4.375	94.784	94.534	94.284				
4.250	96.725	96.475	96.225	4.250	96.725	96.475	96.225	4.500	95.060	94.810	94.560				
4.375	96.284	96.034	95.784	4.375	96.284	96.034	95.784	4.625	95.407	95.157	94.907				
4.500	96.360	96.110	95.860	4.500	96.360	96.110	95.860	4.875	94.331	94.081	93.831				
4.625	96.707	96.457	96.207	4.625	96.707	96.457	96.207	5.000	94.668	94.418	94.168				
5.000	96.168	95.918	95.668	5.000	96.168	95.918	95.668	5.125	94.954	94.704	94.454				
5.125	96.454	96.204	95.954	5.125	96.454	96.204	95.954	5.500	96.466	96.216	95.966	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.250	96.948	96.698	96.448	5.250	96.948	96.698	96.448	6.250	96.753	96.503	96.253	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only								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)



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W. Rate Sheet Dated: 3/18/2020

Release Time: 2:00 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: 2:00 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	99.740	99.640	99.523	3.375	99.986	99.886	99.776	3.375	99.986	99.886	99.776	3.750	99.848	99.748	99.648	3.750	99.598	99.498	99.398
3.375	100.236	100.136	100.026	3.500	100.543	100.443	100.343	3.500	100.543	100.443	100.343	3.875	100.256	100.156	100.056	3.875	100.006	99.906	99.806
3.500	100.793	100.693	100.593	3.625	100.913	100.813	100.713	3.625	100.913	100.813	100.713	3.990	100.544	100.444	100.344	3.990	100.169	100.069	99.969
3.625	101.163	101.063	100.963	3.750	100.586	100.486	100.386	3.750	100.586	100.486	100.386	4.000	100.644	100.544	100.444	4.000	100.269	100.169	100.069
3.750	100.836	100.736	100.636	3.875	100.994	100.894	100.794	3.875	100.994	100.894	100.794	4.125	100.672	100.572	100.472	4.125	100.297	100.197	100.097
3.875	101.244	101.144	101.044	3.990	101.157	101.057	100.957	3.990	101.157	101.057	100.957	4.250	99.656	99.556	99.456	4.250	99.281	99.181	99.081
3.990	101.532	101.432	101.332	4.000	101.257	101.157	101.057	4.000	101.257	101.157	101.057	4.375	99.948	99.848	99.748	4.375	99.573	99.473	99.373
4.000	101.632	101.532	101.432	4.125	101.285	101.185	101.085	4.125	101.285	101.185	101.085	4.500	100.310	100.210	100.110	4.500	99.685	99.585	99.485
4.125	101.660	101.560	101.460	4.250	101.268	101.168	101.068	4.250	101.268	101.168	101.068	4.625	100.410	100.310	100.210	4.625	99.785	99.685	99.585
4.250	101.643	101.543	101.443	4.375	101.560	101.460	101.360	4.375	101.560	101.460	101.360	4.750	99.908	99.793	99.649	4.750	99.283	99.168	99.024
4.375	101.935	101.835	101.735	4.500	101.672	101.572	101.472	4.500	101.672	101.572	101.472	4.875	100.280	100.165	100.027	4.875	99.655	99.540	99.402
4.500	102.297	102.197	102.097	4.625	101.772	101.672	101.572	4.625	101.772	101.672	101.572	4.990	100.433	100.318	100.184	4.990	99.433	99.318	99.184
4.625	102.397	102.297	102.197	4.750	102.012	101.897	101.753	4.750	102.012	101.897	101.753	5.000	100.533	100.418	100.284	5.000	99.533	99.418	99.284
4.750	102.637	102.522	102.378	4.875	102.384	102.269	102.131	4.875	102.384	102.269	102.131	5.125	100.714	100.599	100.469	5.125	99.714	99.599	99.469
4.875	103.009	102.894	102.756	4.990	102.162	102.047	101.913	4.990	102.162	102.047	101.913	5.250	100.151	100.013	99.949	5.250	99.151	99.013	98.949
4.990	103.162	103.047	102.913	5.000	102.262	102.147	102.013	5.000	102.262	102.147	102.013	5.375	100.210	100.072	100.010	5.375	100.210	100.072	100.010
5.000	103.262	103.147	103.013	5.125	102.443	102.328	102.198	5.125	102.444	102.328	102.198	5.500	100.250	100.113	100.050	5.500	100.250	100.113	100.050
5.125	103.443	103.328	103.198	5.250	102.655	102.517	102.453	5.250	102.655	102.517	102.453	5.625	100.358	100.220	100.158	5.625	100.358	100.220	100.158
5.250	103.655	103.517	103.453	5.375	103.864	103.726	103.664	5.375	103.864	103.726	103.664	5.750	101.279	101.119	101.079	5.750	101.279	101.119	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	99.598	99.498	99.398	3.250	99.726	99.626	99.476	3.375	100.185	100.085	99.943	3.375	100.185	100.085	99.943	2.750	98.745	98.558	98.216
3.875	100.006	99.906	99.806	3.375	100.185	100.085	99.943	3.500	100.977	100.877	100.748	3.500	100.977	100.877	100.748	2.875	99.071	98.881	98.540
