

W. Rate Sheet Dated: 4/13/2020

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	100.909	100.659	100.409	2.750	100.788	100.538	100.288	2.375	98.027	97.877	97.727	3.125	95.835	95.685	95.535
2.875	100.914	100.664	100.414	2.875	100.793	100.543	100.293	2.500	98.032	97.882	97.732	3.250	97.322	97.172	97.022
3.000	100.920	100.670	100.420	3.000	100.797	100.547	100.297	2.625	98.036	97.886	97.736	3.375	97.314	97.164	97.014
3.125	100.924	100.674	100.424	3.125	100.801	100.551	100.301	2.750	98.858	98.708	98.558	3.500	97.302	97.152	97.002
3.250	101.618	101.468	101.265	3.250	101.397	101.247	101.044	2.875	98.862	98.712	98.562	3.625	97.304	97.154	97.004
3.375	101.622	101.472	101.269	3.375	101.401	101.251	101.048	3.000	98.866	98.716	98.566	Margin = 2.250		Index = 0.150	
3.500	101.626	101.476	101.273	3.500	101.404	101.254	101.051	3.125	98.870	98.720	98.570				
3.625	101.630	101.480	101.277	3.625	101.408	101.258	101.055	3.250	101.372	101.222	101.072				
3.750	102.486	102.336	102.055	3.750	102.115	101.965	101.684	3.375	101.376	101.226	101.076				
3.875	102.490	102.340	102.059	3.875	102.118	101.968	101.687	3.500	101.380	101.230	101.080				
4.000	102.494	102.344	102.062	4.000	102.105	101.955	101.674	3.625	101.383	101.233	101.083				
4.125	102.497	102.347	102.066	4.125	102.108	101.958	101.677	3.750	101.708	101.558	101.408				
4.250	102.275	102.175	102.003	4.250	101.898	101.798	101.627	3.875	101.711	101.561	101.411				
4.375	102.278	102.178	102.007	4.375	101.901	101.801	101.629	4.000	101.707	101.557	101.407				
4.500	102.292	102.192	102.021	4.500	101.890	101.790	101.618	4.125	101.710	101.560	101.410				
4.625	102.295	102.195	102.023	4.625	101.893	101.793	101.621	4.250	101.901	101.751	101.601				
4.750	102.445	102.345	102.157	4.750	102.056	101.956	101.769	4.375	101.903	101.753	101.603				
4.875	102.448	102.348	102.160	4.875	102.059	101.959	101.771	4.500	101.892	101.742	101.592				
6.250	103.272	103.122	102.972	6.250	102.869	102.719	102.569	4.625	101.895	101.745	101.595				

