

W. Rate Sheet Dated: 3/30/2020

Release Time: 2:40 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.597	99.347	99.128	2.750	100.176	99.926	99.707	2.375	98.191	98.041	97.891	3.125	96.116	95.966	95.816
2.875	99.602	99.352	99.133	2.875	100.181	99.931	99.713	2.500	98.196	98.046	97.896	3.250	97.620	97.470	97.320
3.000	99.607	99.357	99.138	3.000	100.186	99.936	99.718	2.625	98.201	98.051	97.901	3.375	97.608	97.458	97.308
3.125	99.612	99.362	99.144	3.125	100.191	99.941	99.722	2.750	99.050	98.900	98.750	3.500	97.612	97.462	97.312
3.250	101.806	101.556	101.306	3.250	101.535	101.285	101.035	2.875	99.054	98.904	98.754	3.625	97.615	97.465	97.315
3.375	101.810	101.560	101.310	3.375	101.540	101.290	101.040	3.000	99.059	98.909	98.759	Margin = 2.250		Index = 0.230	
3.500	101.815	101.565	101.315	3.500	101.544	101.294	101.044	3.125	99.063	98.913	98.763				
3.625	101.818	101.568	101.318	3.625	101.548	101.298	101.048	3.250	101.338	101.188	101.038				
3.750	102.345	102.195	101.883	3.750	101.925	101.775	101.462	3.375	101.343	101.193	101.043				
3.875	102.350	102.200	101.887	3.875	101.929	101.779	101.466	3.500	101.347	101.197	101.047				
4.000	102.354	102.204	101.891	4.000	101.933	101.783	101.470	3.625	101.350	101.200	101.050				
4.125	102.357	102.207	101.895	4.125	101.936	101.786	101.474	3.750	102.052	101.902	101.752				
4.250	103.001	102.901	102.557	4.250	102.581	102.481	102.137	3.875	102.056	101.906	101.756				
4.375	102.997	102.897	102.554	4.375	102.584	102.484	102.140	4.000	102.059	101.909	101.759				
4.500	103.001	102.901	102.557	4.500	102.578	102.478	102.135	4.125	102.063	101.913	101.763				
4.625	103.014	102.914	102.570	4.625	102.581	102.481	102.138	4.250	102.130	101.980	101.830				
4.750	103.139	103.039	102.883	4.750	102.363	102.263	102.107	4.375	102.133	101.983	101.833				
4.875	102.776	102.676	102.520	4.875	102.366	102.266	102.110	4.500	102.129	101.979	101.829				
6.250	103.803	103.653	103.503	6.250	103.380	103.230	103.080	4.625	102.132	101.982	101.832				

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	99.597	99.347	99.128	2.750	99.926	99.676	99.457	2.375	97.191	97.041	96.891	3.125	95.116	94.966	94.816
2.875	99.602	99.352	99.133	2.875	99.931	99.681	99.463	2.500	97.196	97.046	96.896	3.250	96.620	96.470	96.320
3.000	99.607	99.357	99.138	3.000	99.936	99.686	99.468	2.625	97.201	97.051	96.901	3.375	96.608	96.458	96.308
3.125	99.612	99.362	99.144	3.125	99.941	99.691	99.472	2.750	98.050	97.900	97.750	3.500	96.612	96.462	96.312
3.250	101.556	101.306	101.056	3.250	101.035	100.785	100.535	2.875	98.054	97.904	97.754	3.625	96.615	96.465	96.315
3.375	101.560	101.310	101.060	3.375	101.040	100.790	100.540	3.000	98.059	97.909	97.759	Margin = 2.250		Index = 0.230	
3.500	101.565	101.315	101.065	3.500	101.044	100.794	100.544	3.125	98.063	97.913	97.763	30 Year OTC			
3.625	101.568	101.318	101.068	3.625	101.048	100.798	100.548	3.250	100.338	100.188	100.038	Rate	30 Day	45 Day	60 Day
3.750	101.395	101.245	100.993	3.750	100.925	100.775	100.462	3.375	100.343	100.193	100.043	4.000	101.979	101.729	101.417
