

W. Rate Sheet Dated: 3/27/2020

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	102.415	102.165	101.915	3.250	102.183	101.933	101.683	2.375	98.618	98.446	98.274	3.125	96.857	96.707	96.557
3.375	102.541	102.291	102.041	3.375	102.304	102.054	101.804	2.500	98.745	98.573	98.401	3.250	98.451	98.301	98.151
3.500	102.653	102.403	102.153	3.500	102.417	102.167	101.917	2.625	98.872	98.700	98.528	3.375	98.540	98.390	98.240
3.625	102.760	102.510	102.260	3.625	102.515	102.265	102.015	2.750	99.593	99.443	99.293	3.500	98.250	98.100	97.950
3.750	102.167	102.017	101.867	3.750	101.791	101.641	101.491	2.875	99.718	99.568	99.418	3.625	98.333	98.183	98.033
3.875	102.273	102.123	101.973	3.875	101.884	101.734	101.584	3.000	99.838	99.688	99.538	Margin = 2.250		Index = 0.230	
4.000	102.376	102.226	102.076	4.000	101.980	101.830	101.680	3.125	99.961	99.811	99.661				
4.125	102.478	102.328	102.178	4.125	102.071	101.921	101.771	3.250	101.593	101.443	101.293				
4.250	102.340	102.240	102.140	4.250	101.963	101.863	101.763	3.375	101.709	101.559	101.409				
4.375	102.438	102.338	102.238	4.375	102.048	101.948	101.848	3.500	101.815	101.665	101.515				
4.500	102.502	102.402	102.302	4.500	102.134	102.034	101.934	3.625	101.906	101.756	101.606				
4.625	102.588	102.488	102.388	4.625	102.178	102.078	101.978	3.750	102.577	102.427	102.277				
4.750	102.913	102.813	102.713	4.750	102.536	102.436	102.336	3.875	102.664	102.514	102.364				
4.875	102.982	102.882	102.782	4.875	102.579	102.479	102.379	4.000	102.753	102.603	102.453				
5.000	103.055	102.955	102.855	5.000	102.640	102.540	102.440	4.125	102.837	102.687	102.537				
5.125	103.127	103.027	102.927	5.125	102.713	102.613	102.513	4.250	102.671	102.521	102.371				
5.250	103.290	103.190	103.090	5.250	102.897	102.797	102.697	4.375	102.749	102.599	102.449				
5.375	103.358	103.258	103.158	5.375	102.956	102.856	102.756	4.500	102.829	102.679	102.529				
6.250	104.290	104.140	103.990	6.250	103.875	103.725	103.575	4.625	102.876	102.726	102.576				