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	100.159	99.909	99.659	2.750	99.788	99.538	99.288	2.375	97.027	96.877	96.727	3.125	94.835	94.685	94.535
2.875	100.164	99.914	99.664	2.875	99.793	99.543	99.293	2.500	97.032	96.882	96.732	3.250	96.322	96.172	96.022
3.000	100.170	99.920	99.670	3.000	99.797	99.547	99.297	2.625	97.036	96.886	96.736	3.375	96.314	96.164	96.014
3.125	100.174	99.924	99.674	3.125	99.801	99.551	99.301	2.750	97.858	97.708	97.558	3.500	96.302	96.152	96.002
3.250	100.868	100.718	100.515	3.250	100.897	100.747	100.544	2.875	97.862	97.712	97.562	3.625	96.304	96.154	96.004
3.375	100.872	100.722	100.519	3.375	100.901	100.751	100.548	3.000	97.866	97.716	97.566	Margin = 2.250		Index = 0.150	
3.500	100.876	100.726	100.523	3.500	100.904	100.754	100.551	3.125	97.870	97.720	97.570	30 Year OTC			
3.625	100.880	100.730	100.527	3.625	100.908	100.758	100.555	3.250	100.372	100.222	100.072	Rate	30 Day	45 Day	60 Day
3.750	101.536	101.386	101.105	3.750	101.115	100.965	100.684	3.375	100.376	100.226	100.076	4.000	102.119	101.869	101.588
3.875	101.540	101.390	101.109	3.875	101.118	100.968	100.687	3.500	100.380	100.230	100.080	4.125	102.122	101.872	101.591
4.000	101.544	101.394	101.112	4.000	101.105	100.955	100.674	3.625	100.383	100.233	100.083	4.375	101.903	101.653	101.403
4.125	101.547	101.397	101.116	4.125	101.108	100.958	100.677	3.750	100.708	100.558	100.408	4.500	101.917	101.667	101.417
4.250	101.525	101.425	101.253	4.250	100.898	100.798	100.627	3.875	100.711	100.561	100.411	4.625	101.920	101.670	101.420
4.375	101.528	101.428	101.257	4.375	100.901	100.801	100.629	4.000	100.707	100.557	100.407	4.875	102.073	101.823	101.573
4.500	101.542	101.442	101.271	4.500	100.890	100.790	100.618	4.125	100.710	100.560	100.410	5.000	102.075	101.825	101.575
4.625	101.545	101.445	101.273	4.625	100.893	100.793	100.621	4.250	100.901	100.751	100.601	5.125	102.078	101.828	101.578
4.750	101.695	101.595	101.407	4.750	101.056	100.956	100.769	4.375	100.903	100.753	100.603	5.500	102.108	101.858	101.467
4.875	101.698	101.598	101.410	4.875	101.059	100.959	100.771	4.500	100.892	100.742	100.592	5.625	102.111	101.861	101.470
6.250	102.522	102.372	102.222	6.250	101.869	101.719	101.569	4.625	100.895	100.745	100.595	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	99.369	99.119	98.838	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.372	99.122	98.841				
4.125	99.547	99.297	99.016	6.250	103.750	103.500	103.250	4.375	99.153	98.903	98.653				
4.250	99.672	99.422	99.172					4.500	99.167	98.917	98.667				
4.375	99.328	99.078	98.828					4.625	99.170	98.920	98.670				
4.500	99.142	98.892	98.642					4.875	99.323	99.073	98.823				
4.625	99.145	98.895	98.645					5.000	99.325	99.075	98.825				
5.000	99.500	99.250	99.000					5.125	99.328	99.078	98.828				
5.125	99.503	99.253	99.003					5.500	99.358	99.108	98.717				
5.250	99.903	99.653	99.262					5.625	99.361	99.111	98.720	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	Rate	30 Day	45 Day	60 Day
								6.250	102.750	102.500	102.250	6.250	102.750	102.500	102.250

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM 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.:

