

W. Rate Sheet Dated: 3/31/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.706	98.456	98.190	2.750	99.286	99.036	98.770	2.375	97.559	97.409	97.259	3.125	95.866	95.716	95.566
2.875	98.712	98.462	98.196	2.875	99.291	99.041	98.775	2.500	97.564	97.414	97.264	3.250	97.370	97.220	97.070
3.000	98.717	98.467	98.202	3.000	99.296	99.046	98.780	2.625	97.569	97.419	97.269	3.375	97.358	97.208	97.058
3.125	98.722	98.472	98.206	3.125	99.300	99.050	98.785	2.750	98.280	98.130	97.980	3.500	97.362	97.212	97.062
3.250	100.978	100.728	100.478	3.250	100.707	100.457	100.207	2.875	98.285	98.135	97.985	3.625	97.365	97.215	97.065
3.375	100.983	100.733	100.483	3.375	100.712	100.462	100.212	3.000	98.290	98.140	97.990	Margin = 2.250		Index = 0.170	
3.500	100.987	100.737	100.487	3.500	100.716	100.466	100.216	3.125	98.294	98.144	97.994				
3.625	100.991	100.741	100.491	3.625	100.720	100.470	100.220	3.250	100.397	100.247	100.097				
3.750	101.627	101.477	101.320	3.750	101.206	101.056	100.900	3.375	100.401	100.251	100.101				
3.875	101.631	101.481	101.325	3.875	101.210	101.060	100.904	3.500	100.405	100.255	100.105				
4.000	101.635	101.485	101.329	4.000	101.214	101.064	100.908	3.625	100.409	100.259	100.109				
4.125	101.639	101.489	101.333	4.125	101.217	101.067	100.911	3.750	101.693	101.543	101.393				
4.250	102.486	102.386	102.261	4.250	102.065	101.965	101.840	3.875	101.696	101.546	101.396				
4.375	102.489	102.389	102.264	4.375	102.068	101.968	101.843	4.000	101.700	101.550	101.400				
4.500	102.485	102.385	102.260	4.500	102.063	101.963	101.838	4.125	101.703	101.553	101.403				
4.625	102.489	102.389	102.264	4.625	102.066	101.966	101.841	4.250	100.786	100.636	100.486				
4.750	102.614	102.514	102.414	4.750	101.879	101.779	101.679	4.375	100.789	100.639	100.489				
4.875	102.305	102.205	102.105	4.875	101.882	101.782	101.682	4.500	100.785	100.635	100.485				
6.250	104.070	103.920	103.770	6.250	103.645	103.495	103.345	4.625	100.788	100.638	100.488				