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	101.665	101.415	101.165	3.250	101.183	100.933	100.683	2.375	97.618	97.446	97.274	3.125	95.857	95.707	95.557
3.375	101.791	101.541	101.291	3.375	101.304	101.054	100.804	2.500	97.745	97.573	97.401	3.250	97.451	97.301	97.151
3.500	101.903	101.653	101.403	3.500	101.417	101.167	100.917	2.625	97.872	97.700	97.528	3.375	97.540	97.390	97.240
3.625	102.010	101.760	101.510	3.625	101.515	101.265	101.015	2.750	98.593	98.443	98.293	3.500	97.250	97.100	96.950
3.750	101.217	101.067	100.917	3.750	100.791	100.641	100.491	2.875	98.718	98.568	98.418	3.625	97.333	97.183	97.033
3.875	101.323	101.173	101.023	3.875	100.884	100.734	100.584	3.000	98.838	98.688	98.538	Margin = 2.250		Index = 0.230	
4.000	101.426	101.276	101.126	4.000	100.980	100.830	100.680	3.125	98.961	98.811	98.661	30 Year OTC			
4.125	101.528	101.378	101.228	4.125	101.071	100.921	100.771	3.250	100.593	100.443	100.293	Rate	30 Day	45 Day	60 Day
4.250	101.590	101.490	101.390	4.250	100.963	100.863	100.763	3.375	100.709	100.559	100.409	4.000	102.001	101.751	101.501
4.375	101.688	101.588	101.488	4.375	101.048	100.948	100.848	3.500	100.815	100.665	100.515	4.125	102.103	101.853	101.603
4.500	101.752	101.652	101.552	4.500	101.134	101.034	100.934	3.625	100.906	100.756	100.606	4.375	102.063	101.813	101.563
4.625	101.838	101.738	101.638	4.625	101.178	101.078	100.978	3.750	101.577	101.427	101.277	4.500	102.127	101.877	101.627
4.750	102.163	102.063	101.963	4.750	101.536	101.436	101.336	3.875	101.664	101.514	101.364	4.625	102.213	101.963	101.713
4.875	102.232	102.132	102.032	4.875	101.579	101.479	101.379	4.000	101.753	101.603	101.453	4.875	102.607	102.357	102.107
5.000	102.305	102.205	102.105	5.000	101.640	101.540	101.440	4.125	101.837	101.687	101.537	5.000	102.680	102.430	102.180
5.125	102.377	102.277	102.177	5.125	101.713	101.613	101.513	4.250	101.671	101.521	101.371	5.125	102.752	102.502	102.252
5.250	102.540	102.440	102.340	5.250	101.897	101.797	101.697	4.375	101.749	101.599	101.449	5.500	103.057	102.807	102.557
5.375	102.608	102.508	102.408	5.375	101.956	101.856	101.756	4.500	101.829	101.679	101.529	5.625	103.129	102.879	102.629
6.250	103.540	103.390	103.240	6.250	102.875	102.725	102.575	4.625	101.876	101.726	101.576	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	99.251	99.001	98.751	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.353	99.103	98.853				
4.125	99.528	99.278	99.028	6.250	103.750	103.500	103.250	4.375	99.313	99.063	98.813				
4.250	99.653	99.403	99.153					4.500	99.377	99.127	98.877				
4.375	99.488	99.238	98.988					4.625	99.463	99.213	98.963				
4.500	99.352	99.102	98.852					4.875	99.857	99.607	99.357				
4.625	99.438	99.188	98.938					5.000	99.930	99.680	99.430				
5.000	100.105	99.855	99.605					5.125	100.002	99.752	99.502				
5.125	100.177	99.927	99.677					5.500	100.307	100.057	99.807				
5.250	100.577	100.327	100.077					5.625	100.379	100.129	99.879	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	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 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.

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.:

4/27/2020

45 Day Lock Exp.:

5/11/2020

60 Day Lock Exp.:

5/26/2020

W. Rate Sheet Dated: 3/27/2020

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	98.703	98.453	98.203	3.250	98.900	98.650	98.400	2.375	95.398	95.226	95.054	3.125	93.842	93.692	93.542
3.375	98.829	98.579	98.329	3.375	99.022	98.772	98.522	2.500	95.525	95.353	95.181	3.250	95.749	95.599	95.449
3.500	98.941	98.691	98.441	3.500	99.135	98.885	98.635	2.625	95.652	95.480	95.308	3.375	95.838	95.688	95.538
3.625	99.048	98.798	98.548	3.625	99.232	98.982	98.732	2.750	95.998	95.848	95.698	3.500	95.548	95.398	95.248
3.750	98.829	98.679	98.529	3.750	98.883	98.733	98.583	2.875	96.123	95.973	95.823	3.625	95.631	95.481	95.331
3.875	98.936	98.786	98.636	3.875	98.977	98.827	98.677	3.000	96.243	96.093	95.943	Margin = 2.250		Index = 0.230	
4.000	99.038	98.888	98.738	4.000	99.072	98.922	98.772	3.125	96.366	96.216	96.066				
4.125	99.140	98.990	98.840	4.125	99.163	99.013	98.863	3.250	98.311	98.161	98.011				
4.250	99.128	99.028	98.928	4.250	99.181	99.081	98.981	3.375	98.426	98.276	98.126				
4.375	99.225	99.125	99.025	4.375	99.265	99.165	99.065	3.500	98.533	98.383	98.233				
4.500	99.289	99.189	99.089	4.500	99.352	99.252	99.152	3.625	98.624	98.474	98.324				
4.625	99.376	99.276	99.176	4.625	99.395	99.295	99.195	3.750	99.669	99.519	99.369				
4.750	98.576	98.476	98.376	4.750	98.629	98.529	98.429	3.875	99.756	99.606	99.456				
4.875	98.644	98.544	98.444	4.875	98.672	98.572	98.472	4.000	99.845	99.695	99.545				
5.000	98.718	98.618	98.518	5.000	98.733	98.633	98.533	4.125	99.930	99.780	99.630				
5.125	98.789	98.689	98.589	5.125	98.805	98.705	98.605	4.250	99.888	99.738	99.588				
5.250	98.577	98.477	98.377	5.250	98.614	98.514	98.414	4.375	99.966	99.816	99.666				
5.375	98.646	98.546	98.446	5.375	98.674	98.574	98.474	4.500	100.047	99.897	99.747				
6.250	100.640	100.490	100.340	6.250	100.655	100.505	100.355	4.625	100.093	99.943	99.793				

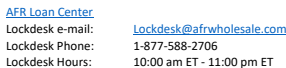
SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	97.953	97.703	97.453	3.250	97.470	97.220	96.970	2.375	96.218	96.046	95.874	3.125	91.832	91.682	91.532
3.375	98.079	97.829	97.579	3.375	97.592	97.342	97.092	2.500	96.345	96.173	96.001	3.250	93.739	93.589	93.439
3.500	98.191	97.941	97.691	3.500	97.705	97.455	97.205	2.625	96.472	96.300	96.128	3.375	93.828	93.678	93.528
3.625	98.298	98.048	97.798	3.625	97.802	97.552	97.302	2.750	97.849	97.699	97.549	3.500	93.538	93.388	93.238
3.750	97.879	97.729	97.579	3.750	97.453	97.303	97.153	2.875	97.974	97.824	97.674	3.625	93.621	93.471	93.321
3.875	97.986	97.836	97.686	3.875	97.547	97.397	97.247	3.000	98.094	97.944	97.794	Margin = 2.250		Index = 0.230	
4.000	98.088	97.938	97.788	4.000	97.642	97.492	97.342	3.125	98.218	98.068	97.918	30 Year OTC			
4.125	98.190	98.040	97.890	4.125	97.733	97.583	97.433	3.250	99.693	99.543	99.393	Rate	30 Day	45 Day	60 Day
4.250	98.378	98.278	98.178	4.250	97.751	97.651	97.551	3.375	99.809	99.659	99.509	4.000	98.663	98.413	98.163
4.375	98.475	98.375	98.275	4.375	97.835	97.735	97.635	3.500	99.915	99.765	99.615	4.125	98.765	98.515	98.265
4.500	98.539	98.439	98.339	4.500	97.922	97.822	97.722	3.625	100.006	99.856	99.706	4.375	98.850	98.600	98.350
4.625	98.626	98.526	98.426	4.625	97.965	97.865	97.765	3.750	100.169	100.019	99.869	4.500	98.914	98.664	98.414
4.750	97.826	97.726	97.626	4.750	97.199	97.099	96.999	3.875	100.256	100.106	99.956	4.625	99.001	98.751	98.501
4.875	97.894	97.794	97.694	4.875	97.242	97.142	97.042	4.000	100.345	100.195	100.045	4.875	98.269	98.019	97.769
5.000	97.968	97.868	97.768	5.000	97.303	97.203	97.103	4.125	100.430	100.280	100.130	5.000	98.343	98.093	97.843
5.125	98.039	97.939	97.839	5.125	97.375	97.275	97.175	4.250	100.021	99.871	99.721	5.125	98.414	98.164	97.914
5.250	97.827	97.727	97.627	5.250	97.184	97.084	96.984	4.375	100.099	99.949	99.799	5.500	98.344	98.094	97.844
5.375	97.896	97.796	97.696	5.375	97.244	97.144	97.044	4.500	100.179	100.029	99.879	5.625	98.416	98.166	97.916
6.250	99.890	99.740	99.590	6.250	99.225	99.075	98.925	4.625	100.226	100.076	99.926	6.250	99.737	99.487	99.237