5/13/2020

45 Day Lock Exp.:

5/28/2020

60 Day Lock Exp.:

6/12/2020

W. Rate Sheet Dated: 4/13/2020

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	95.806	95.556	95.306	2.750	96.115	95.865	95.615	2.375	94.807	94.657	94.507	3.125	91.742	91.592	91.442
2.875	95.811	95.561	95.311	2.875	96.120	95.870	95.620	2.500	94.812	94.662	94.512	3.250	93.541	93.391	93.241
3.000	95.816	95.566	95.316	3.000	96.124	95.874	95.624	2.625	94.816	94.666	94.516	3.375	93.533	93.383	93.233
3.125	95.821	95.571	95.321	3.125	96.128	95.878	95.628	2.750	94.185	94.035	93.885	3.500	93.522	93.372	93.222
3.250	96.827	96.677	96.474	3.250	97.036	96.886	96.683	2.875	94.189	94.039	93.889	3.625	93.523	93.373	93.223
3.375	96.832	96.682	96.479	3.375	97.040	96.890	96.687	3.000	94.193	94.043	93.893	Margin = 2.250		Index = 0.150	
3.500	96.836	96.686	96.482	3.500	97.044	96.894	96.691	3.125	94.197	94.047	93.897				
3.625	96.840	96.690	96.487	3.625	97.047	96.897	96.694	3.250	97.012	96.862	96.712				
3.750	98.008	97.858	97.577	3.750	98.067	97.917	97.636	3.375	97.015	96.865	96.715				
3.875	98.012	97.862	97.581	3.875	98.070	97.920	97.639	3.500	97.019	96.869	96.719				
4.000	98.015	97.865	97.584	4.000	98.057	97.907	97.626	3.625	97.022	96.872	96.722				
4.125	98.019	97.869	97.588	4.125	98.060	97.910	97.629	3.750	97.660	97.510	97.360				
4.250	97.859	97.759	97.587	4.250	97.913	97.813	97.641	3.875	97.663	97.513	97.363				
4.375	97.863	97.763	97.591	4.375	97.915	97.815	97.643	4.000	97.659	97.509	97.359				
4.500	97.877	97.777	97.605	4.500	97.905	97.805	97.633	4.125	97.662	97.512	97.362				
4.625	97.879	97.779	97.608	4.625	97.907	97.807	97.635	4.250	97.915	97.765	97.615				
4.750	97.592	97.492	97.304	4.750	97.633	97.533	97.346	4.375	97.918	97.768	97.618				
4.875	97.595	97.495	97.307	4.875	97.636	97.536	97.348	4.500	97.907	97.757	97.607				
6.250	99.622	99.472	99.322	6.250	99.649	99.499	99.349	4.625	97.909	97.759	97.609				

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	95.056	94.806	94.556	2.750	94.685	94.435	94.185	2.375	93.815	93.665	93.515	3.125	89.732	89.582	89.432
2.875	95.061	94.811	94.561	2.875	94.690	94.440	94.190	2.500	93.819	93.669	93.519	3.250	91.531	91.381	91.231
3.000	95.066	94.816	94.566	3.000	94.694	94.444	94.194	2.625	93.824	93.674	93.524	3.375	91.523	91.373	91.223
3.125	95.071	94.821	94.571	3.125	94.698	94.448	94.198	2.750	94.364	94.214	94.064	3.500	91.512	91.362	91.212
3.250	96.077	95.927	95.724	3.250	96.106	95.956	95.753	2.875	94.368	94.218	94.068	3.625	91.513	91.363	91.213
3.375	96.082	95.932	95.729	3.375	96.110	95.960	95.757	3.000	94.372	94.222	94.072	Margin = 2.250		Index = 0.150	
3.500	96.086	95.936	95.732	3.500	96.114	95.964	95.761	3.125	94.376	94.226	94.076	30 Year OTC			
3.625	96.090	95.940	95.737	3.625	96.117	95.967	95.764	3.250	96.535	96.385	96.235	Rate	30 Day	45 Day	60 Day
3.750	97.058	96.908	96.627	3.750	96.637	96.487	96.206	3.375	96.539	96.389	96.239	4.000	97.640	97.390	97.109
3.875	97.062	96.912	96.631	3.875	96.640	96.490	96.209	3.500	96.542	96.392	96.242	4.125	97.644	97.394	97.113
4.000	97.065	96.915	96.634	4.000	96.627	96.477	96.196	3.625	96.546	96.396	96.246	4.375	97.488	97.238	96.988
4.125	97.069	96.919	96.638	4.125	96.630	96.480	96.199	3.750	96.870	96.720	96.570	4.500	97.502	97.252	97.002
4.250	97.109	97.009	96.837	4.250	96.483	96.383	96.211	3.875	96.874	96.724	96.574	4.625	97.504	97.254	97.004
4.375	97.113	97.013	96.841	4.375	96.485	96.385	96.213	4.000	96.870	96.720	96.570	4.875	97.220	96.970	96.720
4.500	97.127	97.027	96.855	4.500	96.475	96.375	96.203	4.125	96.873	96.723	96.573	5.000	97.222	96.972	96.722
4.625	97.129	97.029	96.858	4.625	96.477	96.377	96.205	4.250	96.438	96.288	96.138	5.125	97.225	96.975	96.725
4.750	96.842	96.742	96.554	4.750	96.203	96.103	95.916	4.375	96.441	96.291	96.141	5.500	97.161	96.911	96.520
4.875	96.845	96.745	96.557	4.875	96.206	96.106	95.918	4.500	96.430	96.280	96.130	5.625	97.164	96.914	96.523
6.250	98.872	98.722	98.572	6.250	98.219	98.069	97.919	4.625	96.432	96.282	96.132	6.250	98.925	98.675	98.425

