

W. Rate Sheet Dated: 3/25/2020

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
3.250	102.025	101.775	101.400	3.250	101.792	101.542	101.167	2.375	98.395	98.173	97.950	3.125	96.857	96.707	96.557
3.375	102.151	101.901	101.526	3.375	101.914	101.664	101.289	2.500	98.522	98.299	98.077	3.250	98.451	98.301	98.151
3.500	102.263	102.013	101.638	3.500	102.027	101.777	101.402	2.625	98.649	98.426	98.204	3.375	98.540	98.390	98.240
3.625	102.370	102.120	101.745	3.625	102.124	101.874	101.499	2.750	99.460	99.310	99.160	3.500	98.250	98.100	97.950
3.750	102.229	101.979	101.698	3.750	101.853	101.603	101.322	2.875	99.585	99.435	99.285	3.625	98.333	98.183	98.033
3.875	102.336	102.086	101.805	3.875	101.947	101.697	101.415	3.000	99.705	99.555	99.405	Margin = 2.250		Index = 0.230	
4.000	102.438	102.188	101.907	4.000	102.042	101.792	101.511	3.125	99.829	99.679	99.529				
4.125	102.540	102.290	102.009	4.125	102.133	101.883	101.602	3.250	101.531	101.381	101.231				
4.250	102.762	102.512	102.412	4.250	102.385	102.135	102.035	3.375	101.646	101.496	101.346				
4.375	102.860	102.610	102.510	4.375	102.470	102.220	102.120	3.500	101.753	101.603	101.453				
4.500	102.924	102.674	102.574	4.500	102.556	102.306	102.206	3.625	101.844	101.694	101.544				
4.625	103.010	102.760	102.660	4.625	102.600	102.350	102.250	3.750	102.733	102.583	102.433				
4.750	103.135	103.035	102.935	4.750	102.068	101.968	101.868	3.875	102.820	102.670	102.520				
4.875	102.513	102.413	102.313	4.875	102.111	102.011	101.911	4.000	102.909	102.759	102.609				
5.000	102.587	102.487	102.387	5.000	102.171	102.071	101.971	4.125	102.994	102.844	102.694				
5.125	102.658	102.558	102.458	5.125	102.244	102.144	102.044	4.250	102.577	102.427	102.277				
5.250	103.071	102.971	102.871	5.250	102.678	102.578	102.478	4.375	102.655	102.505	102.355				
5.375	103.139	103.039	102.939	5.375	102.737	102.637	102.537	4.500	102.736	102.586	102.436				
6.250	104.071	103.921	103.771	6.250	103.657	103.507	103.357	4.625	102.782	102.632	102.482				

