



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.: 5/25/2020

45 Day Lock Exp.: 6/8/2020

60 Day Lock Exp.: 6/22/2020

W. Rate Sheet Dated: 4/23/2020

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	100.237	99.987	99.753	2.750	100.067	99.817	99.582	2.375	97.644	97.494	97.344	3.125	95.840	95.690	95.540
2.875	100.243	99.993	99.758	2.875	100.072	99.822	99.587	2.500	97.650	97.500	97.350	3.250	97.328	97.178	97.028
3.000	100.248	99.998	99.764	3.000	100.076	99.826	99.592	2.625	97.655	97.505	97.355	3.375	97.332	97.182	97.032
3.125	100.253	100.003	99.769	3.125	100.081	99.831	99.597	2.750	98.803	98.653	98.503	3.500	97.335	97.185	97.035
3.250	101.390	101.140	100.984	3.250	101.019	100.769	100.613	2.875	98.808	98.658	98.508	3.625	97.322	97.172	97.022
3.375	101.295	101.045	100.889	3.375	101.024	100.774	100.618	3.000	98.813	98.663	98.513	Margin = 2.250		Index = 0.210	
3.500	101.300	101.050	100.893	3.500	101.028	100.778	100.622	3.125	98.817	98.667	98.517				
3.625	101.304	101.054	100.898	3.625	101.031	100.781	100.625	3.250	101.436	101.286	101.136				
3.750	102.211	102.061	101.911	3.750	101.690	101.540	101.390	3.375	101.440	101.290	101.140				
3.875	102.115	101.965	101.815	3.875	101.694	101.544	101.394	3.500	101.444	101.294	101.144				
4.000	102.119	101.969	101.819	4.000	101.698	101.548	101.398	3.625	101.446	101.296	101.146				
4.125	102.124	101.974	101.824	4.125	101.701	101.551	101.401	3.750	101.740	101.590	101.440				
4.250	102.679	102.579	102.479	4.250	102.159	102.059	101.959	3.875	101.743	101.593	101.443				
4.375	102.583	102.483	102.383	4.375	102.153	102.053	101.953	4.000	101.747	101.597	101.447				
4.500	102.579	102.479	102.379	4.500	102.156	102.056	101.956	4.125	101.749	101.599	101.449				
4.625	102.583	102.483	102.383	4.625	102.168	102.068	101.968	4.250	102.020	101.870	101.720				
4.750	102.981	102.881	102.781	4.750	102.457	102.357	102.232	4.375	102.017	101.867	101.717				
4.875	102.883	102.783	102.683	4.875	102.446	102.346	102.221	4.500	102.020	101.870	101.720				
6.250	104.304	104.154	104.004	6.250	103.879	103.729	103.579	4.625	102.033	101.883	101.733				

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	99.487	99.237	99.003	2.750	99.067	98.817	98.582	2.375	96.644	96.494	96.344	3.125	94.840	94.690	94.540
2.875	99.493	99.243	99.008	2.875	99.072	98.822	98.587	2.500	96.650	96.500	96.350	3.250	96.328	96.178	96.028
3.000	99.498	99.248	99.014	3.000	99.076	98.826	98.592	2.625	96.655	96.505	96.355	3.375	96.332	96.182	96.032
3.125	99.503	99.253	99.019	3.125	99.081	98.831	98.597	2.750	97.803	97.653	97.503	3.500	96.335	96.185	96.035
3.250	100.640	100.390	100.234	3.250	100.519	100.269	100.113	2.875	97.808	97.658	97.508	3.625	96.322	96.172	96.022
3.375	100.545	100.295	100.139	3.375	100.524	100.274	100.118	3.000	97.813	97.663	97.513	Margin = 2.250		Index = 0.210	
3.500	100.550	100.300	100.143	3.500	100.528	100.278	100.122	3.125	97.817	97.667	97.517	30 Year OTC			
3.625	100.554	100.304	100.148	3.625	100.531	100.281	100.125	3.250	100.436	100.286	100.136	Rate	30 Day	45 Day	60 Day
3.750	101.261	101.111	100.961	3.750	100.690	100.540	100.390	3.375	100.440	100.290	100.140	4.000	101.744	101.494	101.244
3.875	101.165	101.015	100.865	3.875	100.694	100.544	100.394	3.500	100.444	100.294	100.144	4.125	101.749	101.499	101.249
4.000	101.169	101.019	100.869	4.000	100.698	100.548	100.398	3.625	100.446	100.296	100.146	4.375	102.208	101.958	101.708
4.125	101.174	101.024	100.874	4.125	100.701	100.551	100.401	3.750	100.740	100.590	100.440	4.500	102.204	101.954	101.704
4.250	101.929	101.829	101.729	4.250	101.159	101.059	100.959	3.875	100.743	100.593	100.443	4.625	102.208	101.958	101.708
4.375	101.833	101.733	101.633	4.375	101.153	101.053	100.953	4.000	100.747	100.597	100.447	4.875	102.508	102.258	102.008
4.500	101.829	101.729	101.629	4.500	101.156	101.056	100.956	4.125	100.749	100.599	100.449	5.000	102.498	102.248	101.998
4.625	101.833	101.733	101.633	4.625	101.168	101.068	100.968	4.250	101.020	100.870	100.720	5.125	102.501	102.251	102.001
4.750	102.231	102.131	102.006	4.750	101.457	101.357	101.232	4.375	101.017	100.867	100.717	5.500	103.140	102.890	102.640
4.875	102.133	102.033	101.908	4.875	101.446	101.346	101.221	4.500	101.020	100.870	100.720	5.625	103.143	102.893	102.643
6.250	103.554	103.404	103.254	6.250	102.879	102.729	102.579	4.625	101.033	100.883	100.733	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				N/A	N/A
Max Note Rate = 4.750					

