

W. Rate Sheet Dated: 4/20/2020

Release Time: 4:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.831	99.581	99.315	2.750	99.660	99.410	99.145	2.375	97.184	97.034	96.884	3.125	95.828	95.678	95.528
2.875	99.837	99.587	99.321	2.875	99.665	99.415	99.150	2.500	97.189	97.039	96.889	3.250	97.332	97.182	97.032
3.000	99.842	99.592	99.326	3.000	99.670	99.420	99.154	2.625	97.193	97.043	96.893	3.375	97.335	97.185	97.035
3.125	99.847	99.597	99.331	3.125	99.674	99.424	99.159	2.750	98.393	98.243	98.093	3.500	97.322	97.172	97.022
3.250	101.234	100.984	100.812	3.250	100.863	100.613	100.441	2.875	98.398	98.248	98.098	3.625	97.314	97.164	97.014
3.375	101.138	100.888	100.717	3.375	100.867	100.617	100.445	3.000	98.402	98.252	98.102	Margin = 2.250		Index = 0.220	
3.500	101.143	100.893	100.721	3.500	100.871	100.621	100.449	3.125	98.406	98.256	98.106				
3.625	101.146	100.896	100.724	3.625	100.874	100.624	100.452	3.250	101.068	100.918	100.768				
3.750	101.977	101.827	101.677	3.750	101.456	101.306	101.156	3.375	101.072	100.922	100.772				
3.875	101.881	101.731	101.581	3.875	101.460	101.310	101.160	3.500	101.075	100.925	100.775				
4.000	101.885	101.735	101.585	4.000	101.463	101.313	101.163	3.625	101.079	100.929	100.779				
4.125	101.888	101.738	101.588	4.125	101.466	101.316	101.166	3.750	101.474	101.324	101.174				
4.250	102.476	102.376	102.276	4.250	101.947	101.847	101.747	3.875	101.477	101.327	101.177				
4.375	102.372	102.272	102.172	4.375	101.950	101.850	101.750	4.000	101.480	101.330	101.180				
4.500	102.376	102.276	102.176	4.500	101.962	101.862	101.762	4.125	101.483	101.333	101.183				
4.625	102.389	102.289	102.189	4.625	101.965	101.865	101.765	4.250	101.670	101.520	101.370				
4.750	102.668	102.568	102.396	4.750	102.131	102.031	101.859	4.375	101.673	101.523	101.373				
4.875	102.557	102.457	102.285	4.875	102.134	102.034	101.862	4.500	101.687	101.537	101.387				
6.250	103.897	103.747	103.597	6.250	103.473	103.323	103.173	4.625	101.689	101.539	101.389				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.081	98.831	98.565	2.750	98.660	98.410	98.145	2.375	96.184	96.034	95.884	3.125	94.828	94.678	94.528
2.875	99.087	98.837	98.571	2.875	98.665	98.415	98.150	2.500	96.189	96.039	95.889	3.250	96.332	96.182	96.032
3.000	99.092	98.842	98.576	3.000	98.670	98.420	98.154	2.625	96.193	96.043	95.893	3.375	96.335	96.185	96.035
3.125	99.097	98.847	98.581	3.125	98.674	98.424	98.159	2.750	97.393	97.243	97.093	3.500	96.322	96.172	96.022
3.250	100.484	100.234	100.062	3.250	100.363	100.113	99.941	2.875	97.398	97.248	97.098	3.625	96.314	96.164	96.014