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
3.250	101.275	101.025	100.650	3.250	100.792	100.542	100.167	2.375	97.395	97.173	96.950	3.125	95.857	95.707	95.557
3.375	101.401	101.151	100.776	3.375	100.914	100.664	100.289	2.500	97.522	97.299	97.077	3.250	97.451	97.301	97.151
3.500	101.513	101.263	100.888	3.500	101.027	100.777	100.402	2.625	97.649	97.426	97.204	3.375	97.540	97.390	97.240
3.625	101.620	101.370	100.995	3.625	101.124	100.874	100.499	2.750	98.460	98.310	98.160	3.500	97.250	97.100	96.950
3.750	101.279	101.029	100.748	3.750	100.853	100.603	100.322	2.875	98.585	98.435	98.285	3.625	97.333	97.183	97.033
3.875	101.386	101.136	100.855	3.875	100.947	100.697	100.415	3.000	98.705	98.555	98.405	Margin = 2.250		Index = 0.230	
4.000	101.488	101.238	100.957	4.000	101.042	100.792	100.511	3.125	98.829	98.679	98.529	30 Year OTC			
4.125	101.590	101.340	101.059	4.125	101.133	100.883	100.602	3.250	100.531	100.381	100.231	Rate	30 Day	45 Day	60 Day
4.250	102.012	101.762	101.662	4.250	101.385	101.135	101.035	3.375	100.646	100.496	100.346	4.000	102.063	101.813	101.532
4.375	102.110	101.860	101.760	4.375	101.470	101.220	101.120	3.500	100.753	100.603	100.453	4.125	102.165	101.915	101.634
4.500	102.174	101.924	101.824	4.500	101.556	101.306	101.206	3.625	100.844	100.694	100.544	4.375	102.485	102.235	101.985
4.625	102.260	102.010	101.910	4.625	101.600	101.350	101.250	3.750	101.733	101.583	101.433	4.500	102.549	102.299	102.049
4.750	102.385	102.285	102.185	4.750	101.068	100.968	100.868	3.875	101.820	101.670	101.520	4.625	102.635	102.385	102.135
4.875	101.763	101.663	101.563	4.875	101.111	101.011	100.911	4.000	101.909	101.759	101.609	4.875	102.138	101.888	101.638
5.000	101.837	101.737	101.637	5.000	101.171	101.071	100.971	4.125	101.994	101.844	101.694	5.000	102.212	101.962	101.712
5.125	101.908	101.808	101.708	5.125	101.244	101.144	101.044	4.250	101.577	101.427	101.277	5.125	102.283	102.033	101.783
5.250	102.321	102.221	102.121	5.250	101.678	101.578	101.478	4.375	101.655	101.505	101.355	5.500	102.838	102.588	102.338
5.375	102.389	102.289	102.189	5.375	101.737	101.637	101.537	4.500	101.736	101.586	101.436	5.625	102.910	102.660	102.410
6.250	103.321	103.171	103.021	6.250	102.657	102.507	102.357	4.625	101.782	101.632	101.482	6.250	103.500	103.250	103.000

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		-4.000	-4.000

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				4.000	99.313	99.063	98.782	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.415	99.165	98.884				
