

W. Rate Sheet Dated: 4/3/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.191	98.941	98.706	2.750	99.770	99.520	99.286	2.375	97.824	97.674	97.524	3.125	95.863	95.713	95.563
2.875	99.196	98.946	98.712	2.875	99.775	99.525	99.291	2.500	97.829	97.679	97.529	3.250	97.366	97.216	97.066
3.000	99.202	98.952	98.717	3.000	99.780	99.530	99.296	2.625	97.834	97.684	97.534	3.375	97.370	97.220	97.070
3.125	99.207	98.957	98.723	3.125	99.785	99.535	99.301	2.750	98.612	98.462	98.312	3.500	97.358	97.208	97.058
3.250	101.493	101.243	101.040	3.250	101.223	100.973	100.770	2.875	98.617	98.467	98.317	3.625	97.362	97.212	97.062
3.375	101.499	101.249	101.045	3.375	101.228	100.978	100.775	3.000	98.622	98.472	98.322	Margin = 2.250		Index = 0.170	
3.500	101.503	101.253	101.050	3.500	101.232	100.982	100.779	3.125	98.627	98.477	98.327				
3.625	101.508	101.258	101.055	3.625	101.236	100.986	100.783	3.250	101.116	100.966	100.816				
3.750	102.111	101.961	101.811	3.750	101.691	101.541	101.391	3.375	101.120	100.970	100.820				
3.875	102.116	101.966	101.816	3.875	101.695	101.545	101.395	3.500	101.125	100.975	100.825				
4.000	102.120	101.970	101.820	4.000	101.698	101.548	101.398	3.625	101.128	100.978	100.828				
4.125	102.124	101.974	101.824	4.125	101.702	101.552	101.402	3.750	101.701	101.551	101.401				
4.250	102.501	102.401	102.198	4.250	102.081	101.981	101.778	3.875	101.704	101.554	101.404				
4.375	102.505	102.405	102.202	4.375	102.084	101.984	101.781	4.000	101.708	101.558	101.408				
4.500	102.509	102.409	102.206	4.500	102.088	101.988	101.785	4.125	101.711	101.561	101.411				
4.625	102.505	102.405	102.201	4.625	102.082	101.982	101.779	4.250	101.935	101.785	101.635				
4.750	102.728	102.628	102.528	4.750	102.306	102.206	102.106	4.375	101.938	101.788	101.638				
4.875	102.743	102.643	102.543	4.875	102.319	102.219	102.119	4.500	101.941	101.791	101.641				
6.250	104.304	104.154	104.004	6.250	103.880	103.730	103.580	4.625	101.937	101.787	101.637				