3.875	101.400	101.250	100.997	3.875	100.929	100.779	100.466	3.500	100.347	100.197	100.047	4.125	101.982	101.732	101.420
4.000	101.404	101.254	100.941	4.000	100.933	100.783	100.470	3.625	100.350	100.200	100.050	4.375	102.622	102.372	102.028
4.125	101.407	101.257	100.945	4.125	100.936	100.786	100.474	3.750	101.052	100.902	100.752	4.500	102.626	102.376	102.032
4.250	102.251	102.151	101.807	4.250	101.581	101.481	101.137	3.875	101.056	100.906	100.756	4.625	102.639	102.389	102.045
4.375	102.247	102.147	101.804	4.375	101.584	101.484	101.140	4.000	101.059	100.909	100.759	4.875	102.401	102.151	101.901
4.500	102.251	102.151	101.807	4.500	101.578	101.478	101.135	4.125	101.063	100.913	100.763	5.000	102.404	102.154	101.904
4.625	102.264	102.164	101.820	4.625	101.581	101.481	101.138	4.250	101.130	100.980	100.830	5.125	102.406	102.156	101.906
4.750	102.389	102.289	102.133	4.750	101.363	101.263	101.107	4.375	101.133	100.983	100.833	5.500	102.640	102.390	102.140
4.875	102.026	101.926	101.770	4.875	101.366	101.266	101.110	4.500	101.129	100.979	100.829	5.625	102.642	102.392	102.142
6.250	103.053	102.903	102.753	6.250	102.380	102.230	102.080	4.625	101.132	100.982	100.832	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	0.000	0.000	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.000	0.000	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	-0.750	-0.750	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	-1.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	N/A	N/A	\$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	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750		N/A	N/A

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	99.229	98.979	98.667	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.232	98.982	98.670				
4.125	99.407	99.157	98.845	6.250	103.750	103.500	103.250	4.375	99.872	99.622	99.278				
4.250	100.051	99.801	99.457					4.500	99.876	99.626	99.282				
4.375	100.047	99.797	99.454					4.625	99.889	99.639	99.295				
4.500	99.851	99.601	99.257					4.875	99.651	99.401	99.151				
4.625	99.864	99.614	99.270					5.000	99.654	99.404	99.154				
5.000	99.829	99.579	99.329					5.125	99.656	99.406	99.156				
5.125	99.831	99.581	99.331					5.500	99.890	99.640	99.390				
5.250	100.231	99.981	99.731					5.625	99.892	99.642	99.392				
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 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.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 2:40 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	92.947	92.697	92.478	2.750	93.956	93.706	93.487	2.375	94.971	94.821	94.671	3.125	90.476	90.326	90.176
2.875	92.952	92.702	92.483	2.875	93.961	93.711	93.493	2.500	94.976	94.826	94.676	3.250	91.667	91.517	91.367
3.000	92.957	92.707	92.488	3.000	93.966	93.716	93.498	2.625	94.981	94.831	94.681	3.375	91.656	91.506	91.356
3.125	92.962	92.712	92.494	3.125	93.971	93.721	93.502	2.750	92.830	92.680	92.530	3.500	91.659	91.509	91.359
3.250	94.843	94.593	94.343	3.250	95.003	94.753	94.503	2.875	92.834	92.684	92.534	3.625	91.663	91.513	91.363
3.375	94.848	94.598	94.348	3.375	95.007	94.757	94.507	3.000	92.839	92.689	92.539	Margin = 2.250		Index = 0.230	