4.125	99.590	99.340	99.059	6.250	103.750	103.500	103.250	4.375	99.735	99.485	99.235				
4.250	99.812	99.562	99.312					4.500	99.799	99.549	99.299				
4.375	99.910	99.660	99.410					4.625	99.885	99.635	99.385				
4.500	99.774	99.524	99.274					4.875	99.388	99.138	98.888				
4.625	99.860	99.610	99.360					5.000	99.462	99.212	98.962				
5.000	99.637	99.387	99.137					5.125	99.533	99.283	99.033				
5.125	99.708	99.458	99.208					5.500	100.088	99.838	99.588				
5.250	100.108	99.858	99.608					5.625	100.160	99.910	99.660	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/24/2020

45 Day Lock Exp.:

5/11/2020

60 Day Lock Exp.:

5/25/2020

W. Rate Sheet Dated: 3/25/2020

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
3.250	99.937	99.687	99.312	3.250	100.134	99.884	99.509	2.375	95.175	94.953	94.730	3.125	96.405	96.255	96.105
3.375	100.063	99.813	99.438	3.375	100.256	100.006	99.631	2.500	95.302	95.079	94.857	3.250	97.374	97.224	97.074
3.500	100.175	99.925	99.550	3.500	100.369	100.119	99.744	2.625	95.429	95.206	94.984	3.375	97.463	97.313	97.163
3.625	100.282	100.032	99.657	3.625	100.466	100.216	99.841	2.750	98.427	98.277	98.127	3.500	97.173	97.023	96.873
3.750	101.017	100.767	100.485	3.750	101.071	100.821	100.540	2.875	98.553	98.403	98.253	3.625	97.256	97.106	96.956
3.875	101.123	100.873	100.592	3.875	101.164	100.914	100.633	3.000	98.673	98.523	98.373	Margin = 2.250		Index = 0.230	
4.000	101.226	100.976	100.695	4.000	101.260	101.010	100.729	3.125	98.796	98.646	98.496				
4.125	101.328	101.078	100.797	4.125	101.351	101.101	100.819	3.250	99.873	99.723	99.573				
4.250	101.018	100.768	100.668	4.250	101.071	100.821	100.721	3.375	99.989	99.839	99.689				
4.375	101.116	100.866	100.766	4.375	101.156	100.906	100.806	3.500	100.095	99.945	99.795				
4.500	101.180	100.930	100.830	4.500	101.243	100.993	100.893	3.625	100.186	100.036	99.886				
4.625	101.267	101.017	100.917	4.625	101.286	101.036	100.936	3.750	101.950	101.800	101.650				
4.750	100.110	100.010	99.910	4.750	99.473	99.373	99.273	3.875	102.037	101.887	101.737				
4.875	99.488	99.388	99.288	4.875	99.516	99.416	99.316	4.000	102.127	101.977	101.827				
5.000	99.562	99.462	99.362	5.000	99.576	99.476	99.376	4.125	102.211	102.061	101.911				
5.125	99.633	99.533	99.433	5.125	99.649	99.549	99.449	4.250	101.263	101.113	100.963				
5.250	99.827	99.727	99.627	5.250	99.864	99.764	99.664	4.375	101.341	101.191	101.041				
5.375	99.896	99.796	99.696	5.375	99.924	99.824	99.724	4.500	101.422	101.272	101.122				
6.250	100.421	100.271	100.121	6.250	100.437	100.287	100.137	4.625	101.468	101.318	101.168				

