

W. Rate Sheet Dated: 4/24/2020

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	100.362	100.112	99.862	2.750	100.192	99.942	99.692	2.375	97.808	97.658	97.508	3.125	95.832	95.682	95.532
2.875	100.367	100.117	99.867	2.875	100.196	99.946	99.696	2.500	97.813	97.663	97.513	3.250	97.335	97.185	97.035
3.000	100.373	100.123	99.873	3.000	100.201	99.951	99.701	2.625	97.818	97.668	97.518	3.375	97.322	97.172	97.022
3.125	100.377	100.127	99.877	3.125	100.205	99.955	99.705	2.750	98.952	98.802	98.652	3.500	97.314	97.164	97.014
3.250	101.499	101.249	101.093	3.250	101.128	100.878	100.722	2.875	98.956	98.806	98.656	3.625	97.302	97.152	97.002
3.375	101.404	101.154	100.997	3.375	101.132	100.882	100.726	3.000	98.960	98.810	98.660	Margin = 2.250		Index = 0.210	
3.500	101.407	101.157	101.001	3.500	101.136	100.886	100.730	3.125	98.964	98.814	98.664				
3.625	101.412	101.162	101.005	3.625	101.140	100.890	100.733	3.250	101.654	101.504	101.354				
3.750	102.367	102.217	102.067	3.750	101.847	101.697	101.547	3.375	101.658	101.508	101.358				
3.875	102.271	102.121	101.971	3.875	101.850	101.700	101.550	3.500	101.661	101.511	101.361				
4.000	102.275	102.125	101.975	4.000	101.853	101.703	101.553	3.625	101.664	101.514	101.364				
4.125	102.279	102.129	101.979	4.125	101.847	101.697	101.547	3.750	101.849	101.699	101.549				
4.250	102.781	102.681	102.581	4.250	102.259	102.159	102.059	3.875	101.852	101.702	101.552				
4.375	102.685	102.585	102.485	4.375	102.272	102.172	102.072	4.000	101.855	101.705	101.555				
4.500	102.699	102.599	102.499	4.500	102.275	102.175	102.075	4.125	101.851	101.701	101.551				
4.625	102.701	102.601	102.501	4.625	102.264	102.164	102.064	4.250	101.982	101.832	101.682				
4.750	103.029	102.929	102.711	4.750	102.506	102.406	102.187	4.375	101.997	101.847	101.697				
4.875	102.932	102.832	102.613	4.875	102.508	102.408	102.189	4.500	101.999	101.849	101.699				
6.250	104.334	104.184	104.034	6.250	103.897	103.747	103.597	4.625	101.989	101.839	101.689				