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	94.890	94.640	94.359	4.750	N/A	N/A	N/A
4.125	94.719	94.469	94.188	6.250	99.750	99.500	99.250	4.125	94.894	94.644	94.363				
4.250	94.907	94.657	94.407					4.375	94.738	94.488	94.238				
4.375	94.563	94.313	94.063					4.500	94.752	94.502	94.252				
4.500	94.377	94.127	93.877					4.625	94.754	94.504	94.254				
4.625	94.379	94.129	93.879					4.875	94.470	94.220	93.970				
5.000	94.297	94.047	93.797					5.000	94.472	94.222	93.972				
5.125	94.300	94.050	93.800					5.125	94.475	94.225	93.975				
5.250	94.606	94.356	93.966					5.500	94.411	94.161	93.770				
Borrower Paid Comp Only				Lender Paid Only				5.625	94.414	94.164	93.773	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.175	95.925	95.675	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline +IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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.:

5/13/2020

45 Day Lock Exp.:

5/28/2020

60 Day Lock Exp.:

6/12/2020

W. Rate Sheet Dated: 4/13/2020

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	96.923	96.798	96.548	
3.000	97.758	97.633	97.383	
3.125	98.437	98.312	98.062	
3.250	99.361	99.236	98.986	
3.375	99.770	99.645	99.395	
3.500	100.239	100.114	99.864	
3.625	100.491	100.366	100.116	
3.750	100.451	100.326	100.076	
3.875	100.795	100.670	100.420	
3.990	101.091	100.966	100.716	
4.000	101.117	100.992	100.742	
4.125	101.114	100.989	100.739	
4.250	100.649	100.524	100.274	
4.375	100.906	100.781	100.531	
4.500	101.190	101.065	100.815	
4.625	101.275	101.150	100.900	
4.750	100.998	100.873	100.623	
4.875	101.313	101.188	100.938	
4.990	101.515	101.390	101.140	
5.000	101.532	101.407	101.157	

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	95.433	95.308	95.058	
2.750	96.420	96.295	96.045	
2.875	97.239	97.114	96.864	
3.000	97.893	97.768	97.518	
3.125	98.544	98.419	98.169	
3.250	99.172	99.047	98.797	
3.375	99.556	99.431	99.181	
3.500	100.229	100.104	99.854	
3.625	100.378	100.253	100.003	
3.750	100.410	100.285	100.035	
3.875	100.763	100.638	100.388	
4.000	100.990	100.865	100.615	
4.125	101.137	101.012	100.762	
4.250	100.544	100.419	100.169	
4.375	100.750	100.625	100.375	