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	98.441	98.191	97.956	2.750	99.520	99.270	99.036	2.375	96.824	96.674	96.524	3.125	94.863	94.713	94.563
2.875	98.446	98.196	97.962	2.875	99.525	99.275	99.041	2.500	96.829	96.679	96.529	3.250	96.366	96.216	96.066
3.000	98.452	98.202	97.967	3.000	99.530	99.280	99.046	2.625	96.834	96.684	96.534	3.375	96.370	96.220	96.070
3.125	98.457	98.207	97.973	3.125	99.535	99.285	99.051	2.750	97.612	97.462	97.312	3.500	96.358	96.208	96.058
3.250	100.743	100.493	100.290	3.250	100.723	100.473	100.270	2.875	97.617	97.467	97.317	3.625	96.362	96.212	96.062
3.375	100.749	100.499	100.295	3.375	100.728	100.478	100.275	3.000	97.622	97.472	97.322	Margin = 2.250		Index = 0.170	
3.500	100.753	100.503	100.300	3.500	100.732	100.482	100.279	3.125	97.627	97.477	97.327	30 Year OTC			
3.625	100.758	100.508	100.305	3.625	100.736	100.486	100.283	3.250	100.116	99.966	99.816	Rate	30 Day	45 Day	60 Day
3.750	101.161	101.011	100.861	3.750	100.691	100.541	100.391	3.375	100.120	99.970	99.820	4.000	101.745	101.495	101.245
3.875	101.166	101.016	100.866	3.875	100.695	100.545	100.395	3.500	100.125	99.975	99.825	4.125	101.749	101.499	101.249
4.000	101.170	101.020	100.870	4.000	100.698	100.548	100.398	3.625	100.128	99.978	99.828	4.375	102.130	101.880	101.630
4.125	101.174	101.024	100.874	4.125	100.702	100.552	100.402	3.750	100.701	100.551	100.401	4.500	102.134	101.884	101.634
4.250	101.751	101.651	101.448	4.250	101.081	100.981	100.778	3.875	100.704	100.554	100.404	4.625	102.130	101.880	101.630
4.375	101.755	101.655	101.452	4.375	101.084	100.984	100.781	4.000	100.708	100.558	100.408	4.875	102.368	102.118	101.868
4.500	101.759	101.659	101.456	4.500	101.088	100.988	100.785	4.125	100.711	100.561	100.411	5.000	102.370	102.120	101.870
4.625	101.755	101.655	101.451	4.625	101.082	100.982	100.779	4.250	100.935	100.785	100.635	5.125	102.360	102.110	101.860
4.750	101.978	101.878	101.778	4.750	101.306	101.206	101.106	4.375	100.938	100.788	100.638	5.500	103.153	102.903	102.653
4.875	101.993	101.893	101.793	4.875	101.319	101.219	101.119	4.500	100.941	100.791	100.641	5.625	103.143	102.893	102.643
6.250	103.554	103.404	103.254	6.250	102.880	102.730	102.580	4.625	100.937	100.787	100.637	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	98.995	98.745	98.495	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.999	98.749	98.499				
4.125	99.174	98.924	98.674	6.250	103.750	103.500	103.250	4.375	99.380	99.130	98.880				
4.250	99.551	99.301	99.051					4.500	99.384	99.134	98.884				
4.375	99.555	99.305	99.055					4.625	99.380	99.130	98.880				
4.500	99.359	99.109	98.859					4.875	99.618	99.368	99.118				
4.625	99.355	99.105	98.855					5.000	99.620	99.370	99.120				
5.000	99.795	99.545	99.295					5.125	99.610	99.360	99.110				
5.125	99.785	99.535	99.285					5.500	100.403	100.153	99.903				
5.250	100.185	99.935	99.685					5.625	100.393	100.143	99.893	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	Rate	30 Day	45 Day	60 Day
												6.250	102.750	102.500	102.250