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	98.994	98.744	98.494	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	99.458	99.208	98.958	4.750	101.000	100.750	100.500
4.250	99.629	99.379	99.129					4.500	99.454	99.204	98.954				
4.375	99.633	99.383	99.133					4.625	99.458	99.208	98.958				
4.500	99.429	99.179	98.929					4.875	99.758	99.508	99.258				
4.625	99.433	99.183	98.933					5.000	99.748	99.498	99.248				
5.000	99.923	99.673	99.423					5.125	99.751	99.501	99.251				
5.125	99.926	99.676	99.426					5.500	100.390	100.140	99.890	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.250	100.326	100.076	99.826					5.625	100.393	100.143	99.893	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	6.250	102.750	102.500	102.250

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/25/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/23/2020

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	95.087	94.837	94.603	2.750	95.347	95.097	94.862	2.375	94.424	94.274	94.124	3.125	91.700	91.550	91.400
2.875	95.093	94.843	94.608	2.875	95.352	95.102	94.867	2.500	94.430	94.280	94.130	3.250	93.501	93.351	93.201
3.000	95.098	94.848	94.614	3.000	95.356	95.106	94.872	2.625	94.435	94.285	94.135	3.375	93.504	93.354	93.204
3.125	95.103	94.853	94.619	3.125	95.361	95.111	94.877	2.750	94.083	93.933	93.783	3.500	93.508	93.358	93.208
3.250	96.553	96.303	96.146	3.250	96.612	96.362	96.206	2.875	94.088	93.938	93.788	3.625	93.494	93.344	93.194
3.375	96.458	96.208	96.051	3.375	96.616	96.366	96.210	3.000	94.093	93.943	93.793	Margin = 2.250		Index = 0.210	
3.500	96.462	96.212	96.056	3.500	96.620	96.370	96.214	3.125	94.097	93.947	93.797				
3.625	96.466	96.216	96.060	3.625	96.623	96.373	96.217	3.250	97.028	96.878	96.728				
3.750	97.374	97.224	97.074	3.750	97.283	97.133	96.983	3.375	97.032	96.882	96.732				
3.875	97.278	97.128	96.978	3.875	97.287	97.137	96.987	3.500	97.036	96.886	96.736				
4.000	97.282	97.132	96.982	4.000	97.290	97.140	96.990	3.625	97.039	96.889	96.739				
4.125	97.286	97.136	96.986	4.125	97.293	97.143	96.993	3.750	97.332	97.182	97.032				
4.250	97.842	97.742	97.642	4.250	97.751	97.651	97.551	3.875	97.336	97.186	97.036				
4.375	97.746	97.646	97.546	4.375	97.746	97.646	97.546	4.000	97.339	97.189	97.039				
4.500	97.742	97.642	97.542	4.500	97.749	97.649	97.549	4.125	97.342	97.192	97.042				
4.625	97.745	97.645	97.545	4.625	97.760	97.660	97.560	4.250	97.613	97.463	97.313				
4.750	98.143	98.043	97.918	4.750	98.050	97.950	97.825	4.375	97.609	97.459	97.309				
4.875	98.046	97.946	97.821	4.875	98.039	97.939	97.814	4.500	97.612	97.462	97.312				
6.250	100.654	100.504	100.354	6.250	100.659	100.509	100.359	4.625	97.626	97.476	97.326				