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	95.913	95.663	95.413	4.750	N/A	N/A	N/A
4.125	95.840	95.590	95.340	6.250	99.750	99.500	99.250	4.125	96.015	95.765	95.515				
4.250	96.090	95.840	95.590					4.375	96.100	95.850	95.600				
4.375	95.925	95.675	95.425					4.500	96.164	95.914	95.664				
4.500	95.789	95.539	95.289					4.625	96.251	96.001	95.751				
4.625	95.876	95.626	95.376					4.875	95.519	95.269	95.019				
5.000	95.418	95.168	94.918					5.000	95.593	95.343	95.093				
5.125	95.489	95.239	94.989					5.125	95.664	95.414	95.164				
5.250	95.515	95.265	95.015					5.500	95.594	95.344	95.094				
Borrower Paid Comp Only				Lender Paid Only				5.625	95.666	95.416	95.166	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.987	96.737	96.487	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)	



W. Rate Sheet Dated: 3/27/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Mortgages with Subordinate Financing *			
LTV Range	LTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LTPAs do not apply and the lender must use SFC 118.

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)
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.			



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.:

4/27/2020

45 Day Lock Exp.:

5/11/2020

60 Day Lock Exp.:

5/26/2020

W. Rate Sheet Dated: 3/27/2020

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	98.273	98.148	97.898	
2.875	99.092	98.967	98.717	
3.000	99.873	99.748	99.498	
3.125	100.389	100.264	100.014	
3.250	101.117	100.992	100.742	
3.375	101.399	101.274	101.024	
3.500	101.775	101.650	101.400	
3.625	102.053	101.928	101.678	
3.750	102.125	102.000	101.750	
3.875	102.458	102.333	102.083	
3.990	102.758	102.633	102.383	
4.000	102.785	102.660	102.410	
4.125	102.837	102.712	102.462	
4.250	103.056	102.931	102.681	
4.375	103.336	103.211	102.961	
4.500	103.642	103.517	103.267	
4.625	103.752	103.627	103.377	
4.750	103.757	103.632	103.382	
4.875	104.064	103.939	103.689	
4.990	104.269	104.144	103.894	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
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	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	97.794	97.669	97.419	
2.750	98.748	98.623	98.373	
2.875	99.449	99.324	99.074	
3.000	99.994	99.869	99.619	
3.125	100.548	100.423	100.173	
3.250	101.120	100.995	100.745	
3.375	101.452	101.327	101.077	
3.500	102.071	101.946	101.696	
3.625	102.251	102.126	101.876	
3.750	102.402	102.277	102.027	
3.875	102.756	102.631	102.381	
4.000	103.010	102.885	102.635	
4.125	103.190	103.065	102.815	
4.250	103.170	103.045	102.795	
4.375	103.394	103.269	103.019	