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/4/2020

45 Day Lock Exp.:

5/18/2020

60 Day Lock Exp.:

6/2/2020

W. Rate Sheet Dated: 4/3/2020

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	94.166	93.916	93.681	2.750	95.175	94.925	94.691	2.375	94.604	94.454	94.304	3.125	91.848	91.698	91.548
2.875	94.171	93.921	93.687	2.875	95.180	94.930	94.696	2.500	94.609	94.459	94.309	3.250	93.664	93.514	93.364
3.000	94.177	93.927	93.692	3.000	95.185	94.935	94.701	2.625	94.614	94.464	94.314	3.375	93.667	93.517	93.367
3.125	94.182	93.932	93.698	3.125	95.190	94.940	94.706	2.750	94.017	93.867	93.717	3.500	93.656	93.506	93.356
3.250	96.781	96.531	96.328	3.250	96.940	96.690	96.487	2.875	94.022	93.872	93.722	3.625	93.659	93.509	93.359
3.375	96.786	96.536	96.333	3.375	96.945	96.695	96.492	3.000	94.027	93.877	93.727	Margin = 2.250		Index = 0.170	
3.500	96.791	96.541	96.338	3.500	96.950	96.700	96.497	3.125	94.032	93.882	93.732				
3.625	96.795	96.545	96.342	3.625	96.954	96.704	96.500	3.250	96.833	96.683	96.533				
3.750	97.711	97.561	97.411	3.750	97.721	97.571	97.421	3.375	96.838	96.688	96.538				
3.875	97.716	97.566	97.416	3.875	97.725	97.575	97.425	3.500	96.842	96.692	96.542				
4.000	97.720	97.570	97.420	4.000	97.728	97.578	97.428	3.625	96.846	96.696	96.546				
4.125	97.724	97.574	97.424	4.125	97.732	97.582	97.432	3.750	97.731	97.581	97.431				
4.250	97.789	97.689	97.486	4.250	97.798	97.698	97.495	3.875	97.734	97.584	97.434				
4.375	97.793	97.693	97.490	4.375	97.802	97.702	97.499	4.000	97.738	97.588	97.438				
4.500	97.797	97.697	97.493	4.500	97.805	97.705	97.502	4.125	97.741	97.591	97.441				
4.625	97.792	97.692	97.489	4.625	97.799	97.699	97.496	4.250	97.652	97.502	97.352				
4.750	98.015	97.915	97.815	4.750	98.023	97.923	97.823	4.375	97.655	97.505	97.355				
4.875	98.030	97.930	97.830	4.875	98.037	97.937	97.837	4.500	97.659	97.509	97.359				
6.250	100.654	100.504	100.354	6.250	100.660	100.510	100.360	4.625	97.654	97.504	97.354				

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	93.416	93.166	92.931	2.750	94.495	94.245	94.011	2.375	93.674	93.524	93.374	3.125	89.838	89.688	89.538
2.875	93.421	93.171	92.937	2.875	94.500	94.250	94.016	2.500	93.679	93.529	93.379	3.250	91.654	91.504	91.354
3.000	93.427	93.177	92.942	3.000	94.505	94.255	94.021	2.625	93.684	93.534	93.384	3.375	91.657	91.507	91.357
3.125	93.432	93.182	92.948	3.125	94.510	94.260	94.026	2.750	94.181	94.031	93.881	3.500	91.646	91.496	91.346
3.250	96.031	95.781	95.578	3.250	96.010	95.760	95.557	2.875	94.186	94.036	93.886	3.625	91.649	91.499	91.349
3.375	96.036	95.786	95.583	3.375	96.015	95.765	95.562	3.000	94.191	94.041	93.891	Margin = 2.250		Index = 0.170	
3.500	96.041	95.791	95.588	3.500	96.020	95.770	95.567	3.125	94.196	94.046	93.896	30 Year OTC			
3.625	96.045	95.795	95.592	3.625	96.024	95.774	95.570	3.250	96.341	96.191	96.041	Rate	30 Day	45 Day	60 Day
3.750	96.761	96.611	96.461	3.750	96.291	96.141	95.991	3.375	96.345	96.195	96.045	4.000	97.345	97.095	96.845
3.875	96.766	96.616	96.466	3.875	96.295	96.145	95.995	3.500	96.350	96.200	96.050	4.125	97.349	97.099	96.849
4.000	96.770	96.620	96.470	4.000	96.298	96.148	95.998	3.625	96.353	96.203	96.053	4.375	97.418	97.168	96.918
4.125	96.774	96.624	96.474	4.125	96.302	96.152	96.002	3.750	96.926	96.776	96.626	4.500	97.422	97.172	96.922
4.250	97.039	96.939	96.736	4.250	96.368	96.268	96.065	3.875	96.929	96.779	96.629	4.625	97.417	97.167	96.917
4.375	97.043	96.943	96.740	4.375	96.372	96.272	96.069	4.000	96.933	96.783	96.633	4.875	97.655	97.405	97.155
4.500	97.047	96.947	96.743	4.500	96.375	96.275	96.072	4.125	96.936	96.786	96.636	5.000	97.658	97.408	97.158
4.625	97.042	96.942	96.739	4.625	96.369	96.269	96.066	4.250	96.535	96.385	96.235	5.125	97.648	97.398	97.148
4.750	97.265	97.165	97.065	4.750	96.593	96.493	96.393	4.375	96.538	96.388	96.238	5.500	98.441	98.191	97.941
4.875	97.280	97.180	97.080	4.875	96.607	96.507	96.407	4.500	96.541	96.391	96.241	5.625	98.431	98.181	97.931
6.250	99.904	99.754	99.604	6.250	99.230	99.080	98.930	4.625	96.537	96.387	96.237	6.250	99.970	99.720	99.470