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	94.337	94.087	93.853	2.750	93.917	93.667	93.432	2.375	93.432	93.282	93.132	3.125	89.690	89.540	89.390
2.875	94.343	94.093	93.858	2.875	93.922	93.672	93.437	2.500	93.437	93.287	93.137	3.250	91.491	91.341	91.191
3.000	94.348	94.098	93.864	3.000	93.926	93.676	93.442	2.625	93.442	93.292	93.142	3.375	91.494	91.344	91.194
3.125	94.353	94.103	93.869	3.125	93.931	93.681	93.447	2.750	94.310	94.160	94.010	3.500	91.498	91.348	91.198
3.250	95.803	95.553	95.396	3.250	95.682	95.432	95.276	2.875	94.314	94.164	94.014	3.625	91.484	91.334	91.184
3.375	95.708	95.458	95.301	3.375	95.686	95.436	95.280	3.000	94.319	94.169	94.019	Margin = 2.250		Index = 0.210	
3.500	95.712	95.462	95.306	3.500	95.690	95.440	95.284	3.125	94.323	94.173	94.023	30 Year OTC			
3.625	95.716	95.466	95.310	3.625	95.693	95.443	95.287	3.250	96.598	96.448	96.298	Rate	30 Day	45 Day	60 Day
3.750	96.424	96.274	96.124	3.750	95.853	95.703	95.553	3.375	96.602	96.452	96.302	4.000	96.907	96.657	96.407
3.875	96.328	96.178	96.028	3.875	95.857	95.707	95.557	3.500	96.606	96.456	96.306	4.125	96.911	96.661	96.411
4.000	96.332	96.182	96.032	4.000	95.860	95.710	95.560	3.625	96.609	96.459	96.309	4.375	97.371	97.121	96.871
4.125	96.336	96.186	96.036	4.125	95.863	95.713	95.563	3.750	96.902	96.752	96.602	4.500	97.367	97.117	96.867
4.250	97.092	96.992	96.892	4.250	96.321	96.221	96.121	3.875	96.906	96.756	96.606	4.625	97.370	97.120	96.870
4.375	96.996	96.896	96.796	4.375	96.316	96.216	96.116	4.000	96.909	96.759	96.609	4.875	97.671	97.421	97.171
4.500	96.992	96.892	96.792	4.500	96.319	96.219	96.119	4.125	96.912	96.762	96.612	5.000	97.660	97.410	97.160
4.625	96.995	96.895	96.795	4.625	96.330	96.230	96.130	4.250	96.558	96.408	96.258	5.125	97.663	97.413	97.163
4.750	97.393	97.293	97.168	4.750	96.620	96.520	96.395	4.375	96.554	96.404	96.254	5.500	98.178	97.928	97.678
4.875	97.296	97.196	97.071	4.875	96.609	96.509	96.384	4.500	96.557	96.407	96.257	5.625	98.180	97.930	97.680
6.250	99.904	99.754	99.604	6.250	99.229	99.079	98.929	4.625	96.571	96.421	96.271	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	94.157	93.907	93.657	4.750	N/A	N/A	N/A
4.125	93.986	93.736	93.486	6.250	99.750	99.500	99.250	4.125	94.161	93.911	93.661				
4.250	94.442	94.192	93.942					4.375	94.621	94.371	94.121				
4.375	94.446	94.196	93.946					4.500	94.617	94.367	94.117				
4.500	94.242	93.992	93.742					4.625	94.620	94.370	94.120				
4.625	94.245	93.995	93.745					4.875	94.921	94.671	94.421				
5.000	94.735	94.485	94.235					5.000	94.910	94.660	94.410				
5.125	94.738	94.488	94.238					5.125	94.913	94.663	94.413				
5.250	95.014	94.764	94.514					5.500	95.428	95.178	94.928	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	95.430	95.180	94.930	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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/25/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/23/2020