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	96.627	96.502	96.252	
2.500	97.269	97.144	96.894	
2.625	97.695	97.570	97.320	
2.750	98.082	97.957	97.707	
2.875	98.346	98.221	97.971	
3.000	98.580	98.455	98.205	
3.125	98.802	98.677	98.427	
3.250	99.135	99.010	98.760	
3.375	99.443	99.318	99.068	
3.500	99.707	99.582	99.332	
3.625	99.662	99.537	99.287	
3.750	99.967	99.842	99.592	
3.875	100.093	99.968	99.718	
4.000	100.438	100.313	100.063	
4.125	99.630	99.505	99.255	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	95.643	95.518	95.268	
3.000	94.363	94.238	93.988	
3.125	95.042	94.917	94.667	
3.250	95.966	95.841	95.591	
3.375	96.375	96.250	96.000	
3.500	96.841	96.716	96.466	
3.625	97.093	96.968	96.718	
3.750	96.174	96.049	95.799	
3.875	96.519	96.394	96.144	
4.000	96.840	96.715	96.465	
4.125	96.837	96.712	96.462	
4.250	95.452	95.327	95.077	
4.375	95.709	95.584	95.334	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.342	97.217	96.967	
3.000	97.606	97.481	97.231	
3.125	97.840	97.715	97.465	
3.250	98.187	98.062	97.812	
3.375	98.520	98.395	98.145	
3.500	98.828	98.703	98.453	
3.625	99.092	98.967	98.717	
3.750	98.550	98.425	98.175	
3.875	98.855	98.730	98.480	
4.000	98.981	98.856	98.606	
4.125	99.326	99.201	98.951	
4.250	98.161	98.036	97.786	
4.375	98.470	98.345	98.095	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.242	97.117	96.867	
2.875	97.506	97.381	97.131	
3.000	97.740	97.615	97.365	
3.125	98.087	97.962	97.712	
3.250	98.420	98.295	98.045	
3.375	98.728	98.603	98.353	
3.500	98.992	98.867	98.617	
3.625	98.450	98.325	98.075	
3.750	98.755	98.630	98.380	
3.875	98.881	98.756	98.506	
4.000	99.226	99.101	98.851	
4.125	98.061	97.936	97.686	
4.250	98.370	98.245	97.995	

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.: 5/13/2020
45 Day Lock Exp.: 5/28/2020
60 Day Lock Exp.: 6/12/2020