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	99.612	99.362	99.112	2.750	99.192	98.942	98.692	2.375	96.808	96.658	96.508	3.125	94.832	94.682	94.532
2.875	99.617	99.367	99.117	2.875	99.196	98.946	98.696	2.500	96.813	96.663	96.513	3.250	96.335	96.185	96.035
3.000	99.623	99.373	99.123	3.000	99.201	98.951	98.701	2.625	96.818	96.668	96.518	3.375	96.322	96.172	96.022
3.125	99.627	99.377	99.127	3.125	99.205	98.955	98.705	2.750	97.952	97.802	97.652	3.500	96.314	96.164	96.014
3.250	100.749	100.499	100.343	3.250	100.628	100.378	100.222	2.875	97.956	97.806	97.656	3.625	96.302	96.152	96.002
3.375	100.654	100.404	100.247	3.375	100.632	100.382	100.226	3.000	97.960	97.810	97.660	Margin = 2.250		Index = 0.210	
3.500	100.657	100.407	100.251	3.500	100.636	100.386	100.230	3.125	97.964	97.814	97.664	30 Year OTC			
3.625	100.662	100.412	100.255	3.625	100.640	100.390	100.233	3.250	100.654	100.504	100.354	Rate	30 Day	45 Day	60 Day
3.750	101.417	101.267	101.117	3.750	100.847	100.697	100.547	3.375	100.658	100.508	100.358	4.000	101.900	101.650	101.400
3.875	101.321	101.171	101.021	3.875	100.850	100.700	100.550	3.500	100.661	100.511	100.361	4.125	101.904	101.654	101.404
4.000	101.325	101.175	101.025	4.000	100.853	100.703	100.553	3.625	100.664	100.514	100.364	4.375	102.310	102.060	101.810
4.125	101.329	101.179	101.029	4.125	100.847	100.697	100.547	3.750	100.849	100.699	100.549	4.500	102.324	102.074	101.824
4.250	102.031	101.931	101.831	4.250	101.259	101.159	101.059	3.875	100.852	100.702	100.552	4.625	102.326	102.076	101.826
4.375	101.935	101.835	101.735	4.375	101.272	101.172	101.072	4.000	100.855	100.705	100.555	4.875	102.557	102.307	102.057
4.500	101.949	101.849	101.749	4.500	101.275	101.175	101.075	4.125	100.851	100.701	100.551	5.000	102.560	102.310	102.060
4.625	101.951	101.851	101.751	4.625	101.264	101.164	101.064	4.250	100.982	100.832	100.682	5.125	102.562	102.312	102.062
4.750	102.279	102.179	101.961	4.750	101.506	101.406	101.187	4.375	100.997	100.847	100.697	5.500	103.171	102.921	102.546
4.875	102.182	102.082	101.863	4.875	101.508	101.408	101.189	4.500	100.999	100.849	100.699	5.625	103.173	102.923	102.548
6.250	103.584	103.434	103.284	6.250	102.897	102.747	102.597	4.625	100.989	100.839	100.689	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	99.150	98.900	98.650	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.154	98.904	98.654				
4.125	99.329	99.079	98.829	6.250	103.750	103.500	103.250	4.375	99.560	99.310	99.060				
4.250	99.731	99.481	99.231					4.500	99.574	99.324	99.074				
4.375	99.735	99.485	99.235					4.625	99.576	99.326	99.076				
4.500	99.549	99.299	99.049					4.875	99.807	99.557	99.307				
4.625	99.551	99.301	99.051					5.000	99.810	99.560	99.310				
5.000	99.985	99.735	99.485					5.125	99.812	99.562	99.312				
5.125	99.987	99.737	99.487					5.500	100.421	100.171	99.796				
5.250	100.387	100.137	99.762					5.625	100.423	100.173	99.798				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250				

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.:

5/25/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/23/2020

W. Rate Sheet Dated: 4/24/2020

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	97.025	96.775	96.525	2.750	97.284	97.034	96.784	2.375	94.588	94.438	94.288	3.125	93.504	93.354	93.204
2.875	97.030	96.780	96.530	2.875	97.289	97.039	96.789	2.500	94.593	94.443	94.293	3.250	95.133	94.983	94.833
3.000	97.035	96.785	96.535	3.000	97.293	97.043	96.793	2.625	94.598	94.448	94.298	3.375	95.119	94.969	94.819
3.125	97.040	96.790	96.540	3.125	97.297	97.047	96.797	2.750	96.044	95.894	95.744	3.500	95.112	94.962	94.812
3.250	98.287	98.037	97.880	3.250	98.346	98.096	97.940	2.875	96.049	95.899	95.749	3.625	95.100	94.950	94.800
3.375	98.191	97.941	97.785	3.375	98.350	98.100	97.943	3.000	96.053	95.903	95.753	Margin = 2.250		Index = 0.210	
3.500	98.195	97.945	97.789	3.500	98.353	98.103	97.947	3.125	96.057	95.907	95.757				
3.625	98.199	97.949	97.793	3.625	98.357	98.107	97.951	3.250	98.872	98.722	98.572				
3.750	98.780	98.630	98.480	3.750	98.689	98.539	98.389	3.375	98.875	98.725	98.575				
3.875	98.684	98.534	98.384	3.875	98.692	98.542	98.392	3.500	98.879	98.729	98.579				
4.000	98.687	98.537	98.387	4.000	98.696	98.546	98.396	3.625	98.882	98.732	98.582				
4.125	98.691	98.541	98.391	4.125	98.690	98.540	98.390	3.750	98.691	98.541	98.391				
4.250	99.319	99.219	99.119	4.250	99.227	99.127	99.027	3.875	98.694	98.544	98.394				
4.375	99.222	99.122	99.022	4.375	99.240	99.140	99.040	4.000	98.698	98.548	98.398				
4.500	99.236	99.136	99.036	4.500	99.242	99.142	99.042	4.125	98.693	98.543	98.393				
4.625	99.239	99.139	99.039	4.625	99.232	99.132	99.032	4.250	98.950	98.800	98.650				
4.750	99.567	99.467	99.248	4.750	99.473	99.373	99.155	4.375	98.965	98.815	98.665				
4.875	99.470	99.370	99.151	4.875	99.476	99.376	99.157	4.500	98.967	98.817	98.667				
6.250	100.684	100.534	100.384	6.250	100.677	100.527	100.377	4.625	98.956	98.806	98.656				

