

W. Rate Sheet Dated: 5/1/2020

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	100.472	100.222	99.940	2.750	100.301	100.051	99.770	2.375	98.003	97.853	97.703	3.125	95.865	95.715	95.565
2.875	100.477	100.227	99.946	2.875	100.306	100.056	99.774	2.500	98.008	97.858	97.708	3.250	97.347	97.197	97.047
3.000	100.482	100.232	99.951	3.000	100.310	100.060	99.778	2.625	98.012	97.862	97.712	3.375	97.340	97.190	97.040
3.125	100.487	100.237	99.956	3.125	100.314	100.064	99.782	2.750	99.107	98.957	98.807	3.500	97.323	97.173	97.023
3.250	101.765	101.515	101.327	3.250	101.394	101.144	100.956	2.875	99.111	98.961	98.811	3.625	97.325	97.175	97.025
3.375	101.669	101.419	101.232	3.375	101.398	101.148	100.960	3.000	99.115	98.965	98.815	Margin = 2.250		Index = 0.170	
3.500	101.673	101.423	101.236	3.500	101.401	101.151	100.964	3.125	99.119	98.969	98.819				
3.625	101.677	101.427	101.240	3.625	101.405	101.155	100.967	3.250	101.672	101.522	101.372				
3.750	102.602	102.452	102.302	3.750	102.081	101.931	101.781	3.375	101.676	101.526	101.376				
3.875	102.506	102.356	102.206	3.875	102.084	101.934	101.784	3.500	101.679	101.529	101.379				
4.000	102.509	102.359	102.209	4.000	102.078	101.928	101.778	3.625	101.683	101.533	101.383				
4.125	102.513	102.363	102.213	4.125	102.081	101.931	101.781	3.750	102.027	101.877	101.727				
4.250	102.937	102.837	102.737	4.250	102.426	102.326	102.226	3.875	102.031	101.881	101.731				
4.375	102.841	102.741	102.641	4.375	102.428	102.328	102.228	4.000	102.026	101.876	101.726				
4.500	102.855	102.755	102.655	4.500	102.418	102.318	102.218	4.125	102.029	101.879	101.729				
4.625	102.858	102.758	102.658	4.625	102.420	102.320	102.220	4.250	102.184	102.034	101.884				
4.750	103.561	103.461	103.361	4.750	103.037	102.937	102.837	4.375	102.187	102.037	101.887				
4.875	103.463	103.363	103.263	4.875	103.039	102.939	102.839	4.500	102.176	102.026	101.876				
6.250	104.647	104.497	104.347	6.250	104.209	104.059	103.909	4.625	102.178	102.028	101.878				

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	99.722	99.472	99.190	2.750	99.301	99.051	98.770	2.375	97.003	96.853	96.703	3.125	94.865	94.715	94.565
2.875	99.727	99.477	99.196	2.875	99.306	99.056	98.774	2.500	97.008	96.858	96.708	3.250	96.347	96.197	96.047
3.000	99.732	99.482	99.201	3.000	99.310	99.060	98.778	2.625	97.012	96.862	96.712	3.375	96.340	96.190	96.040
3.125	99.737	99.487	99.206	3.125	99.314	99.064	98.782	2.750	98.107	97.957	97.807	3.500	96.323	96.173	96.023
3.250	101.015	100.765	100.577	3.250	100.894	100.644	100.456	2.875	98.111	97.961	97.811	3.625	96.325	96.175	96.025
3.375	100.919	100.669	100.482	3.375	100.898	100.648	100.460	3.000	98.115	97.965	97.815	Margin = 2.250		Index = 0.170	
3.500	100.923	100.673	100.486	3.500	100.901	100.651	100.464	3.125	98.119	97.969	97.819	30 Year OTC			
3.625	100.927	100.677	100.490	3.625	100.905	100.655	100.467	3.250	100.672	100.522	100.372	Rate	30 Day	45 Day	60 Day
3.750	101.652	101.502	101.352	3.750	101.081	100.931	100.781	3.375	100.676	100.526	100.376	4.000	102.134	101.884	101.634
3.875	101.556	101.406	101.256	3.875	101.084	100.934	100.784	3.500	100.679	100.529	100.379	4.125	102.138	101.888	101.638
4.000	101.559	101.409	101.259	4.000	101.078	100.928	100.778	3.625	100.683	100.533	100.383	4.375	102.466	102.216	101.966
4.125	101.563	101.413	101.263	4.125	101.081	100.931	100.781	3.750	101.027	100.877	100.727	4.500	102.480	102.230	101.980
4.250	102.187	102.087	101.987	4.250	101.426	101.326	101.226	3.875	101.031	100.881	100.731	4.625	102.483	102.233	101.983
4.375	102.091	101.991	101.891	4.375	101.428	101.328	101.228	4.000	101.026	100.876	100.726	4.875	103.088	102.838	102.588
4.500	102.105	102.005	101.905	4.500	101.418	101.318	101.218	4.125	101.029	100.879	100.729	5.000	103.091	102.841	102.591
4.625	102.108	102.008	101.908	4.625	101.420	101.320	101.220	4.250	101.184	101.034	100.884	5.125	103.094	102.844	102.594
4.750	102.811	102.711	102.611	4.750	102.037	101.937	101.837	4.375	101.187	101.037	100.887	5.500	103.483	103.233	102.983
4.875	102.713	102.613	102.513	4.875	102.039	101.939	101.839	4.500	101.176	101.026	100.876	5.625	103.486	103.236	102.986
6.250	103.897	103.747	103.597	6.250	103.209	103.059	102.909	4.625	101.178	101.028	100.878	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	99.384	99.134	98.884	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.388	99.138	98.888				
4.125	99.563	99.313	99.063	6.250	103.750	103.500	103.250	4.375	99.716	99.466	99.216				
4.250	99.887	99.637	99.387					4.500	99.730	99.480	99.230				
4.375	99.891	99.641	99.391					4.625	99.733	99.483	99.233				
4.500	99.705	99.455	99.205					4.875	100.338	100.088	99.838				
4.625	99.708	99.458	99.208					5.000	100.341	100.091	99.841				
5.000	100.516	100.266	100.016					5.125	100.344	100.094	99.844				
5.125	100.519	100.269	100.019					5.500	100.733	100.483	100.233				
5.250	100.919	100.669	100.419					5.625	100.736	100.486	100.236				
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/1/2020