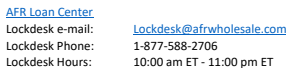
SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.187	98.937	98.562	3.250	98.704	98.454	98.079	2.375	95.995	95.773	95.550	3.125	94.395	94.245	94.095
3.375	99.313	99.063	98.688	3.375	98.826	98.576	98.201	2.500	96.122	95.899	95.677	3.250	95.364	95.214	95.064
3.500	99.425	99.175	98.800	3.500	98.939	98.689	98.314	2.625	96.249	96.026	95.804	3.375	95.453	95.303	95.153
3.625	99.532	99.282	98.907	3.625	99.036	98.786	98.411	2.750	97.716	97.566	97.416	3.500	95.163	95.013	94.863
3.750	100.067	99.817	99.535	3.750	99.641	99.391	99.110	2.875	97.842	97.692	97.542	3.625	95.246	95.096	94.946
3.875	100.173	99.923	99.642	3.875	99.734	99.484	99.203	3.000	97.962	97.812	97.662	Margin = 2.250		Index = 0.230	
4.000	100.276	100.026	99.745	4.000	99.830	99.580	99.299	3.125	98.085	97.935	97.785	30 Year OTC			
4.125	100.378	100.128	99.847	4.125	99.921	99.671	99.389	3.250	99.631	99.481	99.331	Rate	30 Day	45 Day	60 Day
4.250	100.268	100.018	99.918	4.250	99.641	99.391	99.291	3.375	99.746	99.596	99.446	4.000	100.851	100.601	100.320
4.375	100.366	100.116	100.016	4.375	99.726	99.476	99.376	3.500	99.853	99.703	99.553	4.125	100.953	100.703	100.422
4.500	100.430	100.180	100.080	4.500	99.813	99.563	99.463	3.625	99.944	99.794	99.644	4.375	100.741	100.491	100.241
4.625	100.517	100.267	100.167	4.625	99.856	99.606	99.506	3.750	100.325	100.175	100.025	4.500	100.805	100.555	100.305
4.750	99.360	99.260	99.160	4.750	98.043	97.943	97.843	3.875	100.412	100.262	100.112	4.625	100.892	100.642	100.392
4.875	98.738	98.638	98.538	4.875	98.086	97.986	97.886	4.000	100.501	100.351	100.201	4.875	99.113	98.863	98.613
5.000	98.812	98.712	98.612	5.000	98.146	98.046	97.946	4.125	100.586	100.436	100.286	5.000	99.187	98.937	98.687
5.125	98.883	98.783	98.683	5.125	98.219	98.119	98.019	4.250	99.927	99.777	99.627	5.125	99.258	99.008	98.758
5.250	99.077	98.977	98.877	5.250	98.434	98.334	98.234	4.375	100.005	99.855	99.705	5.500	99.594	99.344	99.094
5.375	99.146	99.046	98.946	5.375	98.494	98.394	98.294	4.500	100.086	99.936	99.786	5.625	99.666	99.416	99.166
6.250	99.671	99.521	99.371	6.250	99.007	98.857	98.707	4.625	100.132	99.982	99.832	6.250	99.518	99.268	99.018