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	94.595	94.345	94.095	4.750	N/A	N/A	N/A
4.125	94.424	94.174	93.924	6.250	99.750	99.500	99.250	4.125	94.599	94.349	94.099				
4.250	94.489	94.239	93.989					4.375	94.668	94.418	94.168				
4.375	94.493	94.243	93.993					4.500	94.672	94.422	94.172				
4.500	94.297	94.047	93.797					4.625	94.667	94.417	94.167				
4.625	94.292	94.042	93.792					4.750	94.905	94.655	94.405				
5.000	94.733	94.483	94.233					5.000	94.908	94.658	94.408				
5.125	94.723	94.473	94.223					5.125	94.898	94.648	94.398				
5.250	95.123	94.873	94.623					5.250	95.691	95.441	95.191	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.500	95.681	95.431	95.181	Rate	30 Day	45 Day	60 Day
								6.250	97.220	96.970	96.720	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@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/4/2020

45 Day Lock Exp.:

5/18/2020

60 Day Lock Exp.:

6/2/2020

W. Rate Sheet Dated: 4/3/2020

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	96.248	96.123	95.873	
3.000	96.959	96.834	96.584	
3.125	97.616	97.491	97.241	
3.250	98.500	98.375	98.125	
3.375	98.870	98.745	98.495	
3.500	99.322	99.197	98.947	
3.625	99.596	99.471	99.221	
3.750	99.569	99.444	99.194	
3.875	99.868	99.743	99.493	
3.990	100.149	100.024	99.774	
4.000	100.173	100.048	99.798	
4.125	100.170	100.045	99.795	
4.250	100.186	100.061	99.811	
4.375	100.476	100.351	100.101	
4.500	100.745	100.620	100.370	
4.625	100.825	100.700	100.450	
4.750	100.909	100.784	100.534	
4.875	101.194	101.069	100.819	
4.990	101.387	101.262	101.012	
5.000	101.404	101.279	101.029	

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	N/A	N/A	N/A	
2.750	95.618	95.493	95.243	
2.875	96.411	96.286	96.036	
3.000	97.046	96.921	96.671	
3.125	97.672	97.547	97.297	
3.250	98.268	98.143	97.893	
3.375	98.615	98.490	98.240	
3.500	99.259	99.134	98.884	
3.625	99.438	99.313	99.063	
3.750	99.498	99.373	99.123	
3.875	99.805	99.680	99.430	
4.000	100.018	99.893	99.643	
4.125	100.160	100.035	99.785	
4.250	99.929	99.804	99.554	
4.375	100.167	100.042	99.792	