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	96.275	96.025	95.775	2.750	95.854	95.604	95.354	2.375	94.658	94.508	94.358	3.125	91.494	91.344	91.194
2.875	96.280	96.030	95.780	2.875	95.859	95.609	95.359	2.500	94.663	94.513	94.363	3.250	93.123	92.973	92.823
3.000	96.285	96.035	95.785	3.000	95.863	95.613	95.363	2.625	94.668	94.518	94.368	3.375	93.109	92.959	92.809
3.125	96.290	96.040	95.790	3.125	95.867	95.617	95.367	2.750	95.520	95.370	95.220	3.500	93.102	92.952	92.802
3.250	97.537	97.287	97.130	3.250	97.416	97.166	97.010	2.875	95.525	95.375	95.225	3.625	93.090	92.940	92.790
3.375	97.441	97.191	97.035	3.375	97.420	97.170	97.013	3.000	95.529	95.379	95.229	Margin = 2.250		Index = 0.210	
3.500	97.445	97.195	97.039	3.500	97.423	97.173	97.017	3.125	95.533	95.383	95.233	30 Year OTC			
3.625	97.449	97.199	97.043	3.625	97.427	97.177	97.021	3.250	97.879	97.729	97.579	Rate	30 Day	45 Day	60 Day
3.750	97.830	97.680	97.530	3.750	97.259	97.109	96.959	3.375	97.883	97.733	97.583	4.000	98.312	98.062	97.812
3.875	97.734	97.584	97.434	3.875	97.262	97.112	96.962	3.500	97.886	97.736	97.586	4.125	98.316	98.066	97.816
4.000	97.737	97.587	97.437	4.000	97.266	97.116	96.966	3.625	97.889	97.739	97.589	4.375	98.847	98.597	98.347
4.125	97.741	97.591	97.441	4.125	97.260	97.110	96.960	3.750	98.074	97.924	97.774	4.500	98.861	98.611	98.361
4.250	98.569	98.469	98.369	4.250	97.797	97.697	97.597	3.875	98.077	97.927	97.777	4.625	98.864	98.614	98.364
4.375	98.472	98.372	98.272	4.375	97.810	97.710	97.610	4.000	98.080	97.930	97.780	4.875	99.095	98.845	98.595
4.500	98.486	98.386	98.286	4.500	97.812	97.712	97.612	4.125	98.076	97.926	97.776	5.000	99.097	98.847	98.597
4.625	98.489	98.389	98.289	4.625	97.802	97.702	97.602	4.250	97.582	97.432	97.282	5.125	99.100	98.850	98.600
4.750	98.817	98.717	98.498	4.750	98.043	97.943	97.725	4.375	97.597	97.447	97.297	5.500	99.271	99.021	98.646
4.875	98.720	98.620	98.401	4.875	98.046	97.946	97.727	4.500	97.599	97.449	97.299	5.625	99.273	99.023	98.648
6.250	99.934	99.784	99.634	6.250	99.247	99.097	98.947	4.625	97.589	97.439	97.289	6.250	99.987	99.737	99.487

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	95.562	95.312	95.062	4.750	N/A	N/A	N/A
4.125	95.391	95.141	94.891	6.250	99.750	99.500	99.250	4.125	95.566	95.316	95.066				
4.250	95.919	95.669	95.419					4.375	96.097	95.847	95.597				
4.375	95.922	95.672	95.422					4.500	96.111	95.861	95.611				
4.500	95.736	95.486	95.236					4.625	96.114	95.864	95.614				
4.625	95.739	95.489	95.239					4.875	96.345	96.095	95.845				
5.000	96.172	95.922	95.672					5.000	96.347	96.097	95.847				
5.125	96.175	95.925	95.675					5.125	96.350	96.100	95.850				
5.250	96.137	95.887	95.512					5.500	96.521	96.271	95.896				
Borrower Paid Comp Only				Lender Paid Only				5.625	96.523	96.273	95.898	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.237	96.987	96.737	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.:

5/25/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/23/2020

W. Rate Sheet Dated: 4/24/2020

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	96.247	96.122	95.872	
2.875	97.011	96.886	96.636	
3.000	97.911	97.786	97.536	
3.125	98.594	98.469	98.219	
3.250	99.405	99.280	99.030	
3.375	99.803	99.678	99.428	
3.500	100.177	100.052	99.802	
3.625	100.385	100.260	100.010	
3.750	100.657	100.532	100.282	
3.875	100.982	100.857	100.607	
4.000	101.286	101.161	100.911	
4.125	101.269	101.144	100.894	
4.250	100.628	100.503	100.253	
4.375	100.891	100.766	100.516	
4.500	101.166	101.041	100.791	
4.625	101.252	101.127	100.877	
4.750	101.399	101.274	101.024	
4.875	101.707	101.582	101.332	
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	95.939	95.814	95.564	
2.750	96.354	96.229	95.979	
2.875	97.285	97.160	96.910	
3.000	97.853	97.728	97.478	
3.125	98.564	98.439	98.189	
3.250	99.126	99.001	98.751	
3.375	99.582	99.457	99.207	
3.500	100.013	99.888	99.638	
3.625	100.280	100.155	99.905	
3.750	100.617	100.492	100.242	
3.875	100.950	100.825	100.575	
4.000	101.243	101.118	100.868	
4.125	101.321	101.196	100.946	
4.250	100.712	100.587	100.337	
4.375	100.853	100.728	100.478	

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	96.625	96.500	96.250	
2.500	97.257	97.132	96.882	
2.625	97.685	97.560	97.310	
2.750	98.073	97.948	97.698	
2.875	98.340	98.215	97.965	
3.000	98.576	98.451	98.201	
3.125	99.159	99.034	98.784	
3.250	99.497	99.372	99.122	
3.375	99.811	99.686	99.436	
3.500	100.080	99.955	99.705	
3.625	100.200	100.075	99.825	
3.750	100.506	100.381	100.131	
3.875	100.633	100.508	100.258	
4.000	100.979	100.854	100.604	
4.125	100.054	99.929	99.679	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	94.199	94.074	93.824	
3.000	95.477	95.352	95.102	
3.125	96.160	96.035	95.785	
3.250	96.971	96.846	96.596	
3.375	97.370	97.245	96.995	
3.500	97.741	97.616	97.366	
3.625	97.948	97.823	97.573	
3.750	97.908	97.783	97.533	
3.875	98.233	98.108	97.858	
4.000	98.537	98.412	98.162	
4.125	98.520	98.395	98.145	
4.250	97.377	97.252	97.002	
4.375	97.641	97.516	97.266	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.333	97.208	96.958	
3.000	97.600	97.475	97.225	
3.125	97.836	97.711	97.461	
3.250	98.419	98.294	98.044	
3.375	98.757	98.632	98.382	
3.500	99.071	98.946	98.696	
3.625	99.340	99.215	98.965	
3.750	99.085	98.960	98.710	
3.875	99.391	99.266	99.016	
4.000	99.518	99.393	99.143	
4.125	99.864	99.739	99.489	
4.250	98.570	98.445	98.195	
4.375	98.875	98.750	98.500	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.233	97.108	96.858	
2.875	97.500	97.375	97.125	
3.000	97.736	97.611	97.361	
3.125	98.319	98.194	97.944	
3.250	98.657	98.532	98.282	
3.375	98.971	98.846	98.596	
3.500	99.240	99.115	98.865	
3.625	98.985	98.860	98.610	
3.750	99.291	99.166	98.916	
3.875	99.418	99.293	99.043	
4.000	99.764	99.639	99.389	
4.125	98.470	98.345	98.095	
4.250	98.775	98.650	98.400	

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.:

6/23/2020

W. Rate Sheet Dated: 4/24/2020

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	98.026	97.924	97.559	3.375	101.353	101.253	101.051	3.375	101.353	101.253	101.051	2.750	95.501	95.399	95.034	3.375	98.824	98.724	98.522
2.875	98.781	98.681	98.335	3.500	101.736	101.636	101.453	3.500	101.736	101.636	101.453	2.875	96.256	96.156	95.810	3.500	99.207	99.107	98.924
2.990	99.564	99.451	99.183	3.625	101.989	101.889	101.737	3.625	101.989	101.889	101.737	2.990	97.035	96.932	96.654	3.625	99.460	99.360	99.208
3.000	99.664	99.551	99.283	3.750	102.292	102.192	102.041	3.750	102.292	102.192	102.041	3.000	97.135	97.022	96.754	3.750	99.574	99.474	99.323
3.125	100.354	100.248	99.994	3.875	102.662	102.562	102.420	3.875	102.662	102.562	102.420	3.125	97.825	97.719	97.465	3.875	99.944	99.844	99.702
3.250	101.182	101.082	100.860	3.990	102.788	102.688	102.556	3.990	102.788	102.688	102.556	3.250	98.653	98.553	98.331	3.990	100.070	99.970	99.838
3.375	101.603	101.503	101.301	4.000	102.888	102.788	102.656	4.000	102.888	102.788	102.656	3.375	99.074	98.974	98.772	4.000	100.170	100.070	99.938
3.500	101.986	101.886	101.703	4.125	102.917	102.817	102.690	4.125	102.917	102.817	102.690	3.500	99.457	99.357	99.174	4.125	100.199	100.099	99.972
3.625	102.239	102.139	101.987	4.250	102.332	102.232	102.132	4.250	102.332	102.232	102.132	3.625	99.710	99.610	99.458	4.250	98.552	98.452	98.352
3.750	102.542	102.442	102.291	4.375	102.632	102.532	102.432	4.375	102.632	102.532	102.432	3.750	99.824	99.724	99.573	4.375	98.852	98.752	98.652
3.875	102.912	102.812	102.670	4.500	102.687	102.587	102.487	4.500	102.687	102.587	102.487	3.875	100.194	100.094	99.952	4.500	98.907	98.807	98.707
3.990	103.163	103.063	102.931	4.625	102.799	102.699	102.599	4.625	102.799	102.699	102.599	3.990	100.445	100.345	100.213	4.625	99.019	98.919	98.819
4.000	103.263	103.163	103.031	4.750	102.988	102.867	102.788	4.750	102.988	102.867	102.788	4.000	100.545	100.445	100.313	4.750	98.704	98.583	98.504
4.125	103.292	103.192	103.065	4.875	103.330	103.230	103.130	4.875	103.330	103.230	103.130	4.125	100.574	100.474	100.347	4.875	99.046	98.946	98.846
4.250	102.707	102.607	102.507	4.990	103.099	102.999	102.899	4.990	103.099	102.999	102.899	4.250	99.827	99.827	98.727	4.990	98.815	98.715	98.615
4.375	103.007	102.907	102.807	5.000	103.199	103.099	102.999	5.000	103.199	103.099	102.999	4.375	99.227	99.127	99.027	5.000	98.915	98.815	98.715
4.500	103.312	103.212	103.112	5.125	103.459	103.359	103.259	5.125	103.459	103.359	103.259	4.500	99.532	99.432	99.332	5.125	99.175	99.075	98.975
4.625	103.424	103.324	103.224	5.250	103.526	103.387	103.326	5.250	103.526	103.387	103.326	4.625	99.644	99.544	99.444	5.250	98.200	98.061	98.000
4.750	103.613	103.492	103.413	5.375	104.850	104.742	104.650	5.375	104.850	104.742	104.650	4.750	99.329	99.208	99.129	5.375	99.374	99.266	99.174
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	98.824	98.724	98.522	2.750	98.178	98.078	97.928	3.375	101.453	101.353	101.249	3.375	101.453	101.353	101.249	2.750	100.373	100.273	100.173
3.500	99.207	99.107	98.924	2.875	99.102	99.002	98.865	3.500	101.890	101.790	101.690	3.500	101.890	101.790	101.690	2.875	100.672	100.572	100.472
3.625	99.460	99.360	99.208	2.990	99.577	99.477	99.342	3.625	102.201	102.101	102.001	3.625	102.201	102.101	102.001	2.990	100.840	100.740	100.640
3.750	99.574	99.474	99.323	3.000	99.677	99.577	99.442	3.750	102.573	102.473	102.373	3.750	102.573	102.473	102.373	3.000	100.940	100.840	100.740
3.875	99.944	99.844	99.702	3.125	100.394	100.294	100.170	3.875	102.954	102.854	102.754	3.875	102.954	102.854	102.754	3.125	101.554	101.454	101.354
3.990	100.070	99.970	99.838	3.250	100.978	100.878	100.767	3.990	103.195	103.095	102.995	3.990	103.195	103.095	102.995	3.250	101.922	101.822	101.722
