

W. Rate Sheet Dated: 3/18/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.791	99.541	99.244	2.750	100.333	100.083	99.786	2.375	98.030	97.843	97.655	3.125	98.658	98.508	98.358
2.875	100.341	100.091	99.794	2.875	100.799	100.549	100.252	2.500	98.521	98.334	98.146	3.250	98.942	98.792	98.642
3.000	100.894	100.644	100.347	3.000	101.208	100.958	100.662	2.625	98.936	98.748	98.561	3.375	99.198	99.048	98.898
3.125	101.371	101.121	100.824	3.125	101.599	101.349	101.052	2.750	98.586	98.426	98.266	3.500	99.158	99.008	98.858
3.250	101.344	101.094	100.829	3.250	100.971	100.721	100.456	2.875	99.027	98.867	98.707	3.625	99.331	99.181	99.031
3.375	101.848	101.598	101.332	3.375	101.361	101.111	100.846	3.000	99.412	99.251	99.091	Margin = 2.250		Index = 0.380	
3.500	102.295	102.045	101.779	3.500	101.733	101.483	101.218	3.125	99.777	99.617	99.457				
3.625	102.723	102.473	102.207	3.625	102.105	101.855	101.589	3.250	100.729	100.579	100.429				
4.000	102.126	101.976	101.826	4.000	101.409	101.259	101.109	3.375	101.093	100.943	100.793				
4.125	102.535	102.385	102.235	4.125	101.725	101.575	101.425	3.500	101.440	101.290	101.140				
4.500	102.228	102.128	102.028	4.500	101.528	101.428	101.328	3.625	101.787	101.637	101.487				
4.625	102.576	102.476	102.376	4.625	101.788	101.688	101.588	3.750	102.111	101.961	101.811				
4.750	102.701	102.601	102.501	4.750	101.691	101.591	101.491	3.875	102.439	102.289	102.139				
4.875	102.406	102.306	102.206	4.875	101.938	101.838	101.738	4.000	102.681	102.531	102.381				
5.000	102.743	102.643	102.543	5.000	102.249	102.149	102.049	4.125	102.975	102.825	102.675				
5.125	103.029	102.929	102.829	5.125	102.508	102.408	102.308	4.250	102.233	102.083	101.933				
5.250	103.931	103.831	103.731	5.250	103.489	103.389	103.289	4.375	102.463	102.313	102.163				
5.375	104.204	104.104	104.004	5.375	103.736	103.636	103.536	4.500	102.756	102.606	102.456				
6.250	105.614	105.464	105.314	6.250	105.093	104.943	104.793	4.625	102.998	102.848	102.698				

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	99.041	98.791	98.494	2.750	99.333	99.083	98.786	2.375	97.030	96.843	96.655	3.125	97.658	97.508	97.358
2.875	99.591	99.341	99.044	2.875	99.799	99.549	99.252	2.500	97.521	97.334	97.146	3.250	97.942	97.792	97.642
3.000	100.144	99.894	99.597	3.000	100.208	99.958	99.662	2.625	97.936	97.748	97.561	3.375	98.198	98.048	97.898
3.125	100.621	100.371	100.074	3.125	100.599	100.349	100.052	2.750	97.586	97.426	97.266	3.500	98.158	98.008	97.858
3.250	100.594	100.344	100.079	3.250	99.971	99.721	99.456	2.875	98.027	97.867	97.707	3.625	98.331	98.181	98.031
3.375	101.098	100.848	100.582	3.375	100.361	100.111	99.846	3.000	98.412	98.251	98.091	Margin = 2.250		Index = 0.380	
3.500	101.545	101.295	101.029	3.500	100.733	100.483	100.218	3.125	98.777	98.617	98.457	30 Year OTC			
3.625	101.973	101.723	101.457	3.625	101.105	100.855	100.589	3.250	99.729	99.579	99.429	Rate	30 Day	45 Day	60 Day
4.000	101.176	101.026	100.876	4.000	100.409	100.259	100.109	3.375	100.093	99.943	99.793	3.875	99.666	99.416	99.166
4.125	101.585	101.435	101.285	4.125	100.725	100.575	100.425	3.500	100.440	100.290	100.140	4.000	100.076	99.826	99.576
4.500	101.478	101.378	101.278	4.500	100.528	100.428	100.328	3.625	100.787	100.637	100.487	4.125	100.485	100.235	99.985
4.625	101.826	101.726	101.626	4.625	100.788	100.688	100.588	3.750	101.111	100.961	100.811	4.375	99.902	99.652	99.402
4.750	101.951	101.851	101.751	4.750	100.691	100.591	100.491	3.875	101.439	101.289	101.139	4.500	100.178	99.928	99.678