3.375	100.388	100.138	99.967	3.375	100.367	100.117	99.945	3.000	97.402	97.252	97.102	Margin = 2.250		Index = 0.220	
3.500	100.393	100.143	99.971	3.500	100.371	100.121	99.949	3.125	97.406	97.256	97.106	30 Year OTC			
3.625	100.396	100.146	99.974	3.625	100.374	100.124	99.952	3.250	100.068	99.918	99.768	Rate	30 Day	45 Day	60 Day
3.750	101.027	100.877	100.727	3.750	100.456	100.306	100.156	3.375	100.072	99.922	99.772	4.000	101.510	101.260	101.010
3.875	100.931	100.781	100.631	3.875	100.460	100.310	100.160	3.500	100.075	99.925	99.775	4.125	101.513	101.263	101.013
4.000	100.935	100.785	100.635	4.000	100.463	100.313	100.163	3.625	100.079	99.929	99.779	4.375	101.997	101.747	101.497
4.125	100.938	100.788	100.638	4.125	100.466	100.316	100.166	3.750	100.474	100.324	100.174	4.500	102.001	101.751	101.501
4.250	101.726	101.626	101.526	4.250	100.947	100.847	100.747	3.875	100.477	100.327	100.177	4.625	102.014	101.764	101.514
4.375	101.622	101.522	101.422	4.375	100.950	100.850	100.750	4.000	100.480	100.330	100.180	4.875	102.182	101.932	101.682
4.500	101.626	101.526	101.426	4.500	100.962	100.862	100.762	4.125	100.483	100.333	100.183	5.000	102.185	101.935	101.685
4.625	101.639	101.539	101.439	4.625	100.965	100.865	100.765	4.250	100.670	100.520	100.370	5.125	102.188	101.938	101.688
4.750	101.918	101.818	101.646	4.750	101.131	101.031	100.859	4.375	100.673	100.523	100.373	5.500	102.734	102.484	102.234
4.875	101.807	101.707	101.535	4.875	101.134	101.034	100.862	4.500	100.687	100.537	100.387	5.625	102.736	102.486	102.236
6.250	103.147	102.997	102.847	6.250	102.473	102.323	102.173	4.625	100.689	100.539	100.389	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 $\leq$ 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	98.760	98.510	98.260	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.763	98.513	98.263				
4.125	98.938	98.688	98.438	6.250	103.750	103.500	103.250	4.375	99.247	98.997	98.747				
4.250	99.426	99.176	98.926					4.500	99.251	99.001	98.751				
4.375	99.422	99.172	98.922					4.625	99.264	99.014	98.764				
4.500	99.226	98.976	98.726					4.875	99.432	99.182	98.932				
4.625	99.239	98.989	98.739					5.000	99.435	99.185	98.935				
5.000	99.610	99.360	99.110					5.125	99.438	99.188	98.938				
5.125	99.613	99.363	99.113					5.500	99.984	99.734	99.484				
5.250	100.013	99.763	99.513					5.625	99.986	99.736	99.486				
Borrower Paid Comp Only				Lender Paid Only				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
								6.250	100.750	100.500	100.250	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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/20/2020