4.000	100.170	100.070	99.938	3.375	101.453	101.353	101.249	4.000	103.295	103.195	103.095	4.000	103.295	103.195	103.095	3.375	102.265	102.165	102.065
4.125	100.199	100.099	99.972	3.500	101.890	101.790	101.690	4.125	103.419	103.319	103.219	4.125	103.419	103.319	103.219	3.500	102.562	102.462	102.362
4.250	98.552	98.452	98.352	3.625	102.201	102.101	102.001	4.250	102.863	102.763	102.663	4.250	102.863	102.763	102.663	3.625	102.707	102.607	102.507
4.375	98.852	98.752	98.652	3.750	102.573	102.473	102.373	4.375	103.041	102.941	102.841	4.375	103.041	102.941	102.841	3.750	103.034	102.934	102.834
4.500	98.907	98.807	98.707	3.875	102.954	102.854	102.754	4.500	103.208	103.108	103.008	4.500	103.208	103.108	103.008	3.875	103.181	103.081	102.981
4.625	99.019	98.919	98.819	3.990	103.195	103.095	102.995	4.625	103.324	103.224	103.124	4.625	103.324	103.224	103.124	3.990	103.444	103.344	103.244
4.750	98.704	98.583	98.504	4.000	103.295	103.195	103.095	4.750	104.013	103.913	103.813	4.750	104.013	103.913	103.813	4.000	103.544	103.444	103.344
4.875	99.046	98.946	98.846	4.125	103.419	103.319	103.219	4.875	104.271	104.171	104.071	4.875	104.271	104.171	104.071	4.125	102.636	102.536	102.436
4.990	98.815	98.715	98.615	4.250	102.863	102.763	102.663	4.990	104.338	104.238	104.138	4.990	104.338	104.238	104.138	4.250	102.956	102.856	102.756
5.000	98.915	98.815	98.715	4.375	103.041	102.941	102.841	5.000	104.438	104.338	104.238	5.000	104.438	104.338	104.238	4.375	103.231	103.131	103.031
5.125	99.175	99.075	98.975	4.500	103.208	103.108	103.008	5.125	104.716	104.616	104.516	5.125	104.716	104.616	104.516	4.500	103.386	103.286	103.186
5.250	98.200	98.061	98.000	4.625	103.324	103.224	103.124	5.250	104.479	104.379	104.279	5.250	104.479	104.379	104.279	4.625	102.623	102.523	102.423
5.375	99.374	99.266	99.174	4.750	104.013	103.913	103.813	5.375	104.731	104.631	104.531	5.375	104.731	104.631	104.531	4.750	102.832	102.732	102.632
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	102.373	102.273	102.173	2.750	102.623	102.523	102.423	2.750	99.860	99.760	99.660	2.750	101.860	101.760	101.660	2.750	102.110	102.010	101.910
2.875	100.672	100.572	100.472	2.875	100.672	100.572	100.472	2.875	100.159	100.059	99.959	2.875	100.159	100.059	99.959	2.875	100.159	100.059	99.959
2.990	100.840	100.740	100.640	2.990	100.840	100.740	100.640	2.990	100.327	100.227	100.127	2.990	100.327	100.227	100.127	2.990	100.327	100.227	100.127
3.000	100.940	100.840	100.740	3.000	100.940	100.840	100.740	3.000	100.427	100.327	100.227	3.000	100.427	100.327	100.227	3.000	100.427	100.327	100.227
3.125	101.554	101.454	101.354	3.125	101.554	101.454	101.354	3.125	101.041	100.941	100.841	3.125	101.041	100.941	100.841	3.125	101.041	100.941	100.841
3.250	101.922	101.822	101.722	3.250	101.922	101.822	101.722	3.250	101.409	101.309	101.209	3.250	101.409	101.309	101.209	3.250	101.409	101.309	101.209
3.375	102.265	102.165	102.065	3.375	102.265	102.165	102.065	3.375	101.752	101.652	101.552	3.375	101.752	101.652	101.552	3.375	101.752	101.652	101.552
3.500	102.562	102.462	102.362	3.500	102.562	102.462	102.362	3.500	102.049	101.949	101.849	3.500	102.049	101.949	101.849	3.500	102.049	101.949	101.849
3.625	102.707	102.607	102.507	3.625	102.707	102.607	102.507	3.625	101.821	101.721	101.621	3.625	101.821	101.721	101.621	3.625	101.821	101.721	101.621
3.750	103.034	102.934	102.834	3.750	103.034	102.934	102.834	3.750	102.148	102.048	101.948	3.750	102.148	102.048	101.948	3.750	102.148	102.048	101.948
3.875	103.181	103.081	102.981	3.875	103.181	103.081	102.981	3.875	102.295	102.195	102.095	3.875	102.295	102.195	102.095	3.875	102.295	102.195	102.095
3.990	103.444	1																	