3.500	94.852	94.602	94.352	3.500	95.011	94.761	94.511	3.125	92.843	92.693	92.543				
3.625	94.856	94.606	94.356	3.625	95.015	94.765	94.515	3.250	94.806	94.656	94.506				
3.750	98.508	98.358	98.045	3.750	98.517	98.367	98.055	3.375	94.810	94.660	94.510				
3.875	98.512	98.362	98.050	3.875	98.521	98.371	98.059	3.500	94.814	94.664	94.514				
4.000	98.516	98.366	98.054	4.000	98.525	98.375	98.063	3.625	94.818	94.668	94.518				
4.125	98.520	98.370	98.057	4.125	98.529	98.379	98.066	3.750	98.645	98.495	98.345				
4.250	99.164	99.064	98.720	4.250	99.173	99.073	98.729	3.875	98.648	98.498	98.348				
4.375	99.160	99.060	98.716	4.375	99.177	99.077	98.733	4.000	98.652	98.502	98.352				
4.500	99.163	99.063	98.720	4.500	99.171	99.071	98.727	4.125	98.655	98.505	98.355				
4.625	99.177	99.077	98.733	4.625	99.174	99.074	98.730	4.250	98.722	98.572	98.422				
4.750	98.427	98.327	98.170	4.750	98.081	97.981	97.825	4.375	98.725	98.575	98.425				
4.875	98.064	97.964	97.807	4.875	98.083	97.983	97.827	4.500	98.722	98.572	98.422				
6.250	100.153	100.003	99.853	6.250	100.160	100.010	99.860	4.625	98.724	98.574	98.424				

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	92.947	92.697	92.478	2.750	93.276	93.026	92.807	2.375	95.791	95.641	95.491	3.125	88.466	88.316	88.166
2.875	92.952	92.702	92.483	2.875	93.281	93.031	92.813	2.500	95.796	95.646	95.496	3.250	89.657	89.507	89.357
3.000	92.957	92.707	92.488	3.000	93.286	93.036	92.818	2.625	95.801	95.651	95.501	3.375	89.646	89.496	89.346
3.125	92.962	92.712	92.494	3.125	93.291	93.041	92.822	2.750	97.306	97.156	97.006	3.500	89.649	89.499	89.349
3.250	94.593	94.343	94.093	3.250	94.073	93.823	93.573	2.875	97.311	97.161	97.011	3.625	89.653	89.503	89.353
3.375	94.598	94.348	94.098	3.375	94.077	93.827	93.577	3.000	97.316	97.166	97.016	Margin = 2.250		Index = 0.230	
3.500	94.602	94.352	94.102	3.500	94.081	93.831	93.581	3.125	97.320	97.170	97.020	30 Year OTC			
3.625	94.606	94.356	94.106	3.625	94.085	93.835	93.585	3.250	99.438	99.288	99.138	Rate	30 Day	45 Day	60 Day
3.750	97.558	97.408	97.095	3.750	97.087	96.937	96.625	3.375	99.443	99.293	99.143	4.000	98.141	97.891	97.579
3.875	97.562	97.412	97.100	3.875	97.091	96.941	96.629	3.500	99.447	99.297	99.147	4.125	98.145	97.895	97.583
4.000	97.566	97.416	97.104	4.000	97.095	96.945	96.633	3.625	99.450	99.300	99.150	4.375	98.785	98.535	98.191
4.125	97.570	97.420	97.107	4.125	97.099	96.949	96.636	3.750	99.644	99.494	99.344	4.500	98.788	98.538	98.194
4.250	98.414	98.314	97.970	4.250	97.743	97.643	97.299	3.875	99.648	99.498	99.348	4.625	98.802	98.552	98.208
4.375	98.410	98.310	97.966	4.375	97.747	97.647	97.303	4.000	99.651	99.501	99.351	4.875	97.689	97.439	97.189
4.500	98.413	98.313	97.970	4.500	97.741	97.641	97.297	4.125	99.655	99.505	99.355	5.000	97.691	97.441	97.191
4.625	98.427	98.327	97.983	4.625	97.744	97.644	97.300	4.250	99.480	99.330	99.180	5.125	97.694	97.444	97.194
4.750	97.677	97.577	97.420	4.750	96.651	96.551	96.395	4.375	99.483	99.333	99.183	5.500	97.927	97.677	97.427
4.875	97.314	97.214	97.057	4.875	96.653	96.553	96.397	4.500	99.479	99.329	99.179	5.625	97.930	97.680	97.430