4.875	101.656	101.556	101.456	4.875	100.938	100.838	100.738	4.000	101.681	101.531	101.381	4.625	100.526	100.276	100.026
5.000	101.993	101.893	101.793	5.000	101.249	101.149	101.049	4.125	101.975	101.825	101.675	4.875	100.356	100.106	99.856
5.125	102.279	102.179	102.079	5.125	101.508	101.408	101.308	4.250	101.233	101.083	100.933	5.000	100.693	100.443	100.193
5.250	103.181	103.081	102.981	5.250	102.489	102.389	102.289	4.375	101.463	101.313	101.163	5.125	100.979	100.729	100.479
5.375	103.454	103.354	103.254	5.375	102.736	102.636	102.536	4.500	101.756	101.606	101.456	5.500	102.491	102.241	101.991
6.250	104.864	104.714	104.564	6.250	104.093	103.943	103.793	4.625	101.998	101.848	101.698	5.625	102.778	102.528	102.278

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	96.916	96.666	96.416	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	97.326	97.076	96.826				
4.125	99.585	99.335	99.085	6.250	103.750	103.500	103.250	4.125	97.325	97.485	97.235				
4.250	99.710	99.460	99.210					4.375	97.152	96.902	96.652				
4.375	99.002	98.752	98.502					4.500	97.428	97.178	96.928				
4.500	99.078	98.828	98.578					4.625	97.776	97.526	97.276				
4.625	99.426	99.176	98.926					4.875	97.606	97.356	97.106				
5.000	99.793	99.543	99.293					5.000	97.943	97.693	97.443				
5.125	100.079	99.829	99.579					5.125	98.229	97.979	97.729				
5.250	100.479	100.229	99.979					5.500	99.741	99.491	99.241	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	100.028	99.778	99.528	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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.329	98.079	97.782	2.750	99.300	99.050	98.753	2.375	94.810	94.623	94.435	3.125	98.206	98.056	97.906
2.875	98.878	98.628	98.331	2.875	99.767	99.517	99.220	2.500	95.301	95.114	94.926	3.250	97.864	97.714	97.564
3.000	99.432	99.182	98.885	3.000	100.176	99.926	99.629	2.625	95.716	95.528	95.341	3.375	98.120	97.970	97.820
3.125	99.909	99.659	99.362	3.125	100.567	100.317	100.020	2.750	97.554	97.393	97.233	3.500	98.080	97.930	97.780
3.250	99.257	99.007	98.741	3.250	99.314	99.064	98.798	2.875	97.995	97.835	97.675	3.625	98.254	98.104	97.954
3.375	99.761	99.511	99.245	3.375	99.704	99.454	99.188	3.000	98.379	98.219	98.059	Margin = 2.250		Index = 0.380	
3.500	100.207	99.957	99.692	3.500	100.076	99.826	99.560	3.125	98.745	98.585	98.424				
3.625	100.635	100.385	100.120	3.625	100.447	100.197	99.931	3.250	99.071	98.921	98.771				
4.000	100.913	100.763	100.613	4.000	100.627	100.477	100.327	3.375	99.436	99.286	99.136				
4.125	101.322	101.172	101.022	4.125	100.942	100.792	100.642	3.500	99.783	99.633	99.483				
4.500	100.016	99.916	99.816	4.500	99.746	99.646	99.546	3.625	100.129	99.979	99.829				
4.625	100.363	100.263	100.163	4.625	100.006	99.906	99.806	3.750	101.328	101.178	101.028				
4.750	99.363	99.263	99.163	4.750	98.783	98.683	98.583	3.875	101.656	101.506	101.356				
4.875	99.068	98.968	98.868	4.875	99.030	98.930	98.830	4.000	101.899	101.749	101.599				
5.000	99.405	99.305	99.205	5.000	99.341	99.241	99.141	4.125	102.193	102.043	101.893				
5.125	99.692	99.592	99.492	5.125	99.601	99.501	99.401	4.250	100.451	100.301	100.151				
5.250	100.687	100.587	100.487	5.250	100.675	100.575	100.475	4.375	100.680	100.530	100.380				
5.375	100.961	100.861	100.761	5.375	100.922	100.822	100.722	4.500	100.974	100.824	100.674				
6.250	101.964	101.814	101.664	6.250	101.873	101.723	101.573	4.625	101.216	101.066	100.916				