45 Day Lock Exp.:

6/4/2020

60 Day Lock Exp.:

6/19/2020

W. Rate Sheet Dated: 4/20/2020

Release Time: 4:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.681	94.431	94.165	2.750	94.940	94.690	94.425	2.375	93.964	93.814	93.664	3.125	91.688	91.538	91.388
2.875	94.687	94.437	94.171	2.875	94.945	94.695	94.430	2.500	93.969	93.819	93.669	3.250	93.504	93.354	93.204
3.000	94.692	94.442	94.176	3.000	94.950	94.700	94.434	2.625	93.973	93.823	93.673	3.375	93.508	93.358	93.208
3.125	94.697	94.447	94.181	3.125	94.954	94.704	94.439	2.750	93.978	93.828	93.678	3.500	93.494	93.344	93.194
3.250	96.396	96.146	95.974	3.250	96.455	96.205	96.034	2.875	93.678	93.528	93.378	3.625	93.487	93.337	93.187
3.375	96.301	96.051	95.879	3.375	96.460	96.210	96.038	3.000	93.682	93.532	93.382	Margin = 2.250		Index = 0.220	
3.500	96.305	96.055	95.884	3.500	96.463	96.213	96.041	3.125	93.686	93.536	93.386				
3.625	96.309	96.059	95.887	3.625	96.467	96.217	96.045	3.250	96.661	96.511	96.361				
3.750	97.139	96.989	96.839	3.750	97.048	96.898	96.748	3.375	96.665	96.515	96.365				
3.875	97.043	96.893	96.743	3.875	97.052	96.902	96.752	3.500	96.668	96.518	96.368				
4.000	97.047	96.897	96.747	4.000	97.055	96.905	96.755	3.625	96.671	96.521	96.371				
4.125	97.051	96.901	96.751	4.125	97.059	96.909	96.759	3.750	97.066	96.916	96.766				
4.250	97.639	97.539	97.439	4.250	97.539	97.439	97.339	3.875	97.070	96.920	96.770				
4.375	97.535	97.435	97.335	4.375	97.542	97.442	97.342	4.000	97.073	96.923	96.773				
4.500	97.538	97.438	97.338	4.500	97.555	97.455	97.355	4.125	97.076	96.926	96.776				
4.625	97.552	97.452	97.352	4.625	97.557	97.457	97.357	4.250	97.262	97.112	96.962				
4.750	97.831	97.731	97.559	4.750	97.723	97.623	97.452	4.375	97.265	97.115	96.965				
4.875	97.720	97.620	97.448	4.875	97.726	97.626	97.454	4.500	97.279	97.129	96.979				
6.250	100.247	100.097	99.947	6.250	100.253	100.103	99.953	4.625	97.282	97.132	96.982				

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	93.931	93.681	93.415	2.750	93.510	93.260	92.995	2.375	92.971	92.821	92.671	3.125	89.678	89.528	89.378
2.875	93.937	93.687	93.421	2.875	93.515	93.265	93.000	2.500	92.976	92.826	92.676	3.250	91.494	91.344	91.194
3.000	93.942	93.692	93.426	3.000	93.520	93.270	93.004	2.625	92.981	92.831	92.681	3.375	91.498	91.348	91.198
3.125	93.947	93.697	93.431	3.125	93.524	93.274	93.009	2.750	93.899	93.749	93.599	3.500	91.484	91.334	91.184
3.250	95.646	95.396	95.224	3.250	95.525	95.275	95.104	2.875	93.904	93.754	93.604	3.625	91.477	91.327	91.177
3.375	95.551	95.301	95.129	3.375	95.530	95.280	95.108	3.000	93.909	93.759	93.609	Margin = 2.250		Index = 0.220	
3.500	95.555	95.305	95.134	3.500	95.533	95.283	95.111	3.125	93.913	93.763	93.613	30 Year OTC			
3.625	95.559	95.309	95.137	3.625	95.537	95.287	95.115	3.250	96.231	96.081	95.931	Rate	30 Day	45 Day	60 Day
3.750	96.189	96.039	95.889	3.750	95.618	95.468	95.318	3.375	96.235	96.085	95.935	4.000	96.672	96.422	96.172
3.875	96.093	95.943	95.793	3.875	95.622	95.472	95.322	3.500	96.238	96.088	95.938	4.125	96.676	96.426	96.176
4.000	96.097	95.947	95.797	4.000	95.625	95.475	95.325	3.625	96.241	96.091	95.941	4.375	97.160	96.910	96.660
4.125	96.101	95.951	95.801	4.125	95.629	95.479	95.329	3.750	96.636	96.486	96.336	4.500	97.163	96.913	96.663
4.250	96.889	96.789	96.689	4.250	96.109	96.009	95.909	3.875	96.640	96.490	96.340	4.625	97.177	96.927	96.677
4.375	96.785	96.685	96.585	4.375	96.112	96.012	95.912	4.000	96.643	96.493	96.343	4.875	97.345	97.095	96.845
4.500	96.788	96.688	96.588	4.500	96.125	96.025	95.925	4.125	96.646	96.496	96.346	5.000	97.348	97.098	96.848
4.625	96.802	96.702	96.602	4.625	96.127	96.027	95.927	4.250	96.207	96.057	95.907	5.125	97.350	97.100	96.850
4.750	97.081	96.981	96.809	4.750	96.293	96.193	96.022	4.375	96.210	96.060	95.910	5.500	97.771	97.521	97.271
4.875	96.970	96.870	96.698	4.875	96.296	96.196	96.024	4.500	96.224	96.074	95.924	5.625	97.774	97.524	97.274
6.250	99.497	99.347	99.197	6.250	98.823	98.673	98.523	4.625	96.227	96.077	95.927	6.250	99.564	99.314	99.064