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	-4.000	-4.000

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	4.000	98.101	97.851	97.570	4.750	N/A	N/A	N/A
4.125	98.028	97.778	97.497	6.250	99.750	99.500	99.250	4.125	98.203	97.953	97.672				
4.250	97.718	97.468	97.218					4.375	97.991	97.741	97.491				
4.375	97.816	97.566	97.316					4.500	98.055	97.805	97.555				
4.500	97.680	97.430	97.180					4.625	98.142	97.892	97.642				
4.625	97.767	97.517	97.267					4.875	96.363	96.113	95.863				
5.000	96.262	96.012	95.762					5.000	96.437	96.187	95.937				
5.125	96.333	96.083	95.833					5.125	96.508	96.258	96.008				
5.250	96.514	96.264	96.014					5.500	96.844	96.594	96.344	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	96.916	96.666	96.416	Rate	30 Day	45 Day	60 Day
								6.250	96.768	96.518	96.268	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)	



W. Rate Sheet Dated: 3/25/2020

Release Time: 10:00 am ET

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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 -.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)
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.			
FHA ID# - 1358600006			



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.:

4/24/2020

45 Day Lock Exp.:

5/11/2020

60 Day Lock Exp.:

5/25/2020

W. Rate Sheet Dated: 3/25/2020

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	94.173	94.048	93.798	
2.875	95.138	95.013	94.763	
3.000	96.042	95.917	95.667	
3.125	96.668	96.543	96.293	
3.250	97.538	97.413	97.163	
3.375	97.981	97.856	97.606	
3.500	98.420	98.295	98.045	
3.625	98.696	98.571	98.321	
3.750	98.950	98.825	98.575	
3.875	99.141	99.016	98.766	
3.990	99.392	99.267	99.017	
4.000	99.414	99.289	99.039	
4.125	99.373	99.248	98.998	
4.250	99.063	98.938	98.688	
4.375	99.288	99.163	98.913	
4.500	99.581	99.456	99.206	
4.625	99.694	99.569	99.319	
4.750	100.510	100.385	100.135	
4.875	100.851	100.726	100.476	
4.990	101.075	100.950	100.700	

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	94.783	94.658	94.408	
2.875	95.586	95.461	95.211	
3.000	96.230	96.105	95.855	
3.125	96.874	96.749	96.499	
3.250	97.186	97.061	96.811	
3.375	97.679	97.554	97.304	
3.500	98.420	98.295	98.045	
3.625	98.625	98.500	98.250	
3.750	99.115	98.990	98.740	
3.875	99.396	99.271	99.021	
4.000	99.622	99.497	99.247	
4.125	99.821	99.696	99.446	
4.250	99.563	99.438	99.188	
4.375	99.794	99.669	99.419	
4.500	100.068	99.943	99.693	

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	95.481	95.356	95.106	
2.500	96.063	95.938	95.688	
2.625	96.510	96.385	96.135	
2.750	96.999	96.874	96.624	
2.875	97.375	97.250	97.000	
3.000	97.706	97.581	97.331	
3.125	98.578	98.453	98.203	
3.250	98.874	98.749	98.499	
3.375	99.141	99.016	98.766	
3.500	99.368	99.243	98.993	
3.625	98.960	98.835	98.585	
3.750	99.259	99.134	98.884	
3.875	99.358	99.233	98.983	
4.000	99.719	99.594	99.344	
4.125	100.503	100.378	100.128	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	94.208	94.083	93.833	
3.000	95.112	94.987	94.737	
3.125	95.738	95.613	95.363	
3.250	96.608	96.483	96.233	
3.375	97.051	96.926	96.676	
3.500	97.490	97.365	97.115	
3.625	97.766	97.641	97.391	
3.750	97.516	97.391	97.141	
3.875	97.707	97.582	97.332	
4.000	97.980	97.855	97.605	
4.125	97.939	97.814	97.564	
4.250	96.568	96.443	96.193	
4.375	96.793	96.668	96.418	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.275	96.150	95.900	
3.000	96.776	96.651	96.401	
3.125	97.106	96.981	96.731	
3.250	98.005	97.880	97.630	
3.375	98.343	98.218	97.968	
3.500	98.593	98.468	98.218	
3.625	98.819	98.694	98.444	
3.750	98.438	98.313	98.063	
3.875	98.170	98.045	97.795	
4.000	98.253	98.128	97.878	
4.125	98.566	98.441	98.191	
4.250	99.350	99.225	98.975	
4.375	99.319	99.194	98.944	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.175	96.050	95.800	
2.875	96.676	96.551	96.301	
3.000	97.006	96.881	96.631	
3.125	97.905	97.780	97.530	
3.250	98.243	98.118	97.868	
3.375	98.493	98.368	98.118	
3.500	98.719	98.594	98.344	
3.625	98.338	98.213	97.963	
3.750	98.070	97.945	97.695	
3.875	98.153	98.028	97.778	
4.000	98.466	98.341	98.091	
4.125	99.250	99.125	98.875	
4.250	99.219	99.094	98.844	