3.990	100.169	100.069	99.969	3.500	100.977	100.877	100.748	3.625	101.166	101.066	100.937	3.625	101.166	101.066	100.937	2.990	99.268	99.084	98.746
4.000	100.269	100.169	100.069	3.625	101.166	101.066	100.937	3.750	101.535	101.435	101.312	3.750	101.535	101.435	101.312	3.000	99.368	99.184	98.846
4.125	100.297	100.197	100.097	3.750	101.535	101.435	101.312	3.875	101.960	101.860	101.742	3.875	101.960	101.860	101.742	3.125	100.402	100.277	100.153
4.250	99.281	99.181	99.081	3.875	101.960	101.860	101.742	3.990	102.146	102.046	101.939	3.990	102.146	102.046	101.939	3.250	100.801	100.679	100.557
4.375	99.573	99.473	99.373	3.990	102.146	102.046	101.939	4.000	102.246	102.146	102.039	4.000	102.246	102.146	102.039	3.375	101.152	101.035	100.916
4.500	99.685	99.585	99.485	4.000	102.246	102.146	102.039	4.125	102.438	102.338	102.227	4.125	102.438	102.338	102.227	3.500	101.445	101.323	101.207
4.625	99.785	99.685	99.585	4.125	102.438	102.338	102.227	4.250	101.822	101.722	101.622	4.250	101.822	101.722	101.622	3.625	100.900	100.800	100.700
4.750	99.283	99.168	99.024	4.250	101.822	101.722	101.622	4.375	102.096	101.996	101.896	4.375	102.096	101.996	101.896	3.750	101.263	101.163	101.063
4.875	99.655	99.540	99.402	4.375	102.096	101.996	101.896	4.500	102.401	102.301	102.201	4.500	102.401	102.301	102.201	3.875	101.387	101.287	101.187
4.990	99.433	99.318	99.184	4.500	102.401	102.301	102.201	4.625	102.478	102.378	102.278	4.625	102.478	102.378	102.278	3.990	101.645	101.545	101.445
5.000	99.533	99.418	99.284	4.625	102.478	102.378	102.278	4.750	102.233	102.133	102.033	4.750	102.233	102.133	102.033	4.000	101.745	101.645	101.545
5.125	99.714	99.599	99.469	4.750	102.233	102.133	102.033	4.875	102.545	102.445	102.345	4.875	102.545	102.445	102.345	4.125	101.930	101.830	101.730
5.250	99.151	99.013	98.949	4.875	102.545	102.445	102.345	4.990	102.717	102.603	102.428	4.990	102.717	102.603	102.428	4.250	102.318	102.218	102.118
5.375	100.210	100.072	100.010	4.990	102.717	102.603	102.428	5.000	102.817	102.703	102.528	5.000	102.817	102.703	102.528	4.375	102.671	102.571	102.471
5.500	100.250	100.113	100.050	5.000	102.817	102.703	102.528	5.125	103.167	103.052	102.886	5.125	103.167	103.052	102.886	4.500	102.861	102.761	102.661
5.625	100.358	100.220	100.158	5.125	103.167	103.052	102.886	5.250	103.315	103.177	103.078	5.250	103.315	103.177	103.078	4.625	102.798	102.698	102.598
5.750	101.279	101.119	101.079	5.250	103.315	103.177	103.078	5.375	103.565	103.427	103.331	5.375	103.565	103.427	103.331	4.750	103.094	102.994	102.894
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	100.745	100.558	100.216	2.750	100.995	100.808	100.466	2.750	98.232	98.045	97.703	2.750	100.232	100.045	99.703	2.750	100.482	100.295	99.953
2.875	99.071	98.881	98.540	2.875	99.071	98.881	98.540	2.875	98.558	98.368	98.027	2.875	98.558	98.368	98.027	2.875	98.558	98.368	98.027
2.990	99.268	99.084	98.746	2.990	99.268	99.084	98.746	2.990	98.755	98.575	98.233	2.990	98.755	98.575	98.233	2.990	98.755	98.571	98.233
3.000	99.368	99.184	98.846	3.000	99.368	99.184	98.846	3.000	98.855	98.671	98.333	3.000	98.855	98.671	98.333	3.000	98.855	98.671	98.333
3.125	100.402	100.277	100.153	3.125	100.402	100.277	100.153	3.125	100.014	99.889	99.765	3.125	100.014	99.889	99.765	3.125	100.014	99.889	99.765
3.250	100.801	100.679	100.557	3.250	100.801	100.679	100.557	3.250	100.413	100.291	100.169	3.250	100.413	100.291	100.169	3.250	100.413	100.291	100.169
3.375	101.152	101.035	100.916	3.375	101.152	101.035	100.916	3.375	100.764	100.647	100.528	3.375	100.764	100.647	100.528	3.375	100.764	100.647	100.528
3.500	101.445	101.323	101.207	3.500	101.445	101.323	101.207	3.500	101.057	100.935	100.819	3.500	101.057	100.935	100.819	3.500	101.057	100.935	100.819
3.625	100.900	100.800	100.700	3.625	100.900	100.800	100.700	3.625	100.030	99.930	99.830	3.625	100.030	99.930	99.830	3.625	100.030	99.930	99.830
3.750	101.263	101.163	101.063	3.750	101.263	101.163	101.063	3.750	100.393	100.293	100.193	3.750	100.393	100.293	100.193	3.750	100.393	100.293	100.193
3.875	101.387	101.287	101.187	3.875	101.387	101.287	101.187	3.875	100.517	100.417	100.317	3.875	100.517	100.417	100.317	3.875	100.517	100.417	100.317
3.990	101																		