W. Rate Sheet Dated: 4/13/2020

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	98.270	98.023	97.910	3.375	101.692	101.590	101.492	3.375	101.692	101.590	101.492	2.750	95.745	95.498	95.385	3.375	98.990	98.888	98.790
2.875	99.050	98.810	98.705	3.500	102.174	102.074	101.974	3.500	102.174	102.074	101.974	2.875	96.525	96.285	96.180	3.500	99.472	99.372	99.272
2.990	99.773	99.655	99.533	3.625	102.476	102.376	102.276	3.625	102.476	102.376	102.276	2.990	97.071	96.953	96.831	3.625	99.774	99.674	99.574
3.000	99.873	99.755	99.633	3.750	102.503	102.403	102.303	3.750	102.503	102.403	102.303	3.000	97.171	97.053	96.931	3.750	99.488	99.388	99.288
3.125	100.563	100.448	100.335	3.875	102.881	102.781	102.681	3.875	102.881	102.781	102.681	3.125	97.861	97.746	97.633	3.875	99.866	99.766	99.666
3.250	101.508	101.399	101.305	3.990	103.026	102.926	102.826	3.990	103.026	102.926	102.826	3.250	98.806	98.697	98.603	3.990	100.011	99.911	99.811
3.375	101.942	101.840	101.742	4.000	103.126	103.026	102.926	4.000	103.126	103.026	102.926	3.375	99.240	99.138	99.040	4.000	100.111	100.011	99.911
3.500	102.424	102.324	102.224	4.125	103.773	103.673	103.573	4.125	103.773	103.673	103.573	3.500	99.722	99.622	99.522	4.125	100.158	100.058	99.958
3.625	102.726	102.626	102.526	4.250	102.724	102.624	102.524	4.250	102.724	102.624	102.524	3.625	100.024	99.924	99.824	4.250	99.209	99.109	99.009
3.750	102.753	102.653	102.553	4.375	103.019	102.919	102.819	4.375	103.019	102.919	102.819	3.750	99.738	99.638	99.538	4.375	99.504	99.404	99.304
3.875	103.131	103.031	102.931	4.500	103.086	102.986	102.886	4.500	103.086	102.986	102.886	3.875	100.116	100.016	99.916	4.500	99.571	99.471	99.371
3.990	103.401	103.301	103.201	4.625	103.195	103.095	102.995	4.625	103.195	103.095	102.995	3.990	100.386	100.286	100.186	4.625	99.680	99.580	99.480
4.000	103.501	103.401	103.301	4.750	102.959	102.859	102.759	4.750	102.959	102.859	102.759	4.000	100.486	100.386	100.286	4.750	98.965	98.865	98.765
4.125	103.548	103.448	103.348	4.875	103.307	103.207	103.107	4.875	103.307	103.207	103.107	4.125	100.533	100.433	100.333	4.875	99.313	99.213	99.113
4.250	103.099	102.999	102.899	4.990	103.067	102.967	102.867	4.990	103.067	102.967	102.867	4.250	99.584	99.484	99.384	4.990	99.073	98.973	98.873
4.375	103.394	103.294	103.194	5.000	103.167	103.067	102.967	5.000	103.167	103.067	102.967	4.375	99.879	99.779	99.679	5.000	99.173	99.073	98.973
4.500	103.711	103.611	103.511	5.125	103.408	103.308	103.208	5.125	103.408	103.308	103.208	4.500	100.196	100.096	99.996	5.125	99.414	99.314	99.214
4.625	103.820	103.720	103.620	5.250	103.209	103.109	103.009	5.250	103.209	103.109	103.009	4.625	100.305	100.205	100.105	5.250	98.248	98.148	98.048
4.750	103.584	103.484	103.384	5.375	104.496	104.396	104.296	5.375	104.496	104.396	104.296	4.750	99.590	99.490	99.390	5.375	99.385	99.285	99.185
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	98.990	98.888	98.790	2.750	98.587	98.334	98.356	3.375	101.800	101.593	101.600	3.375	101.800	101.593	101.600	2.750	100.863	100.641	100.663
3.500	99.472	99.372	99.272	2.875	99.415	99.167	99.189	3.500	102.485	102.292	102.285	3.500	102.485	102.292	102.285	2.875	101.161	100.944	100.961
3.625	99.774	99.674	99.574	2.990	99.978	99.736	99.759	3.625	102.675	102.487	102.475	3.625	102.675	102.487	102.475	2.990	101.326	101.114	101.126
3.750	99.488	99.388	99.288	3.000	100.078	99.836	99.859	3.750	102.802	102.632	102.602	3.750	102.802	102.632	102.602	3.000	101.426	101.214	101.226
3.875	99.866	99.766	99.666	3.125	100.739	100.506	100.528	3.875	103.189	103.028	102.989	3.875	103.189	103.028	102.989	3.125	101.614	101.439	101.414