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.:

4/24/2020

45 Day Lock Exp.:

5/11/2020

60 Day Lock Exp.:

5/25/2020

W. Rate Sheet Dated: 3/25/2020

Release Time: 10:00 am ET

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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
3.625	102.121	102.021	101.921	3.375	101.184	101.084	100.961	3.375	101.184	101.084	100.961	3.750	101.123	101.023	100.875	3.750	100.873	100.773	100.625
3.750	102.222	102.122	101.974	3.500	101.592	101.492	101.392	3.500	101.592	101.492	101.392	3.875	101.454	101.354	101.221	3.875	101.204	101.104	100.971
3.875	102.553	102.453	102.320	3.625	101.871	101.771	101.671	3.625	101.871	101.771	101.671	3.990	101.679	101.579	101.454	3.990	101.304	101.204	101.079
3.990	102.778	102.678	102.553	3.750	101.972	101.872	101.724	3.750	101.972	101.872	101.724	4.000	101.779	101.679	101.554	4.000	101.404	101.304	101.179
4.000	102.878	102.778	102.653	3.875	102.303	102.203	102.070	3.875	102.303	102.203	102.070	4.125	101.830	101.730	101.606	4.125	101.455	101.355	101.231
4.125	102.929	102.829	102.705	3.990	102.403	102.303	102.178	3.990	102.403	102.303	102.178	4.250	101.218	101.118	100.896	4.250	100.843	100.743	100.521
4.250	103.191	103.091	102.869	4.000	102.503	102.403	102.278	4.000	102.503	102.403	102.278	4.375	101.495	101.395	101.184	4.375	101.120	101.020	100.809
4.375	103.468	103.368	103.157	4.125	102.554	102.454	102.330	4.125	102.554	102.454	102.330	4.500	101.796	101.696	101.493	4.500	101.171	101.071	100.868
4.500	103.769	103.669	103.466	4.250	102.816	102.716	102.494	4.250	102.816	102.716	102.494	4.625	101.901	101.801	101.597	4.625	101.276	101.176	100.972
4.625	103.874	103.774	103.570	4.375	103.093	102.993	102.782	4.375	103.093	102.993	102.782	4.750	101.145	101.045	100.847	4.750	100.520	100.420	100.222
4.750	103.814	103.714	103.516	4.500	103.144	103.044	102.841	4.500	103.144	103.044	102.841	4.875	101.450	101.350	101.163	4.875	100.825	100.725	100.538
4.875	104.119	104.019	103.832	4.625	103.249	103.149	102.945	4.625	103.249	103.149	102.945	4.990	101.570	101.470	101.289	4.990	100.570	100.470	100.289
4.990	104.239	104.139	103.958	4.750	103.189	103.089	102.891	4.750	103.189	103.089	102.891	5.000	101.670	101.570	101.389	5.000	100.670	100.570	100.389
5.000	104.339	104.239	104.058	4.875	103.494	103.394	103.207	4.875	103.494	103.394	103.207	5.125	101.865	101.765	101.587	5.125	100.865	100.765	100.587
5.125	104.534	104.434	104.256	4.990	103.239	103.139	102.958	4.990	103.239	103.139	102.958	5.250	100.870	100.770	100.587	5.250	99.870	99.770	99.052
5.250	104.415	104.315	103.597	5.000	103.339	103.239	103.058	5.000	103.339	103.239	103.058	5.375	100.914	100.814	100.101	5.375	100.914	100.814	100.101
5.375	104.609	104.509	103.796	5.125	103.534	103.434	103.256	5.125	103.534	103.434	103.256	5.500	101.004	100.904	100.198	5.500	101.004	100.904	100.198
5.500	104.849	104.749	104.043	5.250	103.415	103.315	102.597	5.250	103.415	103.315	102.597	5.625	101.111	101.011	100.304	5.625	101.111	101.011	100.304
5.625	105.106	105.006	104.299	5.375	104.609	104.509	103.796	5.375	104.609	104.509	103.796	5.750	100.276	100.171	100.076	5.750	100.276	100.171	100.076
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	100.873	100.773	100.625	3.625	102.139	102.039	101.928	3.375	101.343	101.243	101.108	3.375	101.343	101.243	101.108	2.750	99.967	99.867	99.610
3.875	101.204	101.104	100.971	3.750	102.321	102.221	102.050	3.500	101.961	101.861	101.742	3.500	101.961	101.861	101.742	2.875	100.241	100.141	99.895
3.990	101.304	101.204	101.079	3.875	102.674	102.574	102.414	3.625	102.139	102.039	101.928	3.625	102.139	102.039	101.928	2.990	100.402	100.302	100.063
4.000	101.404	101.304	101.179	3.990	102.827	102.727	102.572	3.750	102.321	102.221	102.050	3.750	102.321	102.221	102.050	3.000	100.502	100.402	100.163