6.250	99.403	99.253	99.103	6.250	98.730	98.580	98.430	4.625	99.482	99.332	99.182	6.250	99.470	99.220	98.970

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	-1.000
FICO 680 - 719	0.000	0.000	FICO 600 - 619	N/A	N/A
FICO 660 - 679	0.000	0.000	FICO 580 - 599	N/A	N/A
FICO 640 - 659	-0.750	-0.750			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	N/A	N/A

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	95.391	95.141	94.829	4.750	N/A	N/A	N/A
4.125	95.220	94.970	94.657	6.250	99.750	99.500	99.250	4.125	95.395	95.145	94.833				
4.250	95.864	95.614	95.270					4.375	96.035	95.785	95.441				
4.375	95.860	95.610	95.266					4.500	96.038	95.788	95.444				
4.500	95.663	95.413	95.070					4.625	96.052	95.802	95.458				
4.625	95.677	95.427	95.083					4.875	94.939	94.689	94.439				
5.000	94.766	94.516	94.266					5.000	94.941	94.691	94.441				
5.125	94.769	94.519	94.269					5.125	94.944	94.694	94.444				
5.250	95.169	94.919	94.669					5.500	95.177	94.927	94.677	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	95.180	94.930	94.680	Rate	30 Day	45 Day	60 Day
								6.250	96.720	96.470	96.220	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@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 2:40 pm 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		
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@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 2:40 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.625	102.684	102.543	102.484	3.375	101.732	101.546	101.532	3.375	101.732	101.546	101.532	3.750	99.951	99.821	99.751	3.750	99.701	99.571	99.501				
3.750	102.637	102.507	102.437	3.500	102.155	101.989	101.955	3.500	102.155	101.989	101.955	3.875	100.285	100.174	100.085	3.875	100.035	99.924	99.835				
3.875	102.971	102.860	102.771	3.625	102.434	102.293	102.234	3.625	102.434	102.293	102.234	3.990	100.510	100.406	100.310	3.990	100.135	100.031	99.935				
3.990	103.196	103.092	102.996	3.750	102.387	102.257	102.187	3.750	102.387	102.257	102.187	4.000	100.610	100.506	100.410	4.000	100.235	100.131	100.035				
4.000	103.296	103.192	103.096	3.875	102.721	102.610	102.521	3.875	102.721	102.610	102.521	4.125	100.667	100.565	100.467	4.125	100.292	100.190	100.092				
4.125	103.353	103.251	103.153	3.990	102.821	102.717	102.621	3.990	102.821	102.717	102.621	4.250	100.305	100.204	100.105	4.250	99.930	99.829	99.730				
4.250	103.345	103.244	103.145	4.000	102.921	102.817	102.721	4.000	102.921	102.817	102.721	4.375	100.584	100.484	100.384	4.375	100.209	100.109	100.009				
4.375	103.624	103.524	103.424	4.125	102.978	102.876	102.778	4.125	102.978	102.876	102.778	4.500	100.885	100.785	100.685	4.500	100.260	100.160	100.060				
4.500	103.925	103.825	103.725	4.250	102.970	102.869	102.770	4.250	102.970	102.869	102.770	4.625	100.993	100.893	100.793	4.625	100.368	100.268	100.168				
4.625	104.033	103.933	103.833	4.375	103.249	103.149	103.049	4.375	103.249	103.149	103.049	4.750	100.503	100.400	100.303	4.750	99.878	99.775	99.678				