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	
2.750	96.166	96.041	95.791	
2.875	96.927	96.802	96.552	
3.000	97.833	97.708	97.458	
3.125	98.513	98.388	98.138	
3.250	99.319	99.194	98.944	
3.375	99.731	99.606	99.356	
3.500	100.102	99.977	99.727	
3.625	100.310	100.185	99.935	
3.750	100.523	100.398	100.148	
3.875	100.846	100.721	100.471	
4.000	101.146	101.021	100.771	
4.125	101.129	101.004	100.754	
4.250	100.399	100.274	100.024	
4.375	100.646	100.521	100.271	
4.500	100.919	100.794	100.544	
4.625	101.006	100.881	100.631	
4.750	101.155	101.030	100.780	
4.875	101.463	101.338	101.088	
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	95.345	95.220	94.970	
2.750	96.244	96.119	95.869	
2.875	97.176	97.051	96.801	
3.000	97.744	97.619	97.369	
3.125	98.455	98.330	98.080	
3.250	99.016	98.891	98.641	
3.375	99.486	99.361	99.111	
3.500	99.919	99.794	99.544	
3.625	100.182	100.057	99.807	
3.750	100.429	100.304	100.054	
3.875	100.762	100.637	100.387	
4.000	101.056	100.931	100.681	
4.125	101.134	101.009	100.759	
4.250	100.478	100.353	100.103	
4.375	100.603	100.478	100.228	

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	96.344	96.219	95.969	
2.500	96.976	96.851	96.601	
2.625	97.403	97.278	97.028	
2.750	97.792	97.667	97.417	
2.875	98.059	97.934	97.684	
3.000	98.295	98.170	97.920	
3.125	98.862	98.737	98.487	
3.250	99.200	99.075	98.825	
3.375	99.511	99.386	99.136	
3.500	99.783	99.658	99.408	
3.625	99.857	99.732	99.482	
3.750	100.160	100.035	99.785	
3.875	100.290	100.165	99.915	
4.000	100.635	100.510	100.260	
4.125	99.820	99.695	99.445	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	94.115	93.990	93.740	
3.000	95.021	94.896	94.646	
3.125	95.889	95.764	95.514	
3.250	96.695	96.570	96.320	
3.375	97.107	96.982	96.732	
3.500	97.475	97.350	97.100	
3.625	97.683	97.558	97.308	
3.750	97.896	97.771	97.521	
3.875	97.350	97.225	96.975	
4.000	97.650	97.525	97.275	
4.125	97.633	97.508	97.258	
4.250	96.903	96.778	96.528	
4.375	96.774	96.649	96.399	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.052	96.927	96.677	
3.000	97.319	97.194	96.944	
3.125	97.555	97.430	97.180	
3.250	98.122	97.997	97.747	
3.375	98.460	98.335	98.085	
3.500	98.771	98.646	98.396	
3.625	99.043	98.918	98.668	
3.750	98.747	98.622	98.372	
3.875	99.049	98.924	98.674	
4.000	99.179	99.054	98.804	
4.125	99.524	99.399	99.149	
4.250	98.336	98.211	97.961	
4.375	98.639	98.514	98.264	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.952	96.827	96.577	
2.875	97.219	97.094	96.844	
3.000	97.455	97.330	97.080	
3.125	98.022	97.897	97.647	
3.250	98.360	98.235	97.985	
3.375	98.671	98.546	98.296	
3.500	98.943	98.818	98.568	
3.625	98.647	98.522	98.272	
3.750	98.949	98.824	98.574	
3.875	99.079	98.954	98.704	
4.000	99.424	99.299	99.049	
4.125	98.236	98.111	97.861	
4.250	98.539	98.414	98.164	

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/25/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/23/2020