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	96.115	95.990	95.740	
2.500	96.696	96.571	96.321	
2.625	97.115	96.990	96.740	
2.750	97.551	97.426	97.176	
2.875	97.807	97.682	97.432	
3.000	98.032	97.907	97.657	
3.125	98.227	98.102	97.852	
3.250	98.562	98.437	98.187	
3.375	98.859	98.734	98.484	
3.500	99.111	98.986	98.736	
3.625	99.123	98.998	98.748	
3.750	99.414	99.289	99.039	
3.875	99.534	99.409	99.159	
4.000	99.864	99.739	99.489	
4.125	99.265	99.140	98.890	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	94.968	94.843	94.593	
3.000	93.564	93.439	93.189	
3.125	94.221	94.096	93.846	
3.250	95.105	94.980	94.730	
3.375	95.475	95.350	95.100	
3.500	95.927	95.802	95.552	
3.625	96.198	96.073	95.823	
3.750	95.292	95.167	94.917	
3.875	95.592	95.467	95.217	
4.000	95.897	95.772	95.522	
4.125	95.893	95.768	95.518	
4.250	94.989	94.864	94.614	
4.375	95.279	95.154	94.904	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.810	96.685	96.435	
3.000	97.067	96.942	96.692	
3.125	97.292	97.167	96.917	
3.250	97.612	97.487	97.237	
3.375	97.947	97.822	97.572	
3.500	98.244	98.119	97.869	
3.625	98.496	98.371	98.121	
3.750	98.011	97.886	97.636	
3.875	98.302	98.177	97.927	
4.000	98.422	98.297	98.047	
4.125	98.752	98.627	98.377	
4.250	97.796	97.671	97.421	
4.375	98.090	97.965	97.715	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.710	96.585	96.335	
2.875	96.967	96.842	96.592	
3.000	97.192	97.067	96.817	
3.125	97.512	97.387	97.137	
3.250	97.847	97.722	97.472	
3.375	98.144	98.019	97.769	
3.500	98.396	98.271	98.021	
3.625	97.911	97.786	97.536	
3.750	98.202	98.077	97.827	
3.875	98.322	98.197	97.947	
4.000	98.652	98.527	98.277	
4.125	97.696	97.571	97.321	
4.250	97.990	97.865	97.615	