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.:

4/17/2020

45 Day Lock Exp.:

5/4/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/18/2020

Release Time: 2:00 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	100.267	100.167	100.035	3.250	100.227	100.127	99.963	2.750	99.536	99.436	99.006	3.750	99.761	99.661	99.561	2.750	98.723	98.623	98.193
3.375	100.741	100.641	100.518	3.375	100.670	100.570	100.412	2.875	99.853	99.753	99.324	3.875	100.150	100.050	99.950	2.875	99.040	98.940	98.511
3.500	101.270	101.170	101.064	3.500	101.428	101.328	101.187	2.990	100.044	99.944	99.521	3.990	100.421	100.321	100.221	2.990	99.231	99.131	98.708
3.625	101.622	101.522	101.422	3.625	101.610	101.510	101.370	3.000	100.144	100.044	99.621	4.000	100.521	100.421	100.321	3.000	99.331	99.231	98.808
3.750	101.099	100.999	100.899	3.750	101.765	101.665	101.543	3.125	100.563	100.437	100.237	4.125	100.545	100.445	100.345	3.125	99.875	99.749	99.549
3.875	101.488	101.388	101.288	3.875	102.171	102.071	101.955	3.250	100.951	100.829	100.631	4.250	99.446	99.346	99.246	3.250	100.263	100.141	99.943
3.990	101.759	101.659	101.559	3.990	102.345	102.245	102.141	3.375	101.295	101.175	100.981	4.375	99.724	99.624	99.524	3.375	100.607	100.487	100.293
4.000	101.859	101.759	101.659	4.000	102.445	102.345	102.241	3.500	101.576	101.454	101.264	4.500	100.074	99.974	99.874	3.500	100.888	100.766	100.576
4.125	101.883	101.783	101.683	4.125	102.630	102.530	102.422	3.625	100.827	100.727	100.567	4.625	100.170	100.070	99.970	3.625	99.657	99.557	99.397
4.250	101.783	101.683	101.583	4.250	101.962	101.862	101.762	3.750	101.178	101.078	100.924	4.750	99.692	99.577	99.339	3.750	100.008	99.908	99.754
4.375	102.061	101.961	101.861	4.375	102.224	102.124	102.024	3.875	101.300	101.200	101.049	4.875	100.050	99.935	99.704	3.875	100.130	100.030	99.879
4.500	102.411	102.311	102.211	4.500	102.518	102.418	102.318	3.990	101.547	101.447	101.298	4.990	100.193	100.078	99.853	3.990	100.377	100.277	100.128
4.625	102.507	102.407	102.307	4.625	102.592	102.492	102.392	4.000	101.647	101.547	101.398	5.000	100.293	100.178	99.953	4.000	100.477	100.377	100.228
4.750	102.771	102.656	102.418	4.750	102.370	102.255	101.994	4.125	101.610	101.510	101.401	5.125	100.467	100.352	100.132	4.125	100.137	100.037	99.928
4.875	103.129	103.014	102.783	4.875	102.672	102.558	102.301	4.250	101.985	101.885	101.781	5.250	99.829	99.691	99.534	4.250	100.512	100.412	100.308
4.990	103.272	103.157	102.932	4.990	102.836	102.721	102.469	4.375	102.322	102.222	102.122	5.375	99.882	99.745	99.591	4.375	100.849	100.749	100.649
5.000	103.372	103.257	103.032	5.000	102.936	102.821	102.569	4.500	102.503	102.403	102.303	5.500	99.921	99.783	99.632	4.500	101.030	100.930	100.830
5.125	103.546	103.431	103.211	5.125	103.280	103.165	102.921	4.625	102.761	102.661	102.561	5.625	100.025	99.888	99.742	4.625	100.604	100.504	100.404
5.250	103.683	103.545	103.388	5.250	103.345	103.207	103.014	4.750	103.044	102.944	102.844	5.750	100.929	100.769	100.729	4.750	100.887	100.787	100.687

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.:

4/17/2020

45 Day Lock Exp.:

5/4/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/18/2020

Release Time: 2:00 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)