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
4.125	93.751	93.501	93.251	6.250	99.750	99.500	99.250	4.125	93.926	93.676	93.426	4.750	N/A	N/A	N/A
4.250	94.239	93.989	93.739					4.375	94.410	94.160	93.910				
4.375	94.235	93.985	93.735					4.500	94.413	94.163	93.913				
4.500	94.038	93.788	93.538					4.625	94.427	94.177	93.927				
4.625	94.052	93.802	93.552					4.875	94.595	94.345	94.095				
5.000	94.423	94.173	93.923					5.000	94.598	94.348	94.098				
5.125	94.425	94.175	93.925					5.125	94.600	94.350	94.100				
5.250	94.701	94.451	94.201					5.500	95.021	94.771	94.521				
								5.625	95.024	94.774	94.524				
								6.250	96.814	96.564	96.314				
Borrower Paid Comp Only				Lender Paid Only				30 yr DPA "3.5% DPA ; Lender Paid Only"				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
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.:

5/20/2020

45 Day Lock Exp.:

6/4/2020

60 Day Lock Exp.:

6/19/2020

W. Rate Sheet Dated: 4/20/2020

Release Time: 4:00 pm ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	95.961	95.836	95.586	
2.875	96.714	96.589	96.339	
3.000	97.685	97.560	97.310	
3.125	98.337	98.212	97.962	
3.250	99.132	99.007	98.757	
3.375	99.541	99.416	99.166	
3.500	99.908	99.783	99.533	
3.625	100.116	99.991	99.741	
3.750	100.499	100.374	100.124	
3.875	100.823	100.698	100.448	
4.000	101.123	100.998	100.748	
4.125	101.105	100.980	100.730	
4.250	100.512	100.387	100.137	
4.375	100.774	100.649	100.399	
4.500	101.048	100.923	100.673	
4.625	101.135	101.010	100.760	
4.750	101.074	100.949	100.699	
4.875	101.392	101.267	101.017	
4.990	#VALUE!	#VALUE!	#VALUE!	
5.000	#VALUE!	#VALUE!	#VALUE!	

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	95.115	94.990	94.740	
2.750	96.041	95.916	95.666	
2.875	96.847	96.722	96.472	
3.000	97.495	97.370	97.120	
3.125	98.136	98.011	97.761	
3.250	98.755	98.630	98.380	
3.375	99.150	99.025	98.775	
3.500	99.814	99.689	99.439	
3.625	99.964	99.839	99.589	
3.750	100.378	100.253	100.003	
3.875	100.712	100.587	100.337	
4.000	101.038	100.913	100.663	
4.125	101.120	100.995	100.745	
4.250	100.588	100.463	100.213	
4.375	100.728	100.603	100.353	