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

30 Day Lock Exp.: 5/4/2020
45 Day Lock Exp.: 5/18/2020
60 Day Lock Exp.: 6/2/2020

W. Rate Sheet Dated: 4/3/2020

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					
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
2.750	97.912	97.661	97.604	3.375	101.107	100.970	100.907	3.375	101.107	100.970	100.907	2.750	97.230	96.979	96.922	3.375	98.881
2.875	98.658	98.416	98.365	3.500	101.564	101.437	101.364	3.500	101.564	101.437	101.364	2.875	97.976	97.734	97.683	3.500	99.338
2.990	99.283	99.127	99.058	3.625	101.847	101.736	101.647	3.625	101.847	101.736	101.647	2.990	97.057	96.901	96.832	3.625	99.621
3.000	99.383	99.227	99.158	3.750	101.863	101.763	101.663	3.750	101.863	101.763	101.663	3.000	97.157	97.001	96.932	3.750	99.177
3.125	100.048	99.897	99.834	3.875	102.223	102.123	102.023	3.875	102.223	102.123	102.023	3.125	97.822	97.671	97.608	3.875	99.537
3.250	100.949	100.804	100.749	3.990	102.349	102.249	102.149	3.990	102.349	102.249	102.149	3.250	98.723	98.578	98.523	3.990	99.663
3.375	101.357	101.220	101.157	4.000	102.449	102.349	102.249	4.000	102.449	102.349	102.249	3.375	99.131	98.994	98.931	4.000	99.763
3.500	101.814	101.687	101.614	4.125	102.493	102.393	102.293	4.125	102.493	102.393	102.293	3.500	99.588	99.461	99.388	4.125	99.807
3.625	102.097	101.986	101.897	4.250	102.552	102.452	102.352	4.250	102.552	102.452	102.352	3.625	99.871	99.760	99.671	4.250	99.512
3.750	102.113	102.013	101.913	4.375	102.835	102.735	102.635	4.375	102.835	102.735	102.635	3.750	99.427	99.327	99.227	4.375	99.795
3.875	102.473	102.373	102.273	4.500	102.890	102.790	102.690	4.500	102.890	102.790	102.690	3.875	99.787	99.687	99.587	4.500	99.850
3.990	102.724	102.624	102.524	4.625	102.999	102.899	102.799	4.625	102.999	102.899	102.799	3.990	100.038	99.938	99.838	4.625	99.959
4.000	102.824	102.724	102.624	4.750	103.085	102.985	102.885	4.750	103.085	102.985	102.885	4.000	100.138	100.038	99.938	4.750	99.413
4.125	102.868	102.768	102.668	4.875	103.422	103.322	103.222	4.875	103.422	103.322	103.222	4.125	100.182	100.082	99.982	4.875	99.750
4.250	102.927	102.827	102.727	4.990	103.176	103.076	102.976	4.990	103.176	103.076	102.976	4.250	99.887	99.787	99.687	4.990	99.504
4.375	103.210	103.110	103.010	5.000	103.276	103.176	103.076	5.000	103.276	103.176	103.076	4.375	100.170	100.070	99.970	5.000	99.604
4.500	103.515	103.415	103.315	5.125	103.515	103.415	103.315	5.125	103.515	103.415	103.315	4.500	100.475	100.375	100.275	5.125	99.843
4.625	103.624	103.524	103.424	5.250	103.658	103.550	103.438	5.250	103.658	103.550	103.438	4.625	100.584	100.484	100.384	5.250	99.288
4.750	103.710	103.610	103.510	5.375	104.941	104.811	104.724	5.375	104.941	104.811	104.724	4.750	100.038	99.938	99.838	5.375	100.421
30/25 Year SC >125						20 Year						20 Year 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
3.375	98.881	98.744	98.681	2.750	98.097	97.807	97.832	3.375	101.173	100.936	100.961	3.375	101.173	100.936	100.961	2.750	100.554
3.500	99.338	99.211	99.138	2.875	98.897	98.614	98.639	3.500	101.822	101.600	101.622	3.500	101.822	101.600	101.622	2.875	100.840
3.625	99.621	99.510	99.421	2.990	99.438	99.162	99.187	3.625	102.005	101.790	101.805	3.625	102.005	101.790	101.805	2.990	100.997
3.750	99.177	99.077	98.977	3.000	99.538	99.262	99.287	3.750	102.109	101.924	101.909	3.750	102.109	101.924	101.909	3.000	101.097
3.875	99.537	99.437	99.337	3.125	100.172	99.906	99.931	3.875	102.478	102.302	102.278	3.875	102.478	102.302	102.278	3.125	101.309
3.990	99.663	99.563	99.463	3.250	100.789	100.541	100.566	3.990	102.639	102.474	102.439	3.990	102.639	102.474	102.439	3.250	101.673
4.000	99.763	99.663	99.563	3.375	101.173	100.936	100.961	4.000	102.739	102.574	102.539	4.000	102.739	102.574	102.539	3.375	102.000