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	98.085	97.985	97.631	3.375	101.402	101.302	101.112	3.375	101.402	101.302	101.112	2.750	95.560	95.460	95.106	3.375	98.873	98.773	98.583
2.875	98.835	98.735	98.401	3.500	101.780	101.680	101.510	3.500	101.780	101.680	101.510	2.875	96.310	96.210	95.876	3.500	99.251	99.151	98.981
2.990	99.630	99.524	99.262	3.625	102.033	101.933	101.794	3.625	102.033	101.933	101.794	2.990	97.101	96.995	96.733	3.625	99.504	99.404	99.265
3.000	99.730	99.624	99.362	3.750	102.296	102.196	102.056	3.750	102.296	102.196	102.056	3.000	97.201	97.095	96.833	3.750	99.578	99.478	99.338
3.125	100.415	100.315	100.067	3.875	102.665	102.565	102.434	3.875	102.665	102.565	102.434	3.125	97.886	97.786	97.538	3.875	99.947	99.847	99.716
3.250	101.236	101.136	100.926	3.990	102.786	102.686	102.567	3.990	102.786	102.686	102.567	3.250	98.707	98.607	98.397	3.990	100.068	99.968	99.849
3.375	101.652	101.552	101.362	4.000	102.886	102.786	102.667	4.000	102.886	102.786	102.667	3.375	99.123	99.023	98.833	4.000	100.168	100.068	99.949
3.500	102.030	101.930	101.760	4.125	102.915	102.815	102.699	4.125	102.915	102.815	102.699	3.500	99.501	99.401	99.231	4.125	100.197	100.097	99.981
3.625	102.283	102.183	102.044	4.250	102.244	102.144	102.044	4.250	102.244	102.144	102.044	3.625	99.754	99.654	99.515	4.250	98.464	98.364	98.264
3.750	102.546	102.446	102.306	4.375	102.542	102.442	102.342	4.375	102.542	102.442	102.342	3.750	99.828	99.728	99.588	4.375	98.762	98.662	98.562
3.875	102.915	102.815	102.684	4.500	102.595	102.495	102.395	4.500	102.595	102.495	102.395	3.875	100.197	100.097	99.966	4.500	98.815	98.715	98.615
3.990	103.161	103.061	102.942	4.625	102.707	102.607	102.507	4.625	102.707	102.607	102.507	3.990	100.443	100.343	100.224	4.625	98.927	98.827	98.727
4.000	103.261	103.161	103.042	4.750	102.841	102.723	102.641	4.750	102.841	102.723	102.641	4.000	100.543	100.443	100.324	4.750	98.557	98.439	98.357
4.125	103.290	103.190	103.074	4.875	103.178	103.078	102.978	4.875	103.178	103.078	102.978	4.125	100.572	100.472	100.356	4.875	98.894	98.794	98.694
4.250	102.619	102.519	102.419	4.990	102.944	102.844	102.744	4.990	102.944	102.844	102.744	4.250	98.839	98.739	98.639	4.990	98.660	98.560	98.460
4.375	102.917	102.817	102.717	5.000	103.044	102.944	102.844	5.000	103.044	102.944	102.844	4.375	99.137	99.037	98.937	5.000	98.760	98.660	98.560
4.500	103.220	103.120	103.020	5.125	103.305	103.205	103.105	5.125	103.305	103.205	103.105	4.500	99.440	99.340	99.240	5.125	99.021	98.921	98.821
4.625	103.332	103.232	103.132	5.250	103.347	103.213	103.147	5.250	103.347	103.213	103.147	4.625	99.552	99.452	99.352	5.250	98.021	97.871	97.821
4.750	103.466	103.348	103.266	5.375	104.668	104.562	104.468	5.375	104.668	104.562	104.468	4.750	99.182	99.064	98.982	5.375	99.192	99.086	98.992
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	98.873	98.773	98.583	2.750	98.214	98.114	97.968	3.375	101.480	101.380	101.275	3.375	101.480	101.380	101.275	2.750	100.215	100.115	100.015
3.500	99.251	99.151	98.981	2.875	99.138	99.038	98.899	3.500	101.918	101.818	101.718	3.500	101.918	101.818	101.718	2.875	100.514	100.414	100.314
3.625	99.504	99.404	99.265	2.990	99.610	99.510	99.375	3.625	102.224	102.124	102.024	3.625	102.224	102.124	102.024	2.990	100.681	100.581	100.481
3.750	99.578	99.478	99.338	3.000	99.710	99.610	99.475	3.750	102.521	102.421	102.321	3.750	102.521	102.421	102.321	3.000	100.781	100.681	100.581
3.875	99.947	99.847	99.716	3.125	100.426	100.326	100.202	3.875	102.901	102.801	102.701	3.875	102.901	102.801	102.701	3.125	101.382	101.282	101.182
3.990	100.068	99.968	99.849	3.250	101.007	100.907	100.796	3.990	103.141	103.041	102.941	3.990	103.141	103.041	102.941	3.250	101.748	101.648	101.548