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	97.579	97.329	97.032	2.750	97.870	97.620	97.323	2.375	95.630	95.443	95.255	3.125	96.196	96.046	95.896
2.875	98.128	97.878	97.581	2.875	98.337	98.087	97.790	2.500	96.121	95.934	95.746	3.250	95.854	95.704	95.554
3.000	98.682	98.432	98.135	3.000	98.746	98.496	98.199	2.625	96.536	96.348	96.161	3.375	96.110	95.960	95.810
3.125	99.159	98.909	98.612	3.125	99.137	98.887	98.590	2.750	96.842	96.682	96.522	3.500	96.070	95.920	95.770
3.250	98.507	98.257	97.991	3.250	97.884	97.634	97.368	2.875	97.284	97.123	96.963	3.625	96.244	96.094	95.944
3.375	99.011	98.761	98.495	3.375	98.274	98.024	97.758	3.000	97.668	97.508	97.348	Margin = 2.250		Index = 0.380	
3.500	99.457	99.207	98.942	3.500	98.646	98.396	98.130	3.125	98.033	97.873	97.713	30 Year OTC			
3.625	99.885	99.635	99.370	3.625	99.017	98.767	98.501	3.250	98.829	98.679	98.529	Rate	30 Day	45 Day	60 Day
4.000	99.963	99.813	99.663	4.000	99.197	99.047	98.897	3.375	99.193	99.043	98.893	3.875	98.454	98.204	97.954
4.125	100.372	100.222	100.072	4.125	99.512	99.362	99.212	3.500	99.540	99.390	99.240	4.000	98.863	98.613	98.363
4.500	99.266	99.166	99.066	4.500	98.316	98.216	98.116	3.625	99.887	99.737	99.587	4.125	99.272	99.022	98.772
4.625	99.613	99.513	99.413	4.625	98.576	98.476	98.376	3.750	99.703	99.553	99.403	4.375	97.690	97.440	97.190
4.750	98.613	98.513	98.413	4.750	97.353	97.253	97.153	3.875	100.031	99.881	99.731	4.500	97.966	97.716	97.466
4.875	98.318	98.218	98.118	4.875	97.600	97.500	97.400	4.000	100.273	100.123	99.973	4.625	98.313	98.063	97.813
5.000	98.655	98.555	98.455	5.000	97.911	97.811	97.711	4.125	100.568	100.418	100.268	4.875	97.018	96.768	96.518
5.125	98.942	98.842	98.742	5.125	98.171	98.071	97.971	4.250	99.583	99.433	99.283	5.000	97.355	97.105	96.855
5.250	99.937	99.837	99.737	5.250	99.245	99.145	99.045	4.375	99.813	99.663	99.513	5.125	97.642	97.392	97.142
5.375	100.211	100.111	100.011	5.375	99.492	99.392	99.292	4.500	100.106	99.956	99.806	5.500	99.248	98.998	98.748
6.250	101.214	101.064	100.914	6.250	100.443	100.293	100.143	4.625	100.348	100.198	100.048	5.625	99.534	99.284	99.034

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	95.704	95.454	95.204	4.750	N/A	N/A	N/A
4.125	98.022	97.772	97.522	6.250	99.750	99.500	99.250	4.000	96.113	95.863	95.613				
4.250	97.147	96.897	96.647					4.125	96.522	96.272	96.022				
4.375	96.440	96.190	95.940					4.375	94.940	94.690	94.440				
4.500	96.516	96.266	96.016					4.500	95.216	94.966	94.716				
4.625	96.863	96.613	96.363					4.625	95.563	95.313	95.063				
5.000	96.105	95.855	95.605					4.875	94.268	94.018	93.768				
5.125	96.392	96.142	95.892					5.000	94.605	94.355	94.105				
5.250	96.885	96.635	96.385					5.125	94.892	94.642	94.392				
Borrower Paid Comp Only				Lender Paid Only				5.500	96.498	96.248	95.998	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.784	96.534	96.284	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: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	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 <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk 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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																															
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year SC						30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	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	3.375	101.142	101.042	100.919	3.375	101.142	101.042	100.919	3.750	100.558	100.458	100.358	3.750	100.308	100.208	100.108	3.750	100.308	100.208	100.108	3.750	100.308	100.208	100.108	3.750	100.308	100.208	100.108