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	98.706	98.456	98.190	2.750	99.036	98.786	98.520	2.375	96.559	96.409	96.259	3.125	94.866	94.716	94.566
2.875	98.712	98.462	98.196	2.875	99.041	98.791	98.525	2.500	96.564	96.414	96.264	3.250	96.370	96.220	96.070
3.000	98.717	98.467	98.202	3.000	99.046	98.796	98.530	2.625	96.569	96.419	96.269	3.375	96.358	96.208	96.058
3.125	98.722	98.472	98.206	3.125	99.050	98.800	98.535	2.750	97.280	97.130	96.980	3.500	96.362	96.212	96.062
3.250	100.728	100.478	100.228	3.250	100.207	99.957	99.707	2.875	97.285	97.135	96.985	3.625	96.365	96.215	96.065
3.375	100.733	100.483	100.233	3.375	100.212	99.962	99.712	3.000	97.290	97.140	96.990	Margin = 2.250		Index = 0.170	
3.500	100.737	100.487	100.237	3.500	100.216	99.966	99.716	3.125	97.294	97.144	96.994	30 Year OTC			
3.625	100.741	100.491	100.241	3.625	100.220	99.970	99.720	3.250	99.397	99.247	99.097	Rate	30 Day	45 Day	60 Day
3.750	100.677	100.527	100.370	3.750	100.206	100.056	99.900	3.375	99.401	99.251	99.101	4.000	101.260	101.010	100.760
3.875	100.681	100.531	100.375	3.875	100.210	100.060	99.904	3.500	99.405	99.255	99.105	4.125	101.264	101.014	100.764
4.000	100.685	100.535	100.379	4.000	100.214	100.064	99.908	3.625	99.409	99.259	99.109	4.375	102.114	101.864	101.614
4.125	100.689	100.539	100.383	4.125	100.217	100.067	99.911	3.750	100.693	100.543	100.393	4.500	102.110	101.860	101.610
4.250	101.736	101.636	101.511	4.250	101.065	100.965	100.840	3.875	100.696	100.546	100.396	4.625	102.114	101.864	101.614
4.375	101.739	101.639	101.514	4.375	101.068	100.968	100.843	4.000	100.700	100.550	100.400	4.875	101.930	101.680	101.430
4.500	101.735	101.635	101.510	4.500	101.063	100.963	100.838	4.125	100.703	100.553	100.403	5.000	101.920	101.670	101.420
4.625	101.739	101.639	101.514	4.625	101.066	100.966	100.841	4.250	99.786	99.636	99.486	5.125	101.923	101.673	101.423
4.750	101.864	101.764	101.664	4.750	100.879	100.779	100.679	4.375	99.789	99.639	99.489	5.500	102.906	102.656	102.406
4.875	101.555	101.455	101.355	4.875	100.882	100.782	100.682	4.500	99.785	99.635	99.485	5.625	102.909	102.659	102.409
6.250	103.320	103.170	103.020	6.250	102.645	102.495	102.345	4.625	99.788	99.638	99.488	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	98.510	98.260	98.010	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.514	98.264	98.014				
4.125	98.689	98.439	98.189	6.250	103.750	103.500	103.250	4.375	99.364	99.114	98.864				
4.250	99.536	99.286	99.036					4.500	99.360	99.110	98.860				
4.375	99.539	99.289	99.039					4.625	99.364	99.114	98.864				
4.500	99.335	99.085	98.835					4.875	99.180	98.930	98.680				
4.625	99.339	99.089	98.839					5.000	99.170	98.920	98.670				
5.000	99.345	99.095	98.845					5.125	99.173	98.923	98.673				
5.125	99.348	99.098	98.848					5.500	100.156	99.906	99.656				
5.250	99.748	99.498	99.248					5.625	100.159	99.909	99.659				
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/30/2020

45 Day Lock Exp.:

5/15/2020

60 Day Lock Exp.:

6/1/2020

W. Rate Sheet Dated: 3/31/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	92.056	91.806	91.540	2.750	93.066	92.816	92.550	2.375	94.339	94.189	94.039	3.125	90.226	90.076	89.926
2.875	92.062	91.812	91.546	2.875	93.071	92.821	92.555	2.500	94.344	94.194	94.044	3.250	91.417	91.267	91.117
3.000	92.067	91.817	91.552	3.000	93.076	92.826	92.560	2.625	94.349	94.199	94.049	3.375	91.406	91.256	91.106
3.125	92.072	91.822	91.556	3.125	93.080	92.830	92.565	2.750	92.060	91.910	91.760	3.500	91.409	91.259	91.109
3.250	94.015	93.765	93.515	3.250	94.175	93.925	93.675	2.875	92.065	91.915	91.765	3.625	91.413	91.263	91.113
3.375	94.020	93.770	93.520	3.375	94.179	93.929	93.679	3.000	92.070	91.920	91.770	Margin = 2.250		Index = 0.170	
3.500	94.025	93.775	93.525	3.500	94.183	93.933	93.683	3.125	92.074	91.924	91.774				
3.625	94.029	93.779	93.529	3.625	94.187	93.937	93.687	3.250	93.864	93.714	93.564				
3.750	97.789	97.639	97.483	3.750	97.799	97.649	97.492	3.375	93.869	93.719	93.569				
3.875	97.793	97.643	97.487	3.875	97.803	97.653	97.496	3.500	93.873	93.723	93.573				
4.000	97.798	97.648	97.491	4.000	97.806	97.656	97.500	3.625	93.876	93.726	93.576				
4.125	97.802	97.652	97.495	4.125	97.810	97.660	97.504	3.750	98.285	98.135	97.985				
4.250	98.648	98.548	98.423	4.250	98.657	98.557	98.432	3.875	98.289	98.139	97.989				
4.375	98.652	98.552	98.427	4.375	98.661	98.561	98.436	4.000	98.292	98.142	97.992				
4.500	98.648	98.548	98.423	4.500	98.655	98.555	98.430	4.125	98.296	98.146	97.996				
4.625	98.651	98.551	98.426	4.625	98.658	98.558	98.433	4.250	97.378	97.228	97.078				
4.750	97.901	97.801	97.701	4.750	97.597	97.497	97.397	4.375	97.382	97.232	97.082				
4.875	97.593	97.493	97.393	4.875	97.599	97.499	97.399	4.500	97.378	97.228	97.078				
6.250	100.420	100.270	100.120	6.250	100.425	100.275	100.125	4.625	97.381	97.231	97.081				