4.750	104.175	104.072	103.975	4.500	103.300	103.200	103.100	4.500	103.300	103.200	103.100	4.875	100.808	100.708	100.608	4.875	100.183	100.083	99.983				
4.875	104.480	104.380	104.280	4.625	103.408	103.308	103.208	4.625	103.408	103.308	103.208	4.990	100.930	100.830	100.730	4.990	99.930	99.830	99.730				
4.990	104.602	104.502	104.402	4.750	103.550	103.447	103.350	4.750	103.550	103.447	103.350	5.000	101.030	100.930	100.830	5.000	100.030	99.930	99.830				
5.000	104.702	104.602	104.502	4.875	103.855	103.755	103.655	4.875	103.855	103.755	103.655	5.125	101.228	101.128	101.028	5.125	100.228	100.128	100.028				
5.125	104.900	104.800	104.700	4.990	103.602	103.502	103.402	4.990	103.602	103.502	103.402	5.250	100.723	100.623	100.523	5.250	99.723	99.623	99.523				
5.250	105.093	104.993	104.893	5.000	103.702	103.602	103.502	5.000	103.702	103.602	103.502	5.375	100.770	100.670	100.570	5.375	100.770	100.670	100.570				
5.375	105.290	104.758	104.698	5.125	103.900	103.800	103.700	5.125	103.900	103.800	103.700	5.500	100.863	100.763	100.663	5.500	100.863	100.763	100.663				
5.500	105.533	105.002	104.943	5.250	104.093	103.993	103.893	5.250	104.093	103.993	103.893	5.625	100.972	100.872	100.772	5.625	100.972	100.872	100.772				
5.625	105.792	105.265	105.206	5.375	105.290	104.758	104.698	5.375	105.290	104.758	104.698	5.750	100.249	99.817	99.731	5.750	100.249	99.817	99.731				
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.750	99.701	99.571	99.501	3.625	102.566	102.392	102.366	3.375	101.771	101.571	101.571	3.375	101.771	101.571	101.571	2.750	100.978	100.878	100.758				
3.875	100.035	99.924	99.835	3.750	102.602	102.450	102.402	3.500	102.389	102.207	102.189	3.500	102.389	102.207	102.189	2.875	101.259	101.159	101.045				
3.990	100.135	100.031	99.935	3.875	102.954	102.814	102.754	3.625	102.566	102.392	102.366	3.625	102.566	102.392	102.366	2.990	101.422	101.322	101.218				
4.000	100.235	100.131	100.035	3.990	103.107	102.973	102.907	3.750	102.602	102.450	102.402	3.750	102.602	102.450	102.402	3.000	101.522	101.422	101.318				
4.125	100.292	100.190	100.092	4.000	103.207	103.073	103.007	3.875	102.954	102.814	102.754	3.875	102.954	102.814	102.754	3.125	101.667	101.567	101.467				
4.250	99.930	99.829	99.730	4.125	103.383	103.256	103.183	3.990	103.107	102.973	102.907	3.990	103.107	102.973	102.907	3.250	102.021	101.921	101.821				
4.375	100.209	100.109	100.009	4.250	103.085	102.957	102.885	4.000	103.207	103.073	103.007	4.000	103.207	103.073	103.007	3.375	102.336	102.236	102.136				
4.500	100.260	100.160	100.060	4.375	103.307	103.186	103.107	4.125	103.383	103.256	103.183	4.125	103.383	103.256	103.183	3.500	102.608	102.508	102.408				
4.625	100.368	100.268	100.168	4.500	103.556	103.443	103.356	4.250	103.085	102.957	102.885	4.250	103.085	102.957	102.885	3.625	102.370	102.270	102.170				
4.750	99.878	99.775	99.678	4.625	103.643	103.530	103.443	4.375	103.307	103.186	103.107	4.375	103.307	103.186	103.107	3.750	102.709	102.609	102.509				
4.875	100.183	100.083	99.983	4.750	103.777	103.646	103.577	4.500	103.556	103.443	103.356	4.500	103.556	103.443	103.356	3.875	102.846	102.746	102.646				