3.990	100.011	99.911	99.811	3.250	101.391	101.174	101.191	3.990	103.363	103.210	103.163	3.990	103.363	103.210	103.163	3.250	101.978	101.815	101.778
4.000	100.111	100.011	99.911	3.375	101.800	101.593	101.600	4.000	103.463	103.310	103.263	4.000	103.463	103.310	103.263	3.375	102.315	102.157	102.115
4.125	100.158	100.058	99.958	3.500	102.485	102.292	102.285	4.125	103.661	103.510	103.461	4.125	103.661	103.510	103.461	3.500	102.609	102.450	102.409
4.250	99.209	99.109	99.009	3.625	102.675	102.487	102.475	4.250	103.071	102.971	102.871	4.250	103.071	102.971	102.871	3.625	102.570	102.470	102.370
4.375	99.504	99.404	99.304	3.750	102.802	102.632	102.602	4.375	103.315	103.215	103.115	4.375	103.315	103.215	103.115	3.750	102.897	102.797	102.697
4.500	99.571	99.471	99.371	3.875	103.189	103.028	102.989	4.500	103.586	103.486	103.386	4.500	103.586	103.486	103.386	3.875	103.043	102.943	102.843
4.625	99.680	99.580	99.480	3.990	103.363	103.210	103.163	4.625	103.672	103.572	103.472	4.625	103.672	103.572	103.472	3.990	103.306	103.206	103.106
4.750	98.965	98.865	98.765	4.000	103.463	103.310	103.263	4.750	103.545	103.369	103.340	4.750	103.545	103.369	103.340	4.000	103.406	103.306	103.206
4.875	99.313	99.213	99.113	4.125	103.661	103.510	103.461	4.875	103.832	103.662	103.632	4.875	103.832	103.662	103.632	4.125	102.548	102.448	102.348
4.990	99.073	98.973	98.873	4.250	103.071	102.971	102.871	4.990	103.987	103.821	103.787	4.990	103.987	103.821	103.787	4.250	102.873	102.773	102.673
5.000	99.173	99.073	98.973	4.375	103.315	103.215	103.115	5.000	104.087	103.921	103.887	5.000	104.087	103.921	103.887	4.375	103.159	103.059	102.959
5.125	99.414	99.314	99.214	4.500	103.586	103.486	103.386	5.125	104.283	104.262	104.223	5.125	104.283	104.262	104.223	4.500	103.315	103.215	103.115
5.250	98.248	98.148	98.048	4.625	103.672	103.572	103.472	5.250	104.111	104.011	103.911	5.250	104.111	104.011	103.911	4.625	102.602	102.502	102.402
5.375	99.385	99.285	99.185	4.750	103.545	103.369	103.340	5.375	104.363	104.263	104.163	5.375	104.363	104.263	104.163	4.750	102.811	102.711	102.611
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	102.863	102.641	102.663	2.750	103.113	102.891	102.913	2.750	100.350	100.128	100.150	2.750	102.350	102.128	102.150	2.750	102.600	102.378	102.400
2.875	101.161	100.944	100.961	2.875	101.161	100.944	100.961	2.875	100.648	100.431	100.448	2.875	100.648	100.431	100.448	2.875	100.648	100.431	100.448
2.990	101.326	101.114	101.126	2.990	101.326	101.114	101.126	2.990	100.813	100.601	100.613	2.990	100.813	100.601	100.613	2.990	100.813	100.601	100.613
3.000	101.426	101.214	101.226	3.000	101.426	101.214	101.226	3.000	100.913	100.701	100.713	3.000	100.913	100.701	100.713	3.000	100.913	100.701	100.713
3.125	101.614	101.439	101.414	3.125	101.614	101.439	101.414	3.125	101.101	100.926	100.901	3.125	101.101	100.926	100.901	3.125	101.101	100.926	100.901
3.250	101.978	101.815	101.778	3.250	101.978	101.815	101.778	3.250	101.465	101.302	101.265	3.250	101.465	101.302	101.265	3.250	101.465	101.302	101.265
3.375	102.315	102.157	102.115	3.375	102.315	102.157	102.115	3.375	101.802	101.644	101.602	3.375	101.802	101.644	101.602	3.375	101.802	101.644	101.602
3.500	102.609	102.450	102.409	3.500	102.609	102.450	102.409	3.500	102.096	101.937	101.896	3.500	102.096	101.937	101.896	3.500	102.096	101.937	101.896
3.625	102.570	102.470	102.370	3.625	102.570	102.470	102.370	3.625	101.685	101.585	101.485	3.625	101.685	101.585	101.485	3.625	101.685	101.585	101.485
3.750	102.897	102.797	102.697	3.750	102.897	102.797	102.697	3.750	102.012	101.912	101.812	3.750	102.012	101.912	101.812	3.750	102.012	101.912	101.812
3.8																			