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	92.056	91.806	91.540	2.750	92.386	92.136	91.870	2.375	95.159	95.009	94.859	3.125	88.216	88.066	87.916
2.875	92.062	91.812	91.546	2.875	92.391	92.141	91.875	2.500	95.164	95.014	94.864	3.250	89.407	89.257	89.107
3.000	92.067	91.817	91.552	3.000	92.396	92.146	91.880	2.625	95.169	95.019	94.869	3.375	89.396	89.246	89.096
3.125	92.072	91.822	91.556	3.125	92.400	92.150	91.885	2.750	96.536	96.386	96.236	3.500	89.399	89.249	89.099
3.250	93.765	93.515	93.265	3.250	93.245	92.995	92.745	2.875	96.541	96.391	96.241	3.625	89.403	89.253	89.103
3.375	93.770	93.520	93.270	3.375	93.249	92.999	92.749	3.000	96.546	96.396	96.246	Margin = 2.250		Index = 0.170	
3.500	93.775	93.525	93.275	3.500	93.253	93.003	92.753	3.125	96.550	96.400	96.250	30 Year OTC			
3.625	93.779	93.529	93.279	3.625	93.257	93.007	92.757	3.250	98.497	98.347	98.197	Rate	30 Day	45 Day	60 Day
3.750	96.839	96.689	96.533	3.750	96.369	96.219	96.062	3.375	98.501	98.351	98.201	4.000	97.423	97.173	96.923
3.875	96.843	96.693	96.537	3.875	96.373	96.223	96.066	3.500	98.505	98.355	98.205	4.125	97.427	97.177	96.927
4.000	96.848	96.698	96.541	4.000	96.376	96.226	96.070	3.625	98.509	98.359	98.209	4.375	98.277	98.027	97.777
4.125	96.852	96.702	96.545	4.125	96.380	96.230	96.074	3.750	99.285	99.135	98.985	4.500	98.273	98.023	97.773
4.250	97.898	97.798	97.673	4.250	97.227	97.127	97.002	3.875	99.289	99.139	98.989	4.625	98.276	98.026	97.776
4.375	97.902	97.802	97.677	4.375	97.231	97.131	97.006	4.000	99.292	99.142	98.992	4.875	97.218	96.968	96.718
4.500	97.898	97.798	97.673	4.500	97.225	97.125	97.000	4.125	99.296	99.146	98.996	5.000	97.207	96.957	96.707
4.625	97.901	97.801	97.676	4.625	97.228	97.128	97.003	4.250	98.136	97.986	97.836	5.125	97.210	96.960	96.710
4.750	97.151	97.051	96.951	4.750	96.167	96.067	95.967	4.375	98.139	97.989	97.839	5.500	98.193	97.943	97.693
4.875	96.843	96.743	96.643	4.875	96.169	96.069	95.969	4.500	98.135	97.985	97.835	5.625	98.196	97.946	97.696
6.250	99.670	99.520	99.370	6.250	98.995	98.845	98.695	4.625	98.138	97.988	97.838	6.250	99.735	99.485	99.235