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	98.836	98.711	98.461	
2.500	99.310	99.185	98.935	
2.625	99.670	99.545	99.295	
2.750	100.074	99.949	99.699	
2.875	100.320	100.195	99.945	
3.000	100.520	100.395	100.145	
3.125	101.280	101.155	100.905	
3.250	101.634	101.509	101.259	
3.375	101.884	101.759	101.509	
3.500	102.159	102.034	101.784	
3.625	101.956	101.831	101.581	
3.750	102.297	102.172	101.922	
3.875	102.434	102.309	102.059	
4.000	102.773	102.648	102.398	
4.125	102.615	102.490	102.240	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.077	96.952	96.702	
3.000	97.858	97.733	97.483	
3.125	98.374	98.249	97.999	
3.250	99.102	98.977	98.727	
3.375	99.383	99.258	99.008	
3.500	99.759	99.634	99.384	
3.625	100.037	99.912	99.662	
3.750	99.689	99.564	99.314	
3.875	100.022	99.897	99.647	
4.000	100.349	100.224	99.974	
4.125	100.401	100.276	100.026	
4.250	99.665	99.540	99.290	
4.375	99.945	99.820	99.570	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	99.334	99.209	98.959	
3.000	99.580	99.455	99.205	
3.125	99.780	99.655	99.405	
3.250	100.664	100.539	100.289	
3.375	101.018	100.893	100.643	
3.500	101.269	101.144	100.894	
3.625	101.544	101.419	101.169	
3.750	100.856	100.731	100.481	
3.875	101.197	101.072	100.822	
4.000	101.334	101.209	100.959	
4.125	101.673	101.548	101.298	
4.250	101.166	101.041	100.791	
4.375	101.494	101.369	101.119	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	99.234	99.109	98.859	
2.875	99.480	99.355	99.105	
3.000	99.680	99.555	99.305	
3.125	100.564	100.439	100.189	
3.250	100.918	100.793	100.543	
3.375	101.169	101.044	100.794	
3.500	101.444	101.319	101.069	
3.625	100.756	100.631	100.381	
3.750	101.097	100.972	100.722	
3.875	101.234	101.109	100.859	
4.000	101.573	101.448	101.198	
4.125	101.066	100.941	100.691	
4.250	101.394	101.269	101.019	

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

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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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/27/2020
45 Day Lock Exp.: 5/11/2020
60 Day Lock Exp.: 5/26/2020