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.:

5/13/2020

45 Day Lock Exp.:

5/28/2020

60 Day Lock Exp.:

6/12/2020

W. Rate Sheet Dated: 4/13/2020

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	98.020	97.773	97.660	2.750	98.337	98.084	98.106	2.750	100.613	100.391	100.413	2.750	96.863	96.616	96.503	2.750	99.800	99.578	99.600
2.875	98.800	98.560	98.455	2.875	99.165	98.917	98.939	2.875	100.911	100.694	100.711	2.875	97.643	97.403	97.298	2.875	100.098	99.881	99.898
2.990	99.523	99.405	99.283	2.990	99.728	99.486	99.509	2.990	101.076	100.864	100.876	2.990	96.454	96.336	96.214	2.990	100.263	100.051	100.063
3.000	99.623	99.505	99.383	3.000	99.828	99.586	99.609	3.000	101.176	100.964	100.976	3.000	96.554	96.436	96.314	3.000	100.363	100.151	100.163
3.125	100.313	100.198	100.085	3.125	100.489	100.256	100.278	3.125	101.364	101.189	101.164	3.125	97.244	97.129	97.016	3.125	100.676	100.501	100.476
3.250	101.258	101.149	101.055	3.250	101.141	100.924	100.941	3.250	101.728	101.565	101.528	3.250	98.189	98.080	97.986	3.250	101.040	100.877	100.840
3.375	101.692	101.590	101.492	3.375	101.550	101.343	101.350	3.375	102.065	101.907	101.865	3.375	98.623	98.521	98.423	3.375	101.377	101.219	101.177
3.500	102.174	102.074	101.974	3.500	102.235	102.042	102.035	3.500	102.359	102.200	102.159	3.500	99.105	99.005	98.905	3.500	101.671	101.512	101.471
3.625	102.476	102.376	102.276	3.625	102.425	102.237	102.225	3.625	102.320	102.220	102.120	3.625	99.407	99.307	99.207	3.625	101.135	101.035	100.935
3.750	102.503	102.403	102.303	3.750	102.552	102.382	102.352	3.750	102.647	102.547	102.447	3.750	99.138	99.038	98.938	3.750	101.462	101.362	101.262
3.875	102.881	102.781	102.681	3.875	102.939	102.778	102.739	3.875	102.793	102.693	102.593	3.875	99.516	99.416	99.316	3.875	101.608	101.508	101.408
3.990	103.151	103.051	102.951	3.990	103.113	102.960	102.913	3.990	103.056	102.956	102.856	3.990	99.786	99.686	99.586	3.990	101.871	101.771	101.671
4.000	103.251	103.151	103.051	4.000	103.213	103.060	103.013	4.000	103.156	103.056	102.956	4.000	99.886	99.786	99.686	4.000	101.971	101.871	101.771
4.125	103.298	103.198	103.098	4.125	103.411	103.260	103.211	4.125	102.298	102.198	102.098	4.125	99.933	99.833	99.733	4.125	100.726	100.626	100.526
4.250	102.849	102.749	102.649	4.250	102.821	102.721	102.621	4.250	102.623	102.523	102.423	4.250	98.591	98.491	98.391	4.250	101.051	100.951	100.851
4.375	103.144	103.044	102.944	4.375	103.065	102.965	102.865	4.375	102.909	102.809	102.709	4.375	98.886	98.786	98.686	4.375	101.337	101.237	101.137
4.500	103.461	103.361	103.261	4.500	103.336	103.236	103.136	4.500	103.065	102.965	102.865	4.500	99.203	99.103	99.003	4.500	101.493	101.393	101.293
4.625	103.570	103.470	103.370	4.625	103.422	103.322	103.222	4.625	102.352	102.252	102.152	4.625	99.312	99.212	99.112	4.625	100.195	100.095	99.995
4.750	103.334	103.234	103.134	4.750	103.295	103.119	103.090	4.750	102.561	102.461	102.361	4.750	98.328	98.228	98.128	4.750	100.404	100.304	100.204

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/13/2020

45 Day Lock Exp.:

5/28/2020

60 Day Lock Exp.:

6/12/2020

W. Rate Sheet Dated: 4/13/2020

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)