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"			
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	94.673	94.423	94.173	4.000	94.673	94.423	94.173	4.125	94.677	94.427	94.177	4.750	N/A	N/A	N/A
4.125	94.502	94.252	94.002	4.125	94.502	94.252	94.002	4.375	95.527	95.277	95.027				
4.250	95.348	95.098	94.848	4.250	95.348	95.098	94.848	4.500	95.523	95.273	95.023				
4.375	95.352	95.102	94.852	4.375	95.352	95.102	94.852	4.625	95.526	95.276	95.026				
4.500	95.148	94.898	94.648	4.500	95.148	94.898	94.648	4.875	94.468	94.218	93.968				
4.625	95.151	94.901	94.651	4.625	95.151	94.901	94.651	5.000	94.457	94.207	93.957				
5.000	94.282	94.032	93.782	5.000	94.282	94.032	93.782	5.125	94.460	94.210	93.960				
5.125	94.285	94.035	93.785	5.125	94.285	94.035	93.785	5.500	95.443	95.193	94.943	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.250	94.686	94.436	94.186	5.250	94.686	94.436	94.186	5.625	95.446	95.196	94.946	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	96.985	96.735	96.485	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
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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/30/2020

5/15/2020

6/1/2020

W. Rate Sheet Dated: 3/31/2020

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	
2.875	94.564	94.439	94.189	
3.000	95.007	94.882	94.632	
3.125	95.560	95.435	95.185	
3.250	96.340	96.215	95.965	
3.375	96.847	96.722	96.472	
3.500	97.242	97.117	96.867	
3.625	97.530	97.405	97.155	
3.750	97.379	97.254	97.004	
3.875	98.100	97.975	97.725	
3.990	98.410	98.285	98.035	
4.000	98.437	98.312	98.062	
4.125	98.486	98.361	98.111	
4.250	98.222	98.097	97.847	
4.375	98.586	98.461	98.211	
4.500	98.899	98.774	98.524	
4.625	99.008	98.883	98.633	
4.750	98.960	98.835	98.585	
4.875	99.351	99.226	98.976	
4.990	99.557	99.432	99.182	
5.000	99.575	99.450	99.200	

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	94.284	94.159	93.909	
2.750	94.969	94.844	94.594	
2.875	94.438	94.313	94.063	
3.000	95.010	94.885	94.635	
3.125	95.592	95.467	95.217	
3.250	96.190	96.065	95.815	
3.375	96.739	96.614	96.364	
3.500	97.380	97.255	97.005	
3.625	97.560	97.435	97.185	
3.750	97.533	97.408	97.158	
3.875	98.270	98.145	97.895	
4.000	98.526	98.401	98.151	
4.125	98.706	98.581	98.331	
4.250	98.069	97.944	97.694	
4.375	98.375	98.250	98.000	