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	96.142	96.017	95.767	
2.500	96.781	96.656	96.406	
2.625	97.212	97.087	96.837	
2.750	97.601	97.476	97.226	
2.875	97.870	97.745	97.495	
3.000	98.104	97.979	97.729	
3.125	98.646	98.521	98.271	
3.250	98.982	98.857	98.607	
3.375	99.295	99.170	98.920	
3.500	99.571	99.446	99.196	
3.625	99.558	99.433	99.183	
3.750	99.867	99.742	99.492	
3.875	99.999	99.874	99.624	
4.000	100.347	100.222	99.972	
4.125	99.597	99.472	99.222	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	93.715	93.590	93.340	
3.000	94.442	94.317	94.067	
3.125	95.094	94.969	94.719	
3.250	95.889	95.764	95.514	
3.375	96.298	96.173	95.923	
3.500	96.662	96.537	96.287	
3.625	96.870	96.745	96.495	
3.750	96.875	96.750	96.500	
3.875	97.199	97.074	96.824	
4.000	97.499	97.374	97.124	
4.125	97.481	97.356	97.106	
4.250	96.258	96.133	95.883	
4.375	96.520	96.395	96.145	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.861	96.736	96.486	
3.000	97.130	97.005	96.755	
3.125	97.364	97.239	96.989	
3.250	97.812	97.687	97.437	
3.375	98.148	98.023	97.773	
3.500	98.461	98.336	98.086	
3.625	98.738	98.613	98.363	
3.750	98.373	98.248	97.998	
3.875	98.682	98.557	98.307	
4.000	98.813	98.688	98.438	
4.125	99.161	99.036	98.786	
4.250	98.041	97.916	97.666	
4.375	98.351	98.226	97.976	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.761	96.636	96.386	
2.875	97.030	96.905	96.655	
3.000	97.264	97.139	96.889	
3.125	97.712	97.587	97.337	
3.250	98.048	97.923	97.673	
3.375	98.361	98.236	97.986	
3.500	98.638	98.513	98.263	
3.625	98.273	98.148	97.898	
3.750	98.582	98.457	98.207	
3.875	98.713	98.588	98.338	
4.000	99.061	98.936	98.686	
4.125	97.941	97.816	97.566	
4.250	98.251	98.126	97.876	

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features							
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/20/2020
45 Day Lock Exp.: 6/4/2020
60 Day Lock Exp.: 6/19/2020