W. Rate Sheet Dated: 3/27/2020

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
3.625	102.525	102.425	102.317	3.375	101.559	101.459	101.303	3.375	101.559	101.459	101.303	3.750	101.228	101.128	100.994	3.750	100.978	100.878	100.744
3.750	102.327	102.227	102.093	3.500	101.991	101.891	101.756	3.500	101.991	101.891	101.756	3.875	101.569	101.469	101.353	3.875	101.319	101.219	101.103
3.875	102.668	102.568	102.452	3.625	102.275	102.175	102.067	3.625	102.275	102.175	102.067	3.990	101.796	101.696	101.590	3.990	101.421	101.321	101.215
3.990	102.895	102.795	102.689	3.750	102.077	101.977	101.843	3.750	102.077	101.977	101.843	4.000	101.896	101.796	101.690	4.000	101.521	101.421	101.315
4.000	102.995	102.895	102.789	3.875	102.418	102.318	102.202	3.875	102.418	102.318	102.202	4.125	101.946	101.846	101.740	4.125	101.571	101.471	101.365
4.125	103.045	102.945	102.839	3.990	102.520	102.420	102.314	3.990	102.520	102.420	102.314	4.250	100.799	100.699	100.599	4.250	100.424	100.324	100.224
4.250	102.772	102.672	102.572	4.000	102.620	102.520	102.414	4.000	102.620	102.520	102.414	4.375	101.080	100.980	100.880	4.375	100.705	100.605	100.505
4.375	103.053	102.953	102.853	4.125	102.670	102.570	102.464	4.125	102.670	102.570	102.464	4.500	101.386	101.286	101.186	4.500	100.761	100.661	100.561
4.500	103.359	103.259	103.159	4.250	102.397	102.297	102.197	4.250	102.397	102.297	102.197	4.625	101.488	101.388	101.288	4.625	100.863	100.763	100.663
4.625	103.461	103.361	103.261	4.375	102.678	102.578	102.478	4.375	102.678	102.578	102.478	4.750	100.767	100.667	100.475	4.750	100.142	100.042	99.850
4.750	103.436	103.336	103.144	4.500	102.734	102.634	102.534	4.500	102.734	102.634	102.534	4.875	101.075	100.975	100.794	4.875	100.450	100.350	100.169
4.875	103.744	103.644	103.463	4.625	102.836	102.736	102.636	4.625	102.836	102.736	102.636	4.990	101.195	101.095	100.920	4.990	100.195	100.095	99.920
4.990	103.864	103.764	103.589	4.750	102.811	102.711	102.519	4.750	102.811	102.711	102.519	5.000	101.295	101.195	101.020	5.000	100.295	100.195	100.020
5.000	103.964	103.864	103.689	4.875	103.119	103.019	102.838	4.875	103.119	103.019	102.838	5.125	101.488	101.388	101.216	5.125	100.488	100.388	100.216
5.125	104.157	104.057	103.885	4.990	102.864	102.764	102.589	4.990	102.864	102.764	102.589	5.250	100.644	100.544	100.430	5.250	99.644	99.544	99.430
5.250	104.189	104.089	103.975	5.000	102.964	102.864	102.689	5.000	102.964	102.864	102.689	5.375	100.689	100.589	100.480	5.375	100.689	100.589	100.480
5.375	104.384	104.284	104.175	5.125	103.157	103.057	102.885	5.125	103.157	103.057	102.885	5.500	100.779	100.679	100.574	5.500	100.779	100.679	100.574
5.500	104.624	104.524	104.419	5.250	103.189	103.089	102.975	5.250	103.189	103.089	102.975	5.625	100.883	100.783	100.679	5.625	100.883	100.783	100.679
5.625	104.878	104.778	104.674	5.375	104.384	104.284	104.175	5.375	104.384	104.284	104.175	5.750	100.375	100.275	100.146	5.750	100.375	100.275	100.146
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	100.978	100.878	100.744	3.625	102.378	102.278	102.134	3.375	101.567	101.467	101.299	3.375	101.567	101.467	101.299	2.750	100.582	100.482	100.382
3.875	101.319	101.219	101.103	3.750	102.331	102.231	102.061	3.500	102.201	102.101	101.950	3.500	102.201	102.101	101.950	2.875	100.865	100.765	100.665
3.990	101.421	101.321	101.215	3.875	102.687	102.587	102.430	3.625	102.378	102.278	102.134	3.625	102.378	102.278	102.134	2.990	101.034	100.934	100.834
4.000	101.521	101.421	101.315	3.990	102.841	102.741	102.591	3.750	102.331	102.231	102.061	3.750	102.331	102.231	102.061	3.000	101.134	101.034	100.934