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	95.622	95.497	95.247	
2.500	96.114	95.989	95.739	
2.625	96.487	96.362	96.112	
2.750	96.903	96.778	96.528	
2.875	96.142	96.017	95.767	
3.000	96.351	96.226	95.976	
3.125	96.781	96.656	96.406	
3.250	97.144	97.019	96.769	
3.375	97.745	97.620	97.370	
3.500	98.028	97.903	97.653	
3.625	97.527	97.402	97.152	
3.750	97.872	97.747	97.497	
3.875	98.403	98.278	98.028	
4.000	98.745	98.620	98.370	
4.125	98.582	98.457	98.207	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	93.408	93.283	93.033	
3.000	92.507	92.382	92.132	
3.125	93.060	92.935	92.685	
3.250	93.839	93.714	93.464	
3.375	94.347	94.222	93.972	
3.500	94.742	94.617	94.367	
3.625	95.030	94.905	94.655	
3.750	94.886	94.761	94.511	
3.875	95.607	95.482	95.232	
4.000	95.944	95.819	95.569	
4.125	95.993	95.868	95.618	
4.250	94.736	94.611	94.361	
4.375	95.100	94.975	94.725	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.163	96.038	95.788	
3.000	95.401	95.276	95.026	
3.125	95.610	95.485	95.235	
3.250	96.041	95.916	95.666	
3.375	96.529	96.404	96.154	
3.500	97.130	97.005	96.755	
3.625	97.413	97.288	97.038	
3.750	96.912	96.787	96.537	
3.875	96.776	96.651	96.401	
4.000	97.307	97.182	96.932	
4.125	97.649	97.524	97.274	
4.250	97.486	97.361	97.111	
4.375	97.422	97.297	97.047	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.063	95.938	95.688	
2.875	95.301	95.176	94.926	
3.000	95.510	95.385	95.135	
3.125	95.941	95.816	95.566	
3.250	96.429	96.304	96.054	
3.375	97.030	96.905	96.655	
3.500	97.313	97.188	96.938	
3.625	96.812	96.687	96.437	
3.750	96.676	96.551	96.301	
3.875	97.207	97.082	96.832	
4.000	97.549	97.424	97.174	
4.125	97.386	97.261	97.011	
4.250	97.322	97.197	96.947	