3.375	101.392	101.292	101.169	3.500	101.635	101.535	101.427	3.500	101.635	101.535	101.427	3.875	100.922	100.822	100.722	3.875	100.672	100.572	100.472	3.875	100.672	100.572	100.472	3.875	100.672	100.572	100.472	3.875	100.672	100.572	100.472
3.500	101.885	101.785	101.677	3.625	101.961	101.861	101.761	3.625	101.961	101.861	101.761	3.990	101.168	101.068	100.968	3.990	100.793	100.693	100.593	3.990	100.793	100.693	100.593	3.990	100.793	100.693	100.593	3.990	100.793	100.693	100.593
3.625	102.211	102.111	102.011	3.750	101.296	101.196	101.096	3.750	101.296	101.196	101.096	4.000	101.268	101.168	101.068	4.000	100.893	100.793	100.693	4.000	100.893	100.793	100.693	4.000	100.893	100.793	100.693	4.000	100.893	100.793	100.693
3.750	101.546	101.446	101.346	3.875	101.660	101.560	101.460	3.875	101.660	101.560	101.460	4.125	101.288	101.188	101.088	4.125	100.913	100.813	100.713	4.125	100.913	100.813	100.713	4.125	100.913	100.813	100.713	4.125	100.913	100.813	100.713
3.875	101.910	101.810	101.710	3.990	101.781	101.681	101.581	3.990	101.781	101.681	101.581	4.250	100.106	100.001	99.906	4.250	99.731	99.626	99.531	4.250	99.731	99.626	99.531	4.250	99.731	99.626	99.531	4.250	99.731	99.626	99.531
3.990	102.156	102.056	101.956	4.000	101.881	101.781	101.681	4.000	101.881	101.781	101.681	4.375	100.366	100.262	100.166	4.375	99.991	99.887	99.791	4.375	99.991	99.887	99.791	4.375	99.991	99.887	99.791	4.375	99.991	99.887	99.791
4.000	102.256	102.156	102.056	4.125	101.901	101.801	101.701	4.125	101.901	101.801	101.701	4.500	100.697	100.593	100.497	4.500	100.072	99.968	99.872	4.500	100.072	99.968	99.872	4.500	100.072	99.968	99.872	4.500	100.072	99.968	99.872
4.125	102.276	102.176	102.076	4.250	101.718	101.613	101.518	4.250	101.718	101.613	101.518	4.625	100.790	100.686	100.590	4.625	100.165	100.061	99.965	4.625	100.165	100.061	99.965	4.625	100.165	100.061	99.965	4.625	100.165	100.061	99.965
4.250	102.093	101.988	101.893	4.375	101.978	101.874	101.778	4.375	101.978	101.874	101.778	4.750	100.253	100.126	99.961	4.750	99.628	99.501	99.336	4.750	99.628	99.501	99.336	4.750	99.628	99.501	99.336	4.750	99.628	99.501	99.336
4.375	102.353	102.249	102.153	4.500	102.059	101.955	101.859	4.500	102.059	101.955	101.859	4.875	100.593	100.466	100.308	4.875	99.968	99.841	99.683	4.875	99.968	99.841	99.683	4.875	99.968	99.841	99.683	4.875	99.968	99.841	99.683
4.500	102.684	102.580	102.484	4.625	102.152	102.048	101.952	4.625	102.152	102.048	101.952	4.990	100.727	100.600	100.445	4.990	99.727	99.600	99.445	4.990	99.727	99.600	99.445	4.990	99.727	99.600	99.445	4.990	99.727	99.600	99.445
4.625	102.777	102.673	102.577	4.750	102.357	102.230	102.065	4.750	102.357	102.230	102.065	5.000	100.827	100.700	100.545	5.000	99.827	99.700	100.545	5.000	99.827	99.700	100.545	5.000	99.827	99.700	100.545	5.000	99.827	99.700	100.545
4.750	102.982	102.855	102.690	4.875	102.697	102.570	102.412	4.875	102.697	102.570	102.412	5.125	100.994	100.867	100.720	5.125	99.994	99.867	100.720	5.125	99.994	99.867	100.720	5.125	99.994	99.867	100.720	5.125	99.994	99.867	100.720
4.875	103.322	103.195	103.037	4.990	102.456	102.329	102.174	4.990	102.456	102.329	102.174	5.250	100.365	100.215	100.165	5.250	99.365	99.215	100.165	5.250	99.365	99.215	100.165	5.250	99.365	99.215	100.165	5.250	99.365	99.215	100.165
4.990	103.456	103.329	103.174	5.000	102.556	102.429	102.274	5.000	102.556	102.429	102.274	5.375	100.411	100.261	100.211	5.375	100.411	100.261	100.211	5.375	100.411	100.261	100.211	5.375	100.411	100.261	100.211	5.375	100.411	100.261	100.211