4.125	101.571	101.471	101.365	4.000	102.941	102.841	102.691	3.875	102.687	102.587	102.430	3.875	102.687	102.587	102.430	3.125	101.628	101.528	101.402
4.250	100.424	100.324	100.224	4.125	103.117	103.017	102.875	3.990	102.841	102.741	102.591	3.990	102.841	102.741	102.591	3.250	101.987	101.887	101.776
4.375	100.705	100.605	100.505	4.250	102.447	102.347	102.228	4.000	102.941	102.841	102.691	4.000	102.941	102.841	102.691	3.375	102.300	102.200	102.097
4.500	100.761	100.661	100.561	4.375	102.671	102.571	102.460	4.125	103.117	103.017	102.875	4.125	103.117	103.017	102.875	3.500	102.573	102.473	102.373
4.625	100.863	100.763	100.663	4.500	102.920	102.820	102.718	4.250	102.447	102.347	102.228	4.250	102.447	102.347	102.228	3.625	102.063	101.963	101.863
4.750	100.142	100.042	99.850	4.625	103.002	102.902	102.800	4.375	102.671	102.571	102.460	4.375	102.671	102.571	102.460	3.750	102.402	102.302	102.202
4.875	100.450	100.350	100.169	4.750	102.994	102.894	102.676	4.500	102.920	102.820	102.718	4.500	102.920	102.820	102.718	3.875	102.536	102.436	102.336
4.990	100.195	100.095	99.920	4.875	103.264	103.164	102.953	4.625	103.002	102.902	102.800	4.625	103.002	102.902	102.800	3.990	102.773	102.673	102.573
5.000	100.295	100.195	100.020	4.990	103.404	103.304	103.098	4.750	102.994	102.894	102.676	4.750	102.994	102.894	102.676	4.000	102.873	102.773	102.673
5.125	100.488	100.388	100.216	5.000	103.504	103.404	103.198	4.875	103.264	103.164	102.953	4.875	103.264	103.164	102.953	4.125	102.713	102.613	102.513
5.250	99.644	99.544	99.430	5.125	103.824	103.724	103.525	4.990	103.404	103.304	103.098	4.990	103.404	103.304	103.098	4.250	103.040	102.940	102.840
5.375	100.689	100.589	100.480	5.250	103.799	103.699	103.563	5.000	103.504	103.404	103.198	5.000	103.504	103.404	103.198	4.375	103.321	103.221	103.121
5.500	100.779	100.679	100.574	5.375	104.040	103.940	103.806	5.125	103.824	103.724	103.525	5.125	103.824	103.724	103.525	4.500	103.452	103.352	103.252
5.625	100.883	100.783	100.679	5.500	104.307	104.207	104.076	5.250	103.799	103.699	103.563	5.250	103.799	103.699	103.563	4.625	102.644	102.544	102.444
5.750	100.375	100.275	100.146	5.625	104.809	104.709	104.583	5.375	104.040	103.940	103.806	5.375	104.040	103.940	103.806	4.750	102.879	102.779	102.679
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	102.582	102.482	102.382	2.750	102.832	102.732	102.632	2.750	100.194	100.094	99.994	2.750	102.194	102.094	101.994	2.750	102.444	102.344	102.244
2.875	100.865	100.765	100.665	2.875	100.865	100.765	100.665	2.875	100.477	100.377	100.277	2.875	100.477	100.377	100.277	2.875	100.477	100.377	100.277
2.990	101.034	100.934	100.834	2.990	101.034	100.934	100.834	2.990	100.646	100.546	100.446	2.990	100.646	100.546	100.446	2.990	100.646	100.546	100.446
3.000	101.134	101.034	100.934	3.000	101.134	101.034	100.934	3.000	100.746	100.646	100.546	3.000	100.746	100.646	100.546	3.000	100.746	100.646	100.546
3.125	101.628	101.528	101.402	3.125	101.628	101.528	101.402	3.125	101.240	101.140	101.014	3.125	101.240	101.140	101.014	3.125	101.240	101.140	101.014
3.250	101.987	101.887	101.776	3.250	101.987	101.887	101.776	3.250	101.599	101.499	101.388	3.250	101.599	101.499	101.388	3.250	101.599	101.499	101.388
3.375	102.300	102.200	102.097	3.375	102.300	102.200	102.097	3.375	101.912	101.812	101.709	3.375	101.912	101.812	101.709	3.375	101.912	101.812	101.709
3.500	102.573	102.473	102.373	3.500	102.573	102.473	102.373	3.500	102.185	102.085	101.985	3.500	102.185	102.085	101.985	3.500	102.185	102.085	101.985
3.625	102.063	101.963	101.863	3.625	102.063	101.963	101.863	3.625	101.162	101.062	100.962	3.625	101.162	101.062	100.962	3.625	101.162	101.062	100.962
3.750	102.402	102.302	102.202	3.750	102.402	102.302													