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

30 Day Lock Exp.: 4/30/2020
45 Day Lock Exp.: 5/15/2020
60 Day Lock Exp.: 6/1/2020

W. Rate Sheet Dated: 3/31/2020

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
2.750	97.742	97.452	97.479	3.375	100.768	100.654	100.568	3.375	100.768	100.654	100.568	2.750	97.060	96.770	96.797	3.375	98.542	98.428	98.342
2.875	98.535	98.262	98.289	3.500	101.265	101.165	101.065	3.500	101.265	101.165	101.065	2.875	97.853	97.580	97.607	3.500	99.039	98.939	98.839
2.990	98.814	98.657	98.614	3.625	101.594	101.494	101.394	3.625	101.594	101.494	101.394	2.990	96.588	96.431	96.388	3.625	99.368	99.268	99.168
3.000	98.914	98.757	98.714	3.750	101.395	101.294	101.195	3.750	101.395	101.294	101.195	3.000	96.688	96.531	96.488	3.750	98.709	98.608	98.509
3.125	99.612	99.468	99.412	3.875	101.782	101.682	101.582	3.875	101.782	101.682	101.582	3.125	97.386	97.242	97.186	3.875	99.096	98.996	98.896
3.250	100.575	100.449	100.375	3.990	101.934	101.834	101.734	3.990	101.934	101.834	101.734	3.250	98.349	98.223	98.149	3.990	99.248	99.148	99.048
3.375	101.018	100.904	100.818	4.000	102.034	101.934	101.834	4.000	102.034	101.934	101.834	3.375	98.792	98.678	98.592	4.000	99.348	99.248	99.148
3.500	101.515	101.415	101.315	4.125	102.101	102.001	101.901	4.125	102.101	102.001	101.901	3.500	99.289	99.189	99.089	4.125	99.415	99.315	99.215
3.625	101.844	101.744	101.644	4.250	102.006	101.906	101.806	4.250	102.006	101.906	101.806	3.625	99.618	99.518	99.418	4.250	98.966	98.866	98.766
3.750	101.645	101.544	101.445	4.375	102.322	102.222	102.122	4.375	102.322	102.222	102.122	3.750	98.959	98.858	98.759	4.375	99.282	99.182	99.082
3.875	102.032	101.932	101.832	4.500	102.409	102.309	102.209	4.500	102.409	102.309	102.209	3.875	99.346	99.246	99.146	4.500	99.369	99.269	99.169
3.990	102.309	102.209	102.109	4.625	102.519	102.419	102.319	4.625	102.519	102.419	102.319	3.990	99.623	99.523	99.423	4.625	99.479	99.379	99.279
4.000	102.409	102.309	102.209	4.750	102.803	102.703	102.603	4.750	102.803	102.703	102.603	4.000	99.723	99.623	99.523	4.750	99.131	99.031	98.931
4.125	102.476	102.376	102.276	4.875	103.144	103.044	102.944	4.875	103.144	103.044	102.944	4.125	99.790	99.690	99.590	4.875	99.472	99.372	99.272
4.250	102.381	102.281	102.181	4.990	102.910	102.810	102.710	4.990	102.910	102.810	102.710	4.250	99.341	99.241	99.141	4.990	99.238	99.138	99.038
4.375	102.697	102.597	102.497	5.000	103.010	102.910	102.810	5.000	103.010	102.910	102.810	4.375	99.657	99.557	99.457	5.000	99.338	99.238	99.138
4.500	103.034	102.934	102.834	5.125	103.221	103.121	103.021	5.125	103.221	103.121	103.021	4.500	99.994	99.894	99.794	5.125	99.549	99.449	99.349
4.625	103.144	103.044	102.944	5.250	103.346	103.246	103.146	5.250	103.346	103.246	103.146	4.625	100.104	100.004	99.904	5.250	99.066	98.966	98.866
4.750	103.428	103.328	103.228	5.375	104.662	104.562	104.462	5.375	104.662	104.562	104.462	4.750	99.756	99.656	99.556	5.375	100.142	100.042	99.942
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
3.375	98.542	98.428	98.342	2.750	97.597	97.339	97.367	3.375	100.849	100.666	100.649	3.375	100.849	100.666	100.649	2.750	100.199	100.099	99.999
3.500	99.039	98.939	98.839	2.875	98.430	98.187	98.215	3.500	101.552	101.379	101.352	3.500	101.552	101.379	101.352	2.875	100.500	100.400	100.300
3.625	99.368	99.268	99.168	2.990	99.000	98.768	98.796	3.625	101.751	101.589	101.551	3.625	101.751	101.589	101.551	2.990	100.686	100.586	100.486
3.750	98.709	98.608	98.509	3.000	99.100	98.868	98.896	3.750	101.748	101.580	101.548	3.750	101.748	101.580	101.548	3.000	100.786	100.686	100.586
3.875	99.096	98.996	98.896	3.125	99.771	99.553	99.571	3.875	102.148	101.991	101.948	3.875	102.148	101.991	101.948	3.125	101.013	100.913	100.813