4.990	99.930	99.830	99.730	4.875	104.047	103.923	103.847	4.625	103.643	103.530	103.443	4.625	103.643	103.530	103.443	3.990	103.083	102.983	102.883				
5.000	100.030	99.930	99.830	4.990	104.187	104.068	103.987	4.750	103.777	103.646	103.577	4.750	103.777	103.646	103.577	4.000	103.183	103.083	102.983				
5.125	100.228	100.128	100.028	5.000	104.287	104.168	104.087	4.875	104.047	103.923	103.847	4.875	104.047	103.923	103.847	4.125	102.729	102.629	102.529				
5.250	99.723	99.183	99.118	5.125	104.609	104.494	104.409	4.990	104.187	104.068	103.987	4.990	104.187	104.068	103.987	4.250	103.055	102.955	102.855				
5.375	100.770	100.238	100.178	5.250	104.815	104.254	104.201	5.000	104.287	104.168	104.087	5.000	104.287	104.168	104.087	4.375	103.334	103.234	103.134				
5.500	100.863	100.332	100.273	5.375	105.058	104.500	104.447	5.125	104.609	104.494	104.409	5.125	104.609	104.494	104.409	4.500	103.475	103.375	103.275				
5.625	100.972	100.445	100.386	5.500	105.329	104.773	104.719	5.250	104.815	104.254	104.201	5.250	104.815	104.254	104.201	4.625	103.663	103.563	103.463				
5.750	100.249	99.817	99.731	5.625	N/A	N/A	N/A	5.375	105.058	104.500	104.447	5.375	105.058	104.500	104.447	4.750	102.899	102.799	102.699				
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	102.978	102.878	102.758	2.750	103.228	103.128	103.008	2.750	100.465	100.365	100.245	2.750	102.465	102.365	102.245	2.750	102.715	102.615	102.495				
2.875	101.259	101.159	101.045	2.875	101.259	101.159	101.045	2.875	100.746	100.646	100.532	2.875	100.746	100.646	100.532	2.875	100.746	100.646	100.532				
2.990	101.422	101.322	101.218	2.990	101.422	101.322	101.218	2.990	100.909	100.809	100.705	2.990	100.909	100.809	100.705	2.990	100.909	100.809	100.705				
3.000	101.522	101.422	101.318	3.000	101.522	101.422	101.318	3.000	101.009	100.909	100.805	3.000	101.009	100.909	100.805	3.000	101.009	100.909	100.805				
3.125	101.667	101.567	101.467	3.125	101.667	101.567	101.467	3.125	101.279	101.179	101.079	3.125	101.279	101.179	101.079	3.125	101.279	101.179	101.079				
3.250	102.021	101.921	101.821	3.250	102.021	101.921	101.821	3.250	101.633	101.533	101.433	3.250	101.633	101.533	101.433	3.250	101.633	101.533	101.433				
3.375	102.336	102.236	102.136	3.375	102.336	102.236	102.136	3.375	101.948	101.848	101.748	3.375	101.948	101.848	101.748	3.375	101.948	101.848	101.748				
3.500	102.608	102.508	102.408	3.500	102.608	102.508	102.408	3.500	102.220	102.120	102.020	3.500	102.220	102.120	102.020	3.500	102.220	102.120	102.020				
3.625	102.730	102.720	102.710	3.625	102.730	102.720	102.710	3.625	101.481	101.381	101.281	3.625	101.481	101.381	101.281	3.625	101.481	101.381	101.281				
3.750	102.709	102.609	102.509	3.750	102.709	102.609	102.509	3.750	101.820	101.720	101.620	3.750	101.820	101.720	101.620	3.750	101.820	101.720	101.620				
3.875	102.846	102.746	102.646	3.875	102.846	102.746	102.646	3.875	101.957	101.857	101.757	3.875	101.957	101.857	101.757	3.875	101.957	101.857	101.757				
3.990	103.083	102.983	102.883	3.99																			