5.000	103.556	103.429	103.274	5.125	102.723	102.596	102.449	5.125	102.723	102.596	102.449	5.500	100.444	100.294	100.244	5.500	100.444	100.294	100.244	5.500	100.444	100.294	100.244	5.500	100.444	100.294	100.244	5.500	100.444	100.294	100.244
5.125	103.723	103.596	103.449	5.250	102.869	102.719	102.669	5.250	102.869	102.719	102.669	5.625	100.548	100.398	100.348	5.625	100.548	100.398	100.348	5.625	100.548	100.398	100.348	5.625	100.548	100.398	100.348	5.625	100.548	100.398	100.348
5.250	103.869	103.719	103.669	5.375	104.065	103.915	103.865	5.375	104.065	103.915	103.865	5.750	101.297	101.125	101.097	5.750	101.297	101.125	101.097	5.750	101.297	101.125	101.097	5.750	101.297	101.125	101.097	5.750	101.297	101.125	101.097
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.308	100.208	100.108	3.250	100.914	100.814	100.648	3.375	101.333	101.233	101.076	3.375	101.333	101.233	101.076	2.750	100.024	99.875	99.512	2.750	100.024	99.875	99.512	2.750	100.024	99.875	99.512	2.750	100.024	99.875	99.512
3.875	100.672	100.572	100.472	3.375	101.333	101.233	101.076	3.500	102.050	101.950	101.808	3.500	102.050	101.950	101.808	2.875	100.328	100.163	99.817	2.875	100.328	100.163	99.817	2.875	100.328	100.163	99.817	2.875	100.328	100.163	99.817
3.990	100.793	100.693	100.593	3.500	102.050	101.950	101.808	3.625	102.223	102.123	101.977	3.625	102.223	102.123	101.977	2.990	100.509	100.348	100.006	2.990	100.509	100.348	100.006	2.990	100.509	100.348	100.006	2.990	100.509	100.348	100.006
4.000	100.893	100.793	100.693	3.625	102.223	102.123	101.977	3.750	102.160	102.060	101.937	3.750	102.160	102.060	101.937	3.000	100.609	100.448	100.106	3.000	100.609	100.448	100.106	3.000	100.609	100.448	100.106	3.000	100.609	100.448	100.106
4.125	100.913	100.813	100.713	3.750	102.160	102.060	101.937	3.875	102.543	102.443	102.328	3.875	102.543	102.443	102.328	3.125	101.144	100.979	100.636	3.125	101.144	100.979	100.636	3.125	101.144	100.979	100.636	3.125	101.144	100.979	100.636
4.250	99.731	99.626	99.531	3.875	102.543	102.443	102.328	3.990	102.702	102.602	102.496	3.990	102.702	102.602	102.496	3.250	101.517	101.352	101.009	3.250	101.517	101.352	101.009	3.250	101.517	101.352	101.009	3.250	101.517	101.352	101.009
4.375	99.991	99.887	99.791	3.990	102.702	102.602	102.496	4.000	102.802	102.702	102.596	4.000	102.802	102.702	102.596	3.375	101.848	101.683	101.340	3.375	101.848	101.683	101.340	3.375	101.848	101.683	101.340	3.375	101.848	101.683	101.340
4.500	100.072	99.968	99.872	4.000	102.802	102.702	102.596	4.125	102.971	102.871	102.763	4.125	102.971	102.871	102.763	3.500	102.118	101.953	101.610	3.500	102.118	101.953	101.610	3.500	102.118	101.953	101.610	3.500	102.118	101.953	101.610
4.625	100.165	100.061	99.965	4.125	102.971	102.871	102.763	4.250	102.246	102.146	102.046	4.250	102.246	102.146	102.046	3.625	101.423	101.258	100.915	3.625	101.423	101.258	100.915	3.625	101.423	101.258	100.915	3.625	101.423	101.258	100.915
4.750	99.628	99.501	99.336	4.250	102.246	102.146	102.046	4.375	102.492	102.389	102.292	4.375	102.492	102.389	102.292	3.750	101.762	101.662	101.525	3.750	101.762	101.662	101.525	3.750	101.762	101.662	101.525	3.750	101.762	101.662	101.525
4.875	99.968	99.841	99.683	4.375	102.492	102.389	102.292	4.500	102.770	102.666	102.570	4.500	102.770	102.666	102.570	4.000	102.770	102.666	102.570	4.000	102.770	102.666	102.570	4.000	102.770	102.666	102.570	4.000	102.770	102.666	102.570