3.990	99.248	99.148	99.048	3.250	100.434	100.236	100.234	3.990	102.329	102.180	102.129	3.990	102.329	102.180	102.129	3.250	101.397	101.297	101.197
4.000	99.348	99.248	99.148	3.375	100.849	100.666	100.649	4.000	102.429	102.280	102.229	4.000	102.429	102.280	102.229	3.375	101.737	101.637	101.537
4.125	99.415	99.315	99.215	3.500	101.552	101.379	101.352	4.125	102.634	102.488	102.434	4.125	102.634	102.488	102.434	3.500	102.036	101.936	101.836
4.250	98.966	98.866	98.766	3.625	101.751	101.589	101.551	4.250	102.233	102.133	102.033	4.250	102.233	102.133	102.033	3.625	101.699	101.599	101.499
4.375	99.282	99.182	99.082	3.750	101.748	101.580	101.548	4.375	102.485	102.385	102.285	4.375	102.485	102.385	102.285	3.750	102.065	101.965	101.865
4.500	99.369	99.269	99.169	3.875	102.148	101.991	101.948	4.500	102.761	102.661	102.561	4.500	102.761	102.661	102.561	3.875	102.215	102.115	102.015
4.625	99.479	99.379	99.279	3.990	102.329	102.180	102.129	4.625	102.849	102.749	102.649	4.625	102.849	102.749	102.649	3.990	102.485	102.385	102.285
4.750	99.131	99.031	98.931	4.000	102.429	102.280	102.229	4.750	103.141	103.041	102.941	4.750	103.141	103.041	102.941	4.000	102.585	102.485	102.385
4.875	99.472	99.372	99.272	4.125	102.634	102.488	102.434	4.875	103.432	103.332	103.232	4.875	103.432	103.332	103.232	4.125	102.347	102.247	102.147
4.990	99.238	99.138	99.038	4.250	102.233	102.133	102.033	4.990	103.587	103.487	103.387	4.990	103.587	103.487	103.387	4.250	102.711	102.611	102.511
5.000	99.338	99.238	99.138	4.375	102.485	102.385	102.285	5.000	103.687	103.587	103.487	5.000	103.687	103.587	103.487	4.375	103.035	102.935	102.835
5.125	99.549	99.449	99.349	4.500	102.761	102.661	102.561	5.125	104.017	103.917	103.817	5.125	104.017	103.917	103.817	4.500	103.202	103.102	103.002
5.250	99.066	98.966	98.866	4.625	102.849	102.749	102.649	5.250	104.198	104.098	103.998	5.250	104.198	104.098	103.998	4.625	102.381	102.281	102.181
5.375	100.142	100.042	99.942	4.750	103.141	103.041	102.941	5.375	104.447	104.347	104.247	5.375	104.447	104.347	104.247	4.750	102.645	102.545	102.445
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	102.199	102.099	101.999	2.750	102.449	102.349	102.249	2.750	99.686	99.586	99.486	2.750	101.686	101.586	101.486	2.750	101.936	101.836	101.736
2.875	100.500	100.400	100.300	2.875	100.500	100.400	100.300	2.875	99.987	99.887	99.787	2.875	99.987	99.887	99.787	2.875	99.987	99.887	99.787
2.990	100.686	100.586	100.486	2.990	100.686	100.586	100.486	2.990	100.173	100.073	99.973	2.990	100.173	100.073	99.973	2.990	100.173	100.073	99.973
3.000	100.786	100.686	100.586	3.000	100.786	100.686	100.586	3.000	100.273	100.173	100.073	3.000	100.273	100.173	100.073	3.000	100.273	100.173	100.073
3.125	101.013	100.913	100.813	3.125	101.013	100.913	100.813	3.125	100.625	100.525	100.425	3.125	100.625	100.525	100.425	3.125	100.625	100.525	100.425
3.250	101.397	101.297	101.197	3.250	101.397	101.297	101.197	3.250	101.009	100.909	100.809	3.250	101.009	100.909	100.809	3.250	101.009	100.909	100.809
3.375	101.737	101.637	101.537	3.375	101.737	101.637	101.537	3.375	101.349	101.249	101.149	3.375	101.349	101.249	101.149	3.375	101.349	101.249	101.149
3.500	102.036	101.936	101.836	3.500	102.036	101.936	101.836	3.500	101.648	101.548	101.448	3.500	101.648	101.548	101.448	3.500	101.648	101.548	101.448
3.625	101.699	101.599	101.499	3.625	101.699	101.599	101.499	3.625	100.810	100.710	100.610	3.625	100.810	100.710	100.610	3.625	100.810	100.710	100.610
3.750	102.065	101.965	101.865	3.750	102.065	101.965	101.865	3.750	101.176	101.076	100.976	3.750	101.176	101.076	100.976	3.750	101.176	101.076	100.976
3.875	102.215	102.115	102.015	3															