4.125	99.807	99.707	99.607	3.500	101.822	101.600	101.622	4.125	102.929	102.767	102.729	4.125	102.929	102.767	102.729	3.500	102.282
4.250	99.512	99.412	99.312	3.625	102.005	101.790	101.805	4.250	102.757	102.614	102.557	4.250	102.757	102.614	102.557	3.625	102.275
4.375	99.795	99.695	99.595	3.750	102.109	101.924	101.909	4.375	102.990	102.853	102.790	4.375	102.990	102.853	102.790	3.750	102.590
4.500	99.850	99.750	99.650	3.875	102.478	102.302	102.278	4.500	103.249	103.119	103.049	4.500	103.249	103.119	103.049	3.875	102.731
4.625	99.959	99.859	99.759	3.990	102.639	102.474	102.439	4.625	103.337	103.207	103.137	4.625	103.337	103.207	103.137	3.990	102.982
4.750	99.413	99.313	99.213	4.000	102.739	102.574	102.539	4.750	103.506	103.406	103.306	4.750	103.506	103.406	103.306	4.000	103.082
4.875	99.750	99.650	99.550	4.125	102.929	102.767	102.729	4.875	103.784	103.684	103.584	4.875	103.784	103.684	103.584	4.125	102.484
4.990	99.504	99.404	99.304	4.250	102.757	102.614	102.557	4.990	103.934	103.834	103.734	4.990	103.934	103.834	103.734	4.250	102.795
5.000	99.604	99.504	99.404	4.375	102.990	102.853	102.790	5.000	104.034	103.934	103.834	5.000	104.034	103.934	103.834	4.375	103.090
5.125	99.843	99.743	99.643	4.500	103.249	103.119	103.049	5.125	104.367	104.267	104.167	5.125	104.367	104.267	104.167	4.500	103.237
5.250	99.288	99.188	99.088	4.625	103.337	103.207	103.137	5.250	104.560	104.361	104.308	5.250	104.560	104.361	104.308	4.625	102.333
5.375	100.421	100.291	100.204	4.750	103.506	103.406	103.306	5.375	104.809	104.613	104.560	5.375	104.809	104.613	104.560	4.750	102.455
15 Year 105-125						15 Year >125						15 Year SC					
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
2.750	102.554	102.316	102.354	2.750	102.804	102.566	102.604	2.750	100.041	99.803	99.841	2.750	102.041	101.803	101.841	2.750	102.291
2.875	100.840	100.608	100.640	2.875	100.840	100.608	100.640	2.875	100.327	100.095	100.127	2.875	100.327	100.095	100.127	2.875	100.327
2.990	100.997	100.767	100.797	2.990	100.997	100.767	100.797	2.990	100.484	100.254	100.284	2.990	100.484	100.254	100.284	2.990	100.484
3.000	101.097	100.867	100.897	3.000	101.097	100.867	100.897	3.000	100.584	100.354	100.384	3.000	100.584	100.354	100.384	3.000	100.584
3.125	101.309	101.115	101.109	3.125	101.309	101.115	101.109	3.125	100.921	100.727	100.721	3.125	100.921	100.727	100.721	3.125	100.921
3.250	101.673	101.477	101.473	3.250	101.673	101.477	101.473	3.250	101.285	101.099	101.085	3.250	101.285	101.099	101.085	3.250	101.285
3.375	102.000	101.816	101.800	3.375	102.000	101.816	101.800	3.375	101.612	101.428	101.412	3.375	101.612	101.428	101.412	3.375	101.612
3.500	102.282	102.106	102.082	3.500	102.282	102.106	102.082	3.500	101.894	101.718	101.694	3.500	101.894	101.718	101.694	3.500	101.894
3.625	102.275	102.133	102.075	3.625	102.275	102.133	102.075	3.625	101.386	101.244	101.186	3.625	101.386	101.244	101.186	3.625	101.386
3.750	102.590	102.456	102.390	3.750	102.590	102.456	102.390	3.750	101.701	101.567	101.501	3.750	101.701	101.567	101.501	3.750	101.701
3.875	102.731	102.600	102.531	3.875	102.731	102.600	102.531	3.875	101.842	101.711	101.642	3.875	101.842	101.711	101.642	3.875	101.842
3.990	102.982	102.857	102.782	3.990	102.982	102.857	102.782	3.990	102.093	101.968	101.893	3.990	102.093	101.968	101.893	3.990	102.093
4.000	103.082	102.957	102.882	4.000	103.082	102.957	102.882	4.000	102.193	102.068	101.993	4.000	102.193	102.068	101.993	4.000	102.193
4.125	102.484	102.384	102.284	4.125	102.484	102.384	102.284	4.125	101.193	101.093	100.993	4.125	101.193	101.093	100.993	4.125	101.193
4.250	102.795	102.695	102.595	4.250	102.795	102.695	102.595	4.250	101.504	101.404	101.304	4.250	101.504	101.404	101.304	4.250	101.504
4.375	102.965	102.865	102.765	4.375	102.965	102.865	102.765	4.375	101.799	101.699	101.599	4.375	101.799	101.699	101.599	4.37.	