W. Rate Sheet Dated: 4/20/2020

Release Time: 4:00 pm ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.579	97.479	97.127	3.375	100.985	100.885	100.680	3.375	100.985	100.885	100.680	2.750	95.054	94.954	94.602	3.375	98.456	98.356	98.151
2.875	98.382	98.282	97.946	3.500	101.390	101.290	101.101	3.500	101.390	101.290	101.101	2.875	95.857	95.757	95.421	3.500	98.861	98.761	98.572
2.990	99.136	99.036	98.769	3.625	101.659	101.559	101.395	3.625	101.659	101.559	101.395	2.990	96.607	96.507	96.240	3.625	99.130	99.030	98.866
3.000	99.236	99.136	98.869	3.750	101.984	101.884	101.739	3.750	101.984	101.884	101.739	3.000	96.707	96.607	96.340	3.750	99.266	99.166	99.021
3.125	99.929	99.829	99.578	3.875	102.375	102.275	102.138	3.875	102.375	102.275	102.138	3.125	97.400	97.300	97.049	3.875	99.657	99.557	99.420
3.250	100.790	100.690	100.469	3.990	102.518	102.418	102.287	3.990	102.518	102.418	102.287	3.250	98.261	98.161	97.940	3.990	99.800	99.700	99.569
3.375	101.235	101.135	100.930	4.000	102.618	102.518	102.387	4.000	102.618	102.518	102.387	3.375	98.706	98.606	98.401	4.000	99.900	99.800	99.669
3.500	101.640	101.540	101.351	4.125	102.648	102.548	102.422	4.125	102.648	102.548	102.422	3.500	99.111	99.011	98.822	4.125	99.930	99.830	99.704
3.625	101.909	101.809	101.645	4.250	102.083	101.983	101.883	4.250	102.083	101.983	101.883	3.625	99.380	99.280	99.116	4.250	98.303	98.203	98.103
3.750	102.234	102.134	101.989	4.375	102.397	102.297	102.197	4.375	102.397	102.297	102.197	3.750	99.516	99.416	99.271	4.375	98.617	98.517	98.417
3.875	102.625	102.525	102.388	4.500	102.468	102.368	102.268	4.500	102.468	102.368	102.268	3.875	99.907	99.807	99.670	4.500	98.688	98.588	98.488
3.990	102.893	102.793	102.662	4.625	102.584	102.484	102.384	4.625	102.584	102.484	102.384	3.990	100.175	100.075	99.944	4.625	98.804	98.704	98.604
4.000	102.993	102.893	102.762	4.750	102.751	102.652	102.551	4.750	102.751	102.652	102.551	4.000	100.275	100.175	100.044	4.750	98.467	98.367	98.267
4.125	103.023	102.923	102.797	4.875	103.104	103.004	102.904	4.875	103.104	103.004	102.904	4.125	100.305	100.205	100.079	4.875	98.820	98.720	98.620
4.250	102.458	102.358	102.258	4.990	102.880	102.780	102.680	4.990	102.880	102.780	102.680	4.250	98.678	98.578	98.478	4.990	98.596	98.496	98.396
4.375	102.772	102.672	102.572	5.000	102.980	102.880	102.780	5.000	102.980	102.880	102.780	4.375	98.992	98.892	98.792	5.000	98.696	98.596	98.496
4.500	103.093	102.993	102.893	5.125	103.246	103.146	103.046	5.125	103.246	103.146	103.046	4.500	99.313	99.213	99.113	5.125	98.962	98.862	98.762
4.625	103.209	103.109	103.009	5.250	103.213	103.075	103.013	5.250	103.213	103.075	103.013	4.625	99.429	99.329	99.229	5.250	97.749	97.649	97.687
4.750	103.376	103.257	103.176	5.375	104.497	104.384	104.297	5.375	104.497	104.384	104.297	4.750	99.092	98.973	98.892	5.375	99.021	98.908	98.821
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	98.456	98.356	98.151	2.750	97.611	97.511	97.339	3.375	100.888	100.788	100.649	3.375	100.888	100.788	100.649	2.750	99.764	99.664	99.564
3.500	98.861	98.761	98.572	2.875	98.453	98.353	98.185	3.500	101.594	101.494	101.366	3.500	101.594	101.494	101.366	2.875	100.073	99.973	99.873
3.625	99.130	99.030	98.866	2.990	99.029	98.929	98.766	3.625	101.800	101.700	101.576	3.625	101.800	101.700	101.576	2.990	100.248	100.148	100.048
3.750	99.266	99.166	99.021	3.000	99.129	99.029	98.866	3.750	102.216	102.116	102.016	3.750	102.216	102.116	102.016	3.000	100.348	100.248	100.148
3.875	99.657	99.557	99.420	3.125	99.800	99.700	99.545	3.875	102.620	102.520	102.420	3.875	102.620	102.520	102.420	3.125	101.002	100.902	100.802