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.:

6/23/2020

W. Rate Sheet Dated: 4/24/2020

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	98.085	97.985	97.631	2.750	98.214	98.114	97.968	2.750	100.215	100.115	100.015	2.750	95.210	95.110	94.756	2.750	99.402	99.302	99.202
2.875	98.835	98.735	98.401	2.875	99.138	99.038	98.899	2.875	100.514	100.414	100.314	2.875	95.960	95.860	95.526	2.875	99.701	99.601	99.501
2.990	99.630	99.524	99.262	2.990	99.610	99.510	99.375	2.990	100.681	100.581	100.481	2.990	96.751	96.645	96.383	2.990	99.868	99.768	99.668
3.000	99.730	99.624	99.362	3.000	99.710	99.610	99.475	3.000	100.781	100.681	100.581	3.000	96.851	96.745	96.483	3.000	99.968	99.868	99.768
3.125	100.415	100.315	100.067	3.125	100.426	100.326	100.202	3.125	101.382	101.282	101.182	3.125	97.536	97.436	97.188	3.125	100.569	100.469	100.369
3.250	101.236	101.136	100.926	3.250	101.007	100.907	100.796	3.250	101.748	101.648	101.548	3.250	98.357	98.257	98.047	3.250	100.935	100.835	100.735
3.375	101.652	101.552	101.362	3.375	101.480	101.380	101.275	3.375	102.090	101.990	101.890	3.375	98.773	98.673	98.483	3.375	101.277	101.177	101.077
3.500	102.030	101.930	101.760	3.500	101.918	101.818	101.718	3.500	102.386	102.286	102.186	3.500	99.151	99.051	98.881	3.500	101.573	101.473	101.373
3.625	102.283	102.183	102.044	3.625	102.224	102.124	102.024	3.625	102.503	102.403	102.303	3.625	99.404	99.304	99.165	3.625	101.317	101.217	101.117
3.750	102.546	102.446	102.306	3.750	102.521	102.421	102.321	3.750	102.827	102.727	102.627	3.750	99.478	99.378	99.238	3.750	101.641	101.541	101.441
3.875	102.915	102.815	102.684	3.875	102.901	102.801	102.701	3.875	102.976	102.876	102.776	3.875	99.847	99.747	99.616	3.875	101.790	101.690	101.590
3.990	103.161	103.061	102.942	3.990	103.141	103.041	102.941	3.990	103.237	103.137	103.037	3.990	100.093	99.993	99.874	3.990	102.051	101.951	101.851
4.000	103.261	103.161	103.042	4.000	103.241	103.141	103.041	4.000	103.337	103.237	103.137	4.000	100.193	100.093	99.974	4.000	102.151	102.051	101.951
4.125	103.290	103.190	103.074	4.125	103.364	103.264	103.164	4.125	102.542	102.442	102.342	4.125	100.222	100.122	100.006	4.125	100.976	100.876	100.776
4.250	102.619	102.519	102.419	4.250	102.769	102.669	102.569	4.250	102.858	102.758	102.658	4.250	98.489	98.389	98.289	4.250	101.292	101.192	101.092
4.375	102.917	102.817	102.717	4.375	102.945	102.845	102.745	4.375	103.131	103.031	102.931	4.375	98.787	98.687	98.587	4.375	101.565	101.465	101.365
4.500	103.220	103.120	103.020	4.500	103.112	103.012	102.912	4.500	103.289	103.189	103.089	4.500	99.090	98.990	98.890	4.500	101.723	101.623	101.523
4.625	103.332	103.232	103.132	4.625	103.228	103.128	103.028	4.625	102.514	102.414	102.314	4.625	99.202	99.102	99.002	4.625	100.357	100.257	100.157
4.750	103.466	103.366	103.266	4.750	103.857	103.757	103.657	4.750	102.722	102.622	102.522	4.750	98.832	98.732	98.632	4.750	100.565	100.465	100.365

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)
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.:

6/23/2020

W. Rate Sheet Dated: 4/24/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

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

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

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

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

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