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.:

4/27/2020

45 Day Lock Exp.:

5/11/2020

60 Day Lock Exp.:

5/26/2020

W. Rate Sheet Dated: 3/27/2020

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
3.625	102.497	102.397	102.291	3.625	102.112	102.012	101.875	2.750	100.530	100.430	100.274	3.750	100.895	100.795	100.625	2.750	99.842	99.742	99.586
3.750	102.344	102.244	102.074	3.750	102.140	102.040	101.853	2.875	100.813	100.713	100.565	3.875	101.258	101.158	101.002	2.875	100.125	100.025	99.877
3.875	102.707	102.607	102.451	3.875	102.522	102.422	102.243	2.990	100.981	100.881	100.736	3.990	101.510	101.410	101.259	2.990	100.293	100.193	100.048
3.990	102.959	102.859	102.708	3.990	102.687	102.587	102.419	3.000	101.081	100.981	100.836	4.000	101.610	101.510	101.359	3.000	100.393	100.293	100.148
4.000	103.059	102.959	102.808	4.000	102.787	102.687	102.519	3.125	101.663	101.563	101.463	4.125	101.651	101.551	101.405	3.125	100.975	100.875	100.775
4.125	103.100	103.000	102.854	4.125	102.970	102.870	102.704	3.250	102.028	101.928	101.828	4.250	100.708	100.608	100.449	3.250	101.340	101.240	101.140
4.250	103.031	102.931	102.772	4.250	102.483	102.383	102.202	3.375	102.350	102.250	102.150	4.375	101.005	100.905	100.753	3.375	101.662	101.562	101.462
4.375	103.328	103.228	103.076	4.375	102.716	102.616	102.442	3.500	102.626	102.526	102.426	4.500	101.323	101.223	101.081	3.500	101.938	101.838	101.738
4.500	103.646	103.546	103.404	4.500	102.978	102.878	102.710	3.625	102.177	102.077	101.977	4.625	101.415	101.315	101.172	3.625	100.976	100.876	100.776
4.625	103.738	103.638	103.495	4.625	103.047	102.947	102.779	3.750	102.523	102.423	102.323	4.750	100.582	100.482	100.382	3.750	101.322	101.222	101.122
4.750	103.601	103.501	103.401	4.750	102.945	102.845	102.745	3.875	102.653	102.553	102.453	4.875	100.902	100.802	100.702	3.875	101.452	101.352	101.252
4.875	103.921	103.821	103.721	4.875	103.221	103.121	103.021	3.990	102.903	102.803	102.703	4.990	101.024	100.924	100.824	3.990	101.702	101.602	101.502
4.990	104.043	103.943	103.843	4.990	103.361	103.261	103.161	4.000	103.003	102.903	102.803	5.000	101.124	101.024	100.924	4.000	101.802	101.702	101.602
5.000	104.143	104.043	103.943	5.000	103.461	103.361	103.261	4.125	102.795	102.695	102.595	5.125	101.314	101.214	101.114	4.125	101.305	101.205	101.105
5.125	104.333	104.233	104.133	5.125	103.779	103.679	103.579	4.250	103.138	103.038	102.938	5.250	100.467	100.367	100.112	4.250	101.648	101.548	101.448
5.250	104.362	104.262	104.007	5.250	103.757	103.657	103.380	4.375	103.441	103.341	103.241	5.375	100.508	100.408	100.158	4.375	101.951	101.851	101.751
5.375	104.553	104.453	104.203	5.375	N/A	N/A	N/A	4.500	103.587	103.487	103.387	5.500	100.593	100.493	100.245	4.500	102.097	101.997	101.897
5.500	104.788	104.688	104.440	5.500	N/A	N/A	N/A	4.625	103.051	102.951	102.851	5.625	100.685	100.585	100.341	4.625	100.894	100.794	100.694
5.625	105.030	104.930	104.686	5.625	N/A	N/A	N/A	4.750	103.299	103.199	103.099	5.750	99.526	99.426	99.326	4.750	101.142	101.042	100.942

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.:

4/27/2020

45 Day Lock Exp.:

5/11/2020

60 Day Lock Exp.:

5/26/2020

W. Rate Sheet Dated: 3/27/2020

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	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

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	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

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	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
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)