4.125	101.455	101.355	101.231	4.000	102.927	102.827	102.672	3.875	102.674	102.574	102.414	3.875	102.674	102.574	102.414	3.125	101.290	101.190	101.052
4.250	100.843	100.743	100.521	4.125	103.106	103.006	102.857	3.990	102.827	102.727	102.572	3.990	102.827	102.727	102.572	3.250	101.640	101.540	101.416
4.375	101.120	101.020	100.809	4.250	103.122	103.022	102.776	4.000	102.927	102.827	102.672	4.000	102.927	102.827	102.672	3.375	101.949	101.849	101.732
4.500	101.171	101.071	100.868	4.375	103.345	103.245	103.005	4.125	103.106	103.006	102.857	4.125	103.106	103.006	102.857	3.500	102.220	102.120	102.007
4.625	101.276	101.176	100.972	4.500	103.596	103.496	103.263	4.250	103.122	103.022	102.776	4.250	103.122	103.022	102.776	3.625	102.028	101.928	101.787
4.750	100.520	100.420	100.222	4.625	103.679	103.579	103.348	4.375	103.345	103.245	103.005	4.375	103.345	103.245	103.005	3.750	102.365	102.265	102.127
4.875	100.825	100.725	100.538	4.750	103.636	103.536	103.313	4.500	103.596	103.496	103.263	4.500	103.596	103.496	103.263	3.875	102.498	102.398	102.263
4.990	100.570	100.470	100.289	4.875	103.908	103.808	103.590	4.625	103.679	103.579	103.348	4.625	103.679	103.579	103.348	3.990	102.734	102.634	102.505
5.000	100.670	100.570	100.389	4.990	104.049	103.949	103.738	4.750	103.636	103.536	103.313	4.750	103.636	103.536	103.313	4.000	102.834	102.734	102.605
5.125	100.865	100.765	100.587	5.000	104.149	104.049	103.838	4.875	103.908	103.808	103.590	4.875	103.908	103.808	103.590	4.125	102.673	102.573	102.363
5.250	99.870	99.770	99.052	5.125	104.470	104.370	104.165	4.990	104.049	103.949	103.738	4.990	104.049	103.949	103.738	4.250	102.999	102.899	102.695
5.375	100.914	100.814	100.101	5.250	104.212	104.112	103.732	5.000	104.149	104.049	103.838	5.000	104.149	104.049	103.838	4.375	103.281	103.181	102.984
5.500	101.004	100.904	100.198	5.375	104.453	104.353	103.617	5.125	104.470	104.370	104.165	5.125	104.470	104.370	104.165	4.500	103.421	103.321	103.132
5.625	101.111	101.011	100.304	5.500	104.723	104.623	103.888	5.250	104.212	104.112	103.732	5.250	104.212	104.112	103.732	4.625	103.270	103.170	102.970
5.750	100.276	100.171	100.076	5.625	105.227	105.127	104.397	5.375	104.453	104.353	103.617	5.375	104.453	104.353	103.617	4.750	103.509	103.409	103.209
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	101.967	101.867	101.610	2.750	102.217	102.117	101.860	2.750	99.579	99.479	99.222	2.750	101.579	101.479	101.222	2.750	101.829	101.729	101.472
2.875	100.241	100.141	99.895	2.875	100.241	100.141	99.895	2.875	99.853	99.753	99.507	2.875	99.853	99.753	99.507	2.875	99.853	99.753	99.507
2.990	100.402	100.302	100.063	2.990	100.402	100.302	100.063	2.990	100.014	99.914	99.675	2.990	100.014	99.914	99.675	2.990	100.014	99.914	99.675
3.000	100.502	100.402	100.163	3.000	100.502	100.402	100.163	3.000	100.114	100.014	99.775	3.000	100.114	100.014	99.775	3.000	100.114	100.014	99.775
3.125	101.290	101.190	101.052	3.125	101.290	101.190	101.052	3.125	100.902	100.802	100.664	3.125	100.902	100.802	100.664	3.125	100.902	100.802	100.664
3.250	101.640	101.540	101.416	3.250	101.640	101.540	101.416	3.250	101.252	101.152	101.028	3.250	101.252	101.152	101.028	3.250	101.252	101.152	101.028
3.375	101.949	101.849	101.732	3.375	101.949	101.849	101.732	3.375	101.561	101.461	101.344	3.375	101.561	101.461	101.344	3.375	101.561	101.461	101.344
3.500	102.220	102.120	102.007	3.500	102.220	102.120	102.007	3.500	101.832	101.732	101.619	3.500	101.832	101.732	101.619	3.500	101.832	101.732	101.619
3.625	102.028	101.928	101.787	3.625	102.028	101.928	101.787	3.625	101.127	101.027	100.886	3.625	101.127	101.027	100.886	3.625	101.127	101.027	100.886
3.750	102.365	102.265	102.127	3.750	102.365	102.265	102.127	3.750	101.464	101.364	101.226	3.750	101.464	101.364	101.226	3.750	101.464	101.364	101.226
3.875	102.498	102.398	102.263	3.875	102.498	102.398	102.263	3.875	101.597										