4.000	100.168	100.068	99.949	3.375	101.480	101.380	101.275	4.000	103.241	103.141	103.041	4.000	103.241	103.141	103.041	3.375	102.090	101.990	101.890
4.125	100.197	100.097	99.981	3.500	101.918	101.818	101.718	4.125	103.364	103.264	103.164	4.125	103.364	103.264	103.164	3.500	102.386	102.286	102.186
4.250	98.464	98.364	98.264	3.625	102.224	102.124	102.024	4.250	102.769	102.669	102.569	4.250	102.769	102.669	102.569	3.625	102.503	102.403	102.303
4.375	98.762	98.662	98.562	3.750	102.521	102.421	102.321	4.375	102.945	102.845	102.745	4.375	102.945	102.845	102.745	3.750	102.827	102.727	102.627
4.500	98.815	98.715	98.615	3.875	102.901	102.801	102.701	4.500	103.112	103.012	102.912	4.500	103.112	103.012	102.912	3.875	102.976	102.876	102.776
4.625	98.927	98.827	98.727	3.990	103.141	103.041	102.941	4.625	103.228	103.128	103.028	4.625	103.228	103.128	103.028	3.990	103.237	103.137	103.037
4.750	98.557	98.439	98.357	4.000	103.241	103.141	103.041	4.750	103.857	103.757	103.657	4.750	103.857	103.757	103.657	4.000	103.337	103.237	103.137
4.875	98.894	98.794	98.694	4.125	103.364	103.264	103.164	4.875	104.115	104.015	103.915	4.875	104.115	104.015	103.915	4.125	102.542	102.442	102.342
4.990	98.660	98.560	98.460	4.250	102.769	102.669	102.569	4.990	104.182	104.082	103.982	4.990	104.182	104.082	103.982	4.250	102.858	102.758	102.658
5.000	98.760	98.660	98.560	4.375	102.945	102.845	102.745	5.000	104.282	104.182	104.082	5.000	104.282	104.182	104.082	4.375	103.131	103.031	102.931
5.125	99.021	98.921	98.821	4.500	103.312	103.212	103.112	5.125	104.564	104.464	104.364	5.125	104.564	104.464	104.364	4.500	103.289	103.189	103.089
5.250	98.021	97.887	97.821	4.625	103.828	103.728	103.628	5.250	104.292	104.192	104.092	5.250	104.292	104.192	104.092	4.625	102.514	102.414	102.314
5.375	99.192	99.086	98.992	4.750	103.857	103.757	103.657	5.375	104.544	104.444	104.344	5.375	104.544	104.444	104.344	4.750	102.722	102.622	102.522
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	102.215	102.115	102.015	2.750	102.465	102.365	102.265	2.750	99.702	99.602	99.502	2.750	101.702	101.602	101.502	2.750	101.952	101.852	101.752
2.875	100.514	100.414	100.314	2.875	100.514	100.414	100.314	2.875	100.001	99.901	99.801	2.875	100.001	99.901	99.801	2.875	100.001	99.901	99.801
2.990	100.681	100.581	100.481	2.990	100.681	100.581	100.481	2.990	100.168	100.068	99.968	2.990	100.168	100.068	99.968	2.990	100.168	100.068	99.968
3.000	100.781	100.681	100.581	3.000	100.781	100.681	100.581	3.000	100.268	100.168	100.068	3.000	100.268	100.168	100.068	3.000	100.268	100.168	100.068
3.125	101.382	101.282	101.182	3.125	101.382	101.282	101.182	3.125	100.869	100.769	100.669	3.125	100.869	100.769	100.669	3.125	100.869	100.769	100.669
3.250	101.748	101.648	101.548	3.250	101.748	101.648	101.548	3.250	101.235	101.135	101.035	3.250	101.235	101.135	101.035	3.250	101.235	101.135	101.035
3.375	102.090	101.990	101.890	3.375	102.090	101.990	101.890	3.375	101.577	101.477	101.377	3.375	101.577	101.477	101.377	3.375	101.577	101.477	101.377
3.500	102.386	102.286	102.186	3.500	102.386	102.286	102.186	3.500	101.873	101.773	101.673	3.500	101.873	101.773	101.673	3.500	101.873	101.773	101.673
3.625	102.503	102.403	102.197	3.625	102.503	102.403	102.197	3.625	101.617	101.517	101.311	3.625	101.617	101.517	101.311	3.625	101.617	101.517	101.311
3.750	102.827	102.727	102.527	3.750	102.827	102.727	102.527	3.750	101.941	101.841	101.641	3.750	101.941	101.841	101.641	3.750	101.941	101.841	101.641
3.875	102.976	102.876	102.678	3.875	102.976	102.876	102.678	3.875	102.090	101.990	101.792	3.875	102.090	101.990	101.792	3.875	102.090	101.990	101.792
3.990	103.237	103.																	