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.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 2:40 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.625	102.684	102.543	102.484	3.625	102.566	102.392	102.366	2.750	100.978	100.878	100.758	3.750	99.601	99.471	99.401	2.750	100.165	100.065	99.945
3.750	102.637	102.507	102.437	3.750	102.602	102.450	102.402	2.875	101.259	101.159	101.045	3.875	99.935	99.824	99.735	2.875	100.446	100.346	100.232
3.875	102.971	102.860	102.771	3.875	102.954	102.814	102.754	2.990	101.422	101.322	101.218	3.990	100.160	100.056	99.960	2.990	100.609	100.509	100.405
3.990	103.196	103.092	102.996	3.990	103.107	102.973	102.907	3.000	101.522	101.422	101.318	4.000	100.260	100.156	100.060	3.000	100.709	100.609	100.505
4.000	103.296	103.192	103.096	4.000	103.207	103.073	103.007	3.125	101.667	101.567	101.467	4.125	100.317	100.215	100.117	3.125	100.979	100.879	100.779
4.125	103.353	103.251	103.153	4.125	103.383	103.256	103.183	3.250	102.021	101.921	101.821	4.250	99.955	99.854	99.755	3.250	101.333	101.233	101.133
4.250	103.345	103.244	103.145	4.250	103.085	102.957	102.885	3.375	102.336	102.236	102.136	4.375	100.234	100.134	100.034	3.375	101.648	101.548	101.448
4.375	103.624	103.524	103.424	4.375	103.307	103.186	103.107	3.500	102.608	102.508	102.408	4.500	100.535	100.435	100.335	3.500	101.920	101.820	101.720
4.500	103.925	103.825	103.725	4.500	103.556	103.443	103.356	3.625	102.370	102.270	102.170	4.625	100.643	100.543	100.443	3.625	101.181	101.081	100.981
4.625	104.033	103.933	103.833	4.625	103.643	103.530	103.443	3.750	102.709	102.609	102.509	4.750	100.153	100.050	99.953	3.750	101.520	101.420	101.320
4.750	104.175	104.072	103.975	4.750	103.777	103.646	103.577	3.875	102.846	102.746	102.646	4.875	100.458	100.358	100.258	3.875	101.657	101.557	101.457
4.875	104.480	104.380	104.280	4.875	104.047	103.923	103.847	3.990	103.083	102.983	102.883	4.990	100.580	100.480	100.380	3.990	101.894	101.794	101.694
4.990	104.602	104.502	104.402	4.990	104.187	104.068	103.987	4.000	103.183	103.083	102.983	5.000	100.680	100.580	100.480	4.000	101.994	101.894	101.794
5.000	104.702	104.602	104.502	5.000	104.287	104.168	104.087	4.125	102.729	102.629	102.529	5.125	100.878	100.778	100.678	4.125	101.138	101.038	100.938
5.125	104.900	104.800	104.700	5.125	104.609	104.494	104.409	4.250	103.055	102.955	102.855	5.250	100.373	99.833	99.768	4.250	101.464	101.364	101.264
5.250	105.093	104.553	104.488	5.250	104.815	104.254	104.201	4.375	103.334	103.234	103.134	5.375	100.420	99.888	99.828	4.375	101.743	101.643	101.543
5.375	105.290	104.758	104.698	5.375	N/A	N/A	N/A	4.500	103.475	103.375	103.275	5.500	100.513	99.982	99.923	4.500	101.884	101.784	101.684
5.500	105.533	105.002	104.943	5.500	N/A	N/A	N/A	4.625	102.663	102.563	102.463	5.625	100.622	100.095	100.036	4.625	100.506	100.406	100.306
5.625	105.792	105.265	105.206	5.625	N/A	N/A	N/A	4.750	102.899	102.799	102.699	5.750	99.899	99.467	99.381	4.750	100.811	100.711	100.611

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.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 2:40 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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