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.:

4/24/2020

45 Day Lock Exp.:

5/11/2020

60 Day Lock Exp.:

5/25/2020

W. Rate Sheet Dated: 3/25/2020

Release Time: 10:00 am ET

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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
3.625	101.752	101.652	101.532	3.625	101.523	101.423	101.288	2.750	99.772	99.672	99.403	3.750	100.302	100.202	100.033	2.750	99.084	98.984	98.715
3.750	101.751	101.651	101.482	3.750	101.681	101.581	101.410	2.875	100.020	99.920	99.658	3.875	100.612	100.512	100.356	2.875	99.332	99.232	98.970
3.875	102.061	101.961	101.805	3.875	102.035	101.935	101.773	2.990	100.151	100.051	99.799	3.990	100.837	100.737	100.588	2.990	99.463	99.363	99.111
3.990	102.286	102.186	102.037	3.990	102.182	102.082	101.928	3.000	100.251	100.151	99.899	4.000	100.937	100.837	100.688	3.000	99.563	99.463	99.211
4.000	102.386	102.286	102.137	4.000	102.282	102.182	102.028	3.125	100.810	100.710	100.610	4.125	100.978	100.878	100.731	3.125	100.122	100.022	99.922
4.125	102.427	102.327	102.180	4.125	102.455	102.355	102.202	3.250	101.123	101.023	100.923	4.250	99.946	99.846	99.669	3.250	100.435	100.335	100.235
4.250	102.269	102.169	101.992	4.250	102.028	101.928	101.743	3.375	101.425	101.325	101.225	4.375	100.207	100.107	99.938	3.375	100.737	100.637	100.537
4.375	102.530	102.430	102.261	4.375	102.245	102.145	101.966	3.500	101.689	101.589	101.489	4.500	100.508	100.408	100.244	3.500	101.001	100.901	100.801
4.500	102.831	102.731	102.567	4.500	102.491	102.391	102.218	3.625	101.225	101.125	101.014	4.625	100.596	100.496	100.335	3.625	100.024	99.924	99.813
4.625	102.919	102.819	102.658	4.625	102.559	102.459	102.287	3.750	101.554	101.454	101.347	4.750	99.521	99.421	99.237	3.750	100.353	100.253	100.146
4.750	102.540	102.440	102.256	4.750	102.150	102.050	101.840	3.875	101.678	101.578	101.472	4.875	99.832	99.732	99.557	3.875	100.477	100.377	100.271
4.875	102.851	102.751	102.576	4.875	102.414	102.314	102.110	3.990	101.905	101.805	101.705	4.990	99.947	99.847	99.678	3.990	100.704	100.604	100.504
4.990	102.966	102.866	102.697	4.990	102.547	102.447	102.247	4.000	102.005	101.905	101.805	5.000	100.047	99.947	99.778	4.000	100.804	100.704	100.604
5.000	103.066	102.966	102.797	5.000	102.647	102.547	102.347	4.125	102.152	102.052	101.952	5.125	100.206	100.106	99.940	4.125	100.662	100.562	100.462
5.125	103.225	103.125	102.959	5.125	102.959	102.859	102.663	4.250	102.475	102.375	102.275	5.250	99.313	99.213	99.113	4.250	100.985	100.885	100.785
5.250	103.208	103.108	103.008	5.250	102.758	102.658	102.558	4.375	102.754	102.654	102.554	5.375	99.345	99.245	99.145	4.375	101.264	101.164	101.064
5.375	103.390	103.290	103.190	5.375	N/A	N/A	N/A	4.500	102.890	102.790	102.690	5.500	98.351	98.251	98.151	4.500	101.400	101.300	101.200
5.500	102.546	102.446	102.346	5.500	N/A	N/A	N/A	4.625	102.236	102.136	101.919	5.625	98.677	98.577	98.477	4.625	100.079	99.979	99.762
5.625	103.022	102.922	102.822	5.625	N/A	N/A	N/A	4.750	102.471	102.371	102.160	5.750	99.163	99.063	98.963	4.750	100.314	100.214	100.003

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.:

4/24/2020

45 Day Lock Exp.:

5/11/2020

60 Day Lock Exp.:

5/25/2020

W. Rate Sheet Dated: 3/25/2020

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	96.612	96.550	96.487	
3.500	96.772	96.709	96.647	
3.625	97.223	97.161	97.098	
3.750	97.665	97.602	97.540	
3.875	97.981	97.918	97.856	
4.000	98.155	98.092	98.030	
4.125	98.382	98.320	98.257	
4.250	98.661	98.598	98.536	
4.375	99.062	98.999	98.937	
4.500	99.360	99.297	99.235	
4.625	99.481	99.418	99.356	
4.750	99.770	99.708	99.645	
4.875	100.127	100.065	100.002	

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	98.509	98.384	98.259	
3.375	98.974	98.849	98.724	
3.500	99.380	99.255	99.130	
3.625	99.865	99.740	99.615	
3.750	100.281	100.156	100.031	
3.875	100.654	100.529	100.404	
4.000	100.993	100.868	100.743	
4.125	101.127	101.002	100.877	
4.250	101.435	101.310	101.185	
4.375	101.715	101.590	101.465	
4.500	101.870	101.745	101.620	

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	97.372	97.247	97.122	
3.375	97.779	97.654	97.529	
3.500	98.157	98.032	97.907	
3.625	98.512	98.387	98.262	
3.750	99.112	98.987	98.862	
3.875	99.430	99.305	99.180	
4.000	99.716	99.591	99.466	
4.125	100.001	99.876	99.751	
4.250	100.285	100.160	100.035	
4.375	100.570	100.445	100.320	
4.500	100.861	100.736	100.611	
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	0.500	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)