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.:

4/30/2020

45 Day Lock Exp.:

5/15/2020

60 Day Lock Exp.:

6/1/2020

W. Rate Sheet Dated: 3/31/2020

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
2.750	98.123	97.752	97.774	2.750	97.905	97.616	97.641	2.750	100.144	100.044	99.926	2.750	97.091	96.720	96.742	2.750	99.331	99.231	99.113
2.875	98.884	98.534	98.557	2.875	98.720	98.446	98.471	2.875	100.439	100.339	100.228	2.875	97.852	97.502	97.525	2.875	99.626	99.526	99.415
2.990	99.181	98.914	98.920	2.990	99.278	99.014	99.039	2.990	100.618	100.518	100.414	2.990	96.605	96.338	96.344	2.990	99.805	99.705	99.601
3.000	99.281	99.014	99.020	3.000	99.378	99.114	99.139	3.000	100.718	100.618	100.514	3.000	96.705	96.438	96.444	3.000	99.905	99.805	99.701
3.125	99.953	99.704	99.711	3.125	100.027	99.778	99.803	3.125	101.065	100.965	100.865	3.125	97.377	97.128	97.135	3.125	100.377	100.277	100.177
3.250	100.869	100.650	100.659	3.250	100.668	100.439	100.464	3.250	101.437	101.337	101.237	3.250	98.293	98.074	98.083	3.250	100.749	100.649	100.549
3.375	101.288	101.085	101.088	3.375	101.067	100.852	100.867	3.375	101.770	101.670	101.570	3.375	98.712	98.509	98.512	3.375	101.082	100.982	100.882
3.500	101.754	101.574	101.554	3.500	101.740	101.539	101.540	3.500	102.058	101.958	101.858	3.500	99.178	98.998	98.978	3.500	101.370	101.270	101.170
3.625	102.064	101.907	101.864	3.625	101.929	101.735	101.729	3.625	101.656	101.556	101.456	3.625	99.488	99.331	99.288	3.625	100.467	100.367	100.267
3.750	101.897	101.797	101.697	3.750	101.931	101.831	101.731	3.750	102.011	101.911	101.811	3.750	98.861	98.761	98.661	3.750	100.822	100.722	100.622
3.875	102.263	102.163	102.063	3.875	102.314	102.214	102.114	3.875	102.159	102.059	101.959	3.875	99.227	99.127	99.027	3.875	100.970	100.870	100.770
3.990	102.520	102.420	102.320	3.990	102.483	102.383	102.283	3.990	102.417	102.317	102.217	3.990	99.484	99.384	99.284	3.990	101.228	101.128	101.028
4.000	102.620	102.520	102.420	4.000	102.583	102.483	102.383	4.000	102.517	102.417	102.317	4.000	99.584	99.484	99.384	4.000	101.328	101.228	101.128
4.125	102.678	102.578	102.478	4.125	102.778	102.678	102.578	4.125	102.478	102.378	102.278	4.125	99.642	99.542	99.442	4.125	100.887	100.787	100.687
4.250	102.535	102.435	102.335	4.250	102.312	102.212	102.112	4.250	102.829	102.729	102.629	4.250	99.145	99.045	98.945	4.250	101.238	101.138	101.038
4.375	102.837	102.737	102.637	4.375	102.552	102.452	102.352	4.375	103.136	103.036	102.936	4.375	99.447	99.347	99.247	4.375	101.545	101.445	101.345
4.500	103.159	103.059	102.959	4.500	102.820	102.720	102.620	4.500	103.293	103.193	103.093	4.500	99.769	99.669	99.569	4.500	101.702	101.602	101.502
4.625	103.268	103.168	103.068	4.625	102.907	102.807	102.707	4.625	103.329	103.229	103.129	4.625	99.878	99.778	99.678	4.625	100.172	100.072	99.972
4.750	103.369	103.203	103.161	4.750	103.012	102.821	102.787	4.750	102.585	102.485	102.385	4.750	99.347	99.181	99.139	4.750	100.497	100.397	100.297

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	-3.000	-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.:

4/30/2020

45 Day Lock Exp.:

5/15/2020

60 Day Lock Exp.:

6/1/2020

W. Rate Sheet Dated: 3/31/2020

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)