3.990	99.800	99.700	99.569	3.250	100.469	100.369	100.225	3.990	102.913	102.813	102.713	3.990	102.913	102.813	102.713	3.250	101.383	101.283	101.183
4.000	99.900	99.800	99.669	3.375	100.888	100.788	100.649	4.000	103.013	102.913	102.813	4.000	103.013	102.913	102.813	3.375	101.735	101.635	101.535
4.125	99.930	99.830	99.704	3.500	101.594	101.494	101.366	4.125	103.141	103.041	102.941	4.125	103.141	103.041	102.941	3.500	102.041	101.941	101.841
4.250	98.303	98.203	98.103	3.625	101.800	101.700	101.576	4.250	102.634	102.534	102.434	4.250	102.634	102.534	102.434	3.625	102.147	102.047	101.930
4.375	98.617	98.517	98.417	3.750	102.216	102.116	102.016	4.375	102.821	102.721	102.621	4.375	102.821	102.721	102.621	3.750	102.485	102.385	102.271
4.500	98.688	98.588	98.488	3.875	102.620	102.520	102.420	4.500	102.996	102.896	102.796	4.500	102.996	102.896	102.796	3.875	102.638	102.538	102.428
4.625	98.804	98.704	98.604	3.990	102.913	102.813	102.713	4.625	103.116	103.016	102.916	4.625	103.116	103.016	102.916	3.990	102.914	102.814	102.709
4.750	98.467	98.367	98.267	4.000	103.013	102.913	102.813	4.750	103.765	103.665	103.565	4.750	103.765	103.665	103.565	4.000	103.014	102.914	102.809
4.875	98.820	98.720	98.620	4.125	103.141	103.041	102.941	4.875	104.029	103.929	103.829	4.875	104.029	103.929	103.829	4.125	102.316	102.216	102.143
4.990	98.596	98.496	98.396	4.250	102.634	102.534	102.434	4.990	104.100	104.000	103.900	4.990	104.100	104.000	103.900	4.250	102.650	102.550	102.280
5.000	98.696	98.596	98.496	4.375	102.821	102.721	102.621	5.000	104.200	104.100	104.000	5.000	104.200	104.100	104.000	4.375	102.942	102.842	102.577
5.125	98.962	98.862	98.762	4.500	102.996	102.896	102.796	5.125	104.481	104.381	104.281	5.125	104.481	104.381	104.281	4.500	103.112	103.012	102.747
5.250	97.887	97.749	97.687	4.625	103.116	103.016	102.916	5.250	104.085	103.985	103.885	5.250	104.085	103.985	103.885	4.625	102.449	102.349	102.249
5.375	99.021	98.908	98.821	4.750	103.765	103.665	103.565	5.375	104.341	104.241	104.141	5.375	104.341	104.241	104.141	4.750	102.670	102.570	102.470
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	101.764	101.664	101.564	2.750	102.014	101.914	101.814	2.750	99.251	99.151	99.051	2.750	101.251	101.151	101.051	2.750	101.501	101.401	101.301
2.875	100.073	99.973	99.873	2.875	100.073	99.973	99.873	2.875	99.560	99.460	99.360	2.875	99.560	99.460	99.360	2.875	99.560	99.460	99.360
2.990	100.248	100.148	100.048	2.990	100.248	100.148	100.048	2.990	99.735	99.635	99.535	2.990	99.735	99.635	99.535	2.990	99.735	99.635	99.535
3.000	100.348	100.248	100.148	3.000	100.348	100.248	100.148	3.000	99.835	99.735	99.635	3.000	99.835	99.735	99.635	3.000	99.835	99.735	99.635
3.125	101.002	100.902	100.802	3.125	101.002	100.902	100.802	3.125	100.489	100.389	100.289	3.125	100.489	100.389	100.289	3.125	100.489	100.389	100.289
3.250	101.383	101.283	101.183	3.250	101.383	101.283	101.183	3.250	100.870	100.770	100.670	3.250	100.870	100.770	100.670	3.250	100.870	100.770	100.670
3.375	101.735	101.635	101.535	3.375	101.735	101.635	101.535	3.375	101.222	101.122	101.022	3.375	101.222	101.122	101.022	3.375	101.222	101.122	101.022
3.500	102.041	101.941	101.841	3.500	102.041	101.941	101.841	3.500	101.528	101.428	101.328	3.500	101.528	101.428	101.328	3.500	101.528	101.428	101.328
3.625	102.147	102.047	101.947	3.625	102.147	102.047	101.947	3.625	101.261	101.161	101.044	3.625	101.261	101.161	101.044	3.625	101.261	101.161	101.044
3.750	102.485	102.385	102.271	3.750	102.485	102.385	102.271	3.750	101.599	101.499	101.385	3.750	101.599	101.499	101.385	3.750	101.599	101.499	101.385
3.875	102.638	102.538	102.428	3.875	102.638														