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.:

5/25/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/23/2020

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	97.707	97.607	97.273	2.750	97.836	97.736	97.575	2.750	99.908	99.808	99.708	2.750	94.832	94.732	94.398	2.750	99.095	98.995	98.895
2.875	98.453	98.353	98.039	2.875	98.756	98.656	98.504	2.875	100.206	100.106	100.006	2.875	95.578	95.478	95.164	2.875	99.393	99.293	99.193
2.990	99.262	99.157	98.895	2.990	99.226	99.126	98.979	2.990	100.368	100.268	100.168	2.990	96.383	96.278	96.016	2.990	99.555	99.455	99.355
3.000	99.362	99.257	98.995	3.000	99.326	99.226	99.079	3.000	100.468	100.368	100.268	3.000	96.483	96.378	96.116	3.000	99.655	99.555	99.455
3.125	100.044	99.944	99.695	3.125	100.037	99.937	99.799	3.125	101.097	100.997	100.897	3.125	97.165	97.065	96.816	3.125	100.284	100.184	100.084
3.250	100.855	100.755	100.542	3.250	100.612	100.512	100.386	3.250	101.461	101.361	101.261	3.250	97.976	97.876	97.663	3.250	100.648	100.548	100.448
3.375	101.269	101.169	100.974	3.375	101.080	100.980	100.863	3.375	101.800	101.700	101.600	3.375	98.390	98.290	98.095	3.375	100.987	100.887	100.787
3.500	101.641	101.541	101.366	3.500	101.513	101.413	101.303	3.500	102.096	101.996	101.896	3.500	98.762	98.662	98.487	3.500	101.283	101.183	101.083
3.625	101.889	101.789	101.638	3.625	101.819	101.719	101.611	3.625	102.333	102.233	102.054	3.625	99.010	98.910	98.759	3.625	101.147	101.047	100.868
3.750	102.261	102.161	102.026	3.750	102.210	102.110	102.010	3.750	102.657	102.557	102.382	3.750	99.193	99.093	98.958	3.750	101.471	101.371	101.196
3.875	102.628	102.528	102.401	3.875	102.587	102.487	102.387	3.875	102.806	102.706	102.533	3.875	99.560	99.460	99.333	3.875	101.620	101.520	101.347
3.990	102.871	102.771	102.653	3.990	102.826	102.726	102.626	3.990	103.066	102.966	102.798	3.990	99.803	99.703	99.585	3.990	101.880	101.780	101.612
4.000	102.971	102.871	102.753	4.000	102.926	102.826	102.726	4.000	103.166	103.066	102.898	4.000	99.903	99.803	99.685	4.000	101.980	101.880	101.712
4.125	103.001	102.901	102.787	4.125	103.049	102.949	102.849	4.125	103.379	103.279	103.179	4.125	99.933	99.833	99.719	4.125	100.813	100.713	100.613
4.250	102.419	102.319	102.219	4.250	102.558	102.458	102.358	4.250	102.694	102.594	102.494	4.250	98.289	98.189	98.089	4.250	101.128	101.028	100.928
4.375	102.714	102.614	102.514	4.375	102.734	102.634	102.534	4.375	102.969	102.869	102.769	4.375	98.584	98.484	98.384	4.375	101.403	101.303	101.203
4.500	103.015	102.915	102.815	4.500	102.901	102.801	102.701	4.500	103.127	103.027	102.927	4.500	98.885	98.785	98.685	4.500	101.561	101.461	101.361
4.625	103.129	103.029	102.929	4.625	103.017	102.917	102.817	4.625	103.420	103.320	103.220	4.625	98.999	98.899	98.799	4.625	100.263	100.163	100.063
4.750	103.383	103.251	103.183	4.750	103.761	103.661	103.561	4.750	102.628	102.528	102.428	4.750	98.749	98.617	98.549	4.750	100.471	100.371	100.271

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.:

5/25/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/23/2020

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)