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.:

5/4/2020

45 Day Lock Exp.:

5/18/2020

60 Day Lock Exp.:

6/2/2020

W. Rate Sheet Dated: 4/3/2020

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	97.489	97.192	97.178	2.750	97.491	97.234	97.256	2.750	99.819	99.719	99.619	2.750	96.457	96.160	96.146	2.750	99.006	98.906	98.806
2.875	98.235	97.946	97.935	2.875	98.291	98.042	98.065	2.875	100.107	100.007	99.907	2.875	97.203	96.914	96.903	2.875	99.294	99.194	99.094
2.990	98.678	98.512	98.478	2.990	98.830	98.588	98.610	2.990	100.262	100.162	100.062	2.990	96.102	95.936	95.902	2.990	99.449	99.349	99.249
3.000	98.778	98.612	98.578	3.000	98.930	98.688	98.710	3.000	100.362	100.262	100.162	3.000	96.202	96.036	96.002	3.000	99.549	99.449	99.349
3.125	99.440	99.280	99.240	3.125	99.562	99.329	99.352	3.125	100.793	100.599	100.593	3.125	96.864	96.704	96.664	3.125	100.105	99.911	99.905
3.250	100.338	100.189	100.138	3.250	100.180	99.962	99.980	3.250	101.158	100.970	100.958	3.250	97.762	97.613	97.562	3.250	100.470	100.282	100.270
3.375	100.746	100.604	100.546	3.375	100.563	100.355	100.363	3.375	101.482	101.302	101.282	3.375	98.170	98.028	97.970	3.375	100.794	100.614	100.594
3.500	101.199	101.071	100.999	3.500	101.208	101.014	101.008	3.500	101.767	101.588	101.567	3.500	98.623	98.495	98.423	3.500	101.079	100.900	100.879
3.625	101.484	101.369	101.284	3.625	101.396	101.204	101.196	3.625	101.851	101.695	101.651	3.625	98.908	98.793	98.708	3.625	100.662	100.506	100.462
3.750	101.675	101.570	101.475	3.750	101.679	101.509	101.479	3.750	102.168	102.016	101.968	3.750	98.639	98.534	98.439	3.750	100.979	100.827	100.779
3.875	102.033	101.933	101.833	3.875	102.047	101.887	101.847	3.875	102.310	102.161	102.110	3.875	98.997	98.897	98.797	3.875	101.121	100.972	100.921
3.990	102.284	102.184	102.084	3.990	102.209	102.054	102.009	3.990	102.560	102.417	102.360	3.990	99.248	99.148	99.048	3.990	101.371	101.228	101.171
4.000	102.384	102.284	102.184	4.000	102.309	102.154	102.109	4.000	102.660	102.517	102.460	4.000	99.348	99.248	99.148	4.000	101.471	101.328	101.271
4.125	102.428	102.328	102.228	4.125	102.499	102.345	102.299	4.125	102.156	102.056	101.956	4.125	99.392	99.292	99.192	4.125	100.565	100.465	100.365
4.250	102.740	102.610	102.540	4.250	102.569	102.380	102.367	4.250	102.466	102.366	102.266	4.250	99.350	99.220	99.150	4.250	100.875	100.775	100.675
4.375	103.023	102.899	102.823	4.375	102.802	102.618	102.602	4.375	102.758	102.658	102.558	4.375	99.633	99.509	99.433	4.375	101.167	101.067	100.967
4.500	103.327	103.210	103.127	4.500	103.061	102.883	102.861	4.500	102.905	102.805	102.705	4.500	99.937	99.820	99.737	4.500	101.314	101.214	101.114
4.625	103.434	103.319	103.234	4.625	103.149	102.970	102.949	4.625	102.177	102.077	101.977	4.625	100.044	99.929	99.844	4.625	100.020	99.920	99.820
4.750	103.710	103.610	103.510	4.750	103.512	103.412	103.312	4.750	102.399	102.299	102.199	4.750	99.688	99.588	99.488	4.750	100.311	100.211	100.111

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.:

5/4/2020

45 Day Lock Exp.:

5/18/2020

60 Day Lock Exp.:

6/2/2020

W. Rate Sheet Dated: 4/3/2020

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	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)