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.:

5/20/2020

45 Day Lock Exp.:

6/4/2020

60 Day Lock Exp.:

6/19/2020

W. Rate Sheet Dated: 4/20/2020

Release Time: 4:00 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.579	97.479	97.127	2.750	97.611	97.511	97.339	2.750	99.764	99.664	99.564	2.750	94.704	94.604	94.252	2.750	98.951	98.851	98.751
2.875	98.382	98.282	97.946	2.875	98.453	98.353	98.185	2.875	100.073	99.973	99.873	2.875	95.507	95.407	95.071	2.875	99.260	99.160	99.060
2.990	99.136	99.036	98.769	2.990	99.029	98.929	98.766	2.990	100.248	100.148	100.048	2.990	96.257	96.157	95.890	2.990	99.435	99.335	99.235
3.000	99.236	99.136	98.869	3.000	99.129	99.029	98.866	3.000	100.348	100.248	100.148	3.000	96.357	96.257	95.990	3.000	99.535	99.435	99.335
3.125	99.929	99.829	99.578	3.125	99.800	99.700	99.545	3.125	101.002	100.902	100.802	3.125	97.050	96.950	96.699	3.125	100.189	100.089	99.989
3.250	100.790	100.690	100.469	3.250	100.469	100.369	100.225	3.250	101.383	101.283	101.183	3.250	97.911	97.811	97.590	3.250	100.570	100.470	100.370
3.375	101.235	101.135	100.930	3.375	100.888	100.788	100.649	3.375	101.735	101.635	101.535	3.375	98.356	98.256	98.051	3.375	100.922	100.822	100.722
3.500	101.640	101.540	101.351	3.500	101.594	101.494	101.366	3.500	102.041	101.941	101.841	3.500	98.761	98.661	98.472	3.500	101.228	101.128	101.028
3.625	101.909	101.809	101.645	3.625	101.800	101.700	101.576	3.625	102.147	102.047	101.930	3.625	99.030	98.930	98.766	3.625	100.961	100.861	100.744
3.750	102.234	102.134	101.989	3.750	102.216	102.116	102.016	3.750	102.485	102.385	102.271	3.750	99.166	99.066	98.921	3.750	101.299	101.199	101.085
3.875	102.625	102.525	102.388	3.875	102.620	102.520	102.420	3.875	102.638	102.538	102.428	3.875	99.557	99.457	99.320	3.875	101.452	101.352	101.242
3.990	102.893	102.793	102.662	3.990	102.913	102.813	102.713	3.990	102.914	102.814	102.709	3.990	99.825	99.725	99.594	3.990	101.728	101.628	101.523
4.000	102.993	102.893	102.762	4.000	103.013	102.913	102.813	4.000	103.014	102.914	102.809	4.000	99.925	99.825	99.694	4.000	101.828	101.728	101.623
4.125	103.023	102.923	102.797	4.125	103.141	103.041	102.941	4.125	102.316	102.216	101.943	4.125	99.955	99.855	99.729	4.125	100.750	100.650	100.377
4.250	102.458	102.358	102.258	4.250	102.634	102.534	102.434	4.250	102.650	102.550	102.280	4.250	98.328	98.228	98.128	4.250	101.084	100.984	100.714
4.375	102.772	102.672	102.572	4.375	102.821	102.721	102.621	4.375	102.942	102.842	102.577	4.375	98.642	98.542	98.442	4.375	101.376	101.276	101.011
4.500	103.093	102.993	102.893	4.500	102.996	102.896	102.796	4.500	103.112	103.012	102.747	4.500	98.963	98.863	98.763	4.500	101.546	101.446	101.181
4.625	103.209	103.109	103.009	4.625	103.116	103.016	102.916	4.625	103.449	103.349	102.249	4.625	99.079	98.979	98.879	4.625	100.292	100.192	100.092
4.750	103.376	103.257	103.176	4.750	103.765	103.665	103.565	4.750	102.670	102.570	102.470	4.750	98.742	98.623	98.542	4.750	100.513	100.413	100.313

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.:

5/20/2020

45 Day Lock Exp.:

6/4/2020

60 Day Lock Exp.:

6/19/2020

W. Rate Sheet Dated: 4/20/2020

Release Time: 4:00 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.500	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)