4.990	99.727	99.600	99.445	4.500	102.770	102.666	102.570	4.625	102.841	102.738	102.641	4.625	102.841	102.738	102.641	3.990	102.111	102.011	101.881	3.990	102.111	102.011	101.881	3.990	102.111	102.011	101.881	3.990	102.111	102.011	101.881
5.000	99.827	99.700	99.545	4.625	102.841	10																									



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: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	101.218	101.118	100.992	3.250	101.066	100.966	100.814	2.750	100.438	100.308	100.033	3.750	100.121	100.021	99.921	2.750	99.625	99.495	99.220
3.375	101.630	101.530	101.415	3.375	101.452	101.352	101.209	2.875	100.727	100.597	100.326	3.875	100.481	100.381	100.281	2.875	99.914	99.784	99.513
3.500	102.098	101.998	101.898	3.500	102.117	102.017	101.883	2.990	100.899	100.769	100.502	3.990	100.706	100.606	100.506	2.990	100.086	99.956	99.689
3.625	102.399	102.299	102.199	3.625	101.827	101.727	101.590	3.000	100.999	100.869	100.602	4.000	100.806	100.706	100.606	3.000	100.186	100.056	99.789
3.750	101.846	101.746	101.646	3.750	102.374	102.274	102.146	3.125	101.345	101.218	101.034	4.125	100.828	100.728	100.628	3.125	100.563	100.436	100.252
3.875	102.206	102.106	102.006	3.875	101.978	101.878	101.778	3.250	101.700	101.577	101.398	4.250	99.832	99.732	99.632	3.250	100.918	100.795	100.616
3.990	102.431	102.331	102.231	3.990	102.208	102.108	102.008	3.375	102.010	101.892	101.718	4.375	100.088	99.988	99.888	3.375	101.228	101.110	100.936
4.000	102.531	102.431	102.331	4.000	102.308	102.208	102.108	3.500	102.262	102.147	101.973	4.500	100.370	100.270	100.170	3.500	101.480	101.365	101.191
4.125	102.553	102.453	102.353	4.125	102.517	102.417	102.317	3.625	101.706	101.606	101.506	4.625	100.463	100.363	100.263	3.625	100.482	100.382	100.282
4.250	102.328	102.228	102.128	4.250	102.869	102.769	102.669	3.750	102.027	101.927	101.827	4.750	99.963	99.863	99.763	3.750	100.803	100.703	100.603
4.375	102.584	102.484	102.384	4.375	103.100	103.000	102.900	3.875	102.136	102.036	101.936	4.875	100.288	100.173	100.069	3.875	100.912	100.812	100.712
4.500	102.866	102.766	102.666	4.500	103.358	103.258	103.158	3.990	102.354	102.254	102.154	4.990	100.414	100.299	100.197	3.990	101.130	101.030	100.930
4.625	102.959	102.859	102.759	4.625	103.428	103.328	103.228	4.000	102.454	102.354	102.254	5.000	100.514	100.399	100.297	4.000	101.230	101.130	101.030
4.750	103.207	103.092	102.982	4.750	103.452	103.341	103.192	4.125	102.440	102.340	102.240	5.125	100.675	100.560	100.466	4.125	100.861	100.761	100.661
4.875	103.532	103.417	103.313	4.875	103.727	103.616	103.472	4.250	102.779	102.679	102.579	5.250	100.090	99.956	99.890	4.250	101.200	101.100	101.000
4.990	103.658	103.543	103.441	4.990	103.868	103.756	103.618	4.375	103.081	102.981	102.881	5.375	100.131	99.996	99.931	4.375	101.502	101.402	101.302
5.000	103.758	103.643	103.541	5.000	103.968	103.856	103.718	4.500	103.230	103.130	103.030	5.500	100.157	100.022	99.957	4.500	101.651	101.551	101.451
5.125	103.919	103.804	103.710	5.125	104.289	104.177	104.043	4.625	103.320	103.220	103.120	5.625	100.252	100.118	100.052	4.625	101.101	101.001	100.901
5.250	104.194	104.060	103.994	5.250	103.873	103.741	103.673	4.750	103.120	103.020	102.920	5.750	101.135	100.981	100.935	4.750	101.151	101.051	100.951

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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	98.351	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 *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)