45 Day Lock Exp.:

6/15/2020

60 Day Lock Exp.:

6/30/2020

W. Rate Sheet Dated: 5/1/2020

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	98.197	97.947	97.665	2.750	98.456	98.206	97.925	2.375	94.783	94.633	94.483	3.125	94.600	94.450	94.300
2.875	98.202	97.952	97.671	2.875	98.461	98.211	97.929	2.500	94.788	94.638	94.488	3.250	95.707	95.557	95.407
3.000	98.207	97.957	97.676	3.000	98.465	98.215	97.933	2.625	94.792	94.642	94.492	3.375	95.700	95.550	95.400
3.125	98.212	97.962	97.681	3.125	98.469	98.219	97.937	2.750	97.262	97.112	96.962	3.500	95.683	95.533	95.383
3.250	99.115	98.865	98.677	3.250	99.174	98.924	98.736	2.875	97.266	97.116	96.966	3.625	95.685	95.535	95.385
3.375	99.019	98.769	98.582	3.375	99.178	98.928	98.740	3.000	97.270	97.120	96.970	Margin = 2.250		Index = 0.170	
3.500	99.023	98.773	98.586	3.500	99.181	98.931	98.744	3.125	97.274	97.124	96.974				
3.625	99.027	98.777	98.590	3.625	99.185	98.935	98.747	3.250	99.452	99.302	99.152				
3.750	99.702	99.552	99.402	3.750	99.611	99.461	99.311	3.375	99.456	99.306	99.156				
3.875	99.606	99.456	99.306	3.875	99.614	99.464	99.314	3.500	99.459	99.309	99.159				
4.000	99.609	99.459	99.309	4.000	99.608	99.458	99.308	3.625	99.463	99.313	99.163				
4.125	99.613	99.463	99.313	4.125	99.611	99.461	99.311	3.750	99.557	99.407	99.257				
4.250	100.037	99.937	99.837	4.250	99.956	99.856	99.756	3.875	99.561	99.411	99.261				
4.375	99.941	99.841	99.741	4.375	99.958	99.858	99.758	4.000	99.556	99.406	99.256				
4.500	99.955	99.855	99.755	4.500	99.948	99.848	99.748	4.125	99.559	99.409	99.259				
4.625	99.958	99.858	99.758	4.625	99.950	99.850	99.750	4.250	99.714	99.564	99.414				
4.750	100.098	99.998	99.898	4.750	100.004	99.904	99.804	4.375	99.717	99.567	99.417				
4.875	100.001	99.901	99.801	4.875	100.007	99.907	99.807	4.500	99.706	99.556	99.406				
6.250	100.997	100.847	100.697	6.250	100.989	100.839	100.689	4.625	99.708	99.558	99.408				

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	97.447	97.197	96.915	2.750	97.026	96.776	96.495	2.375	94.853	94.703	94.553	3.125	92.590	92.440	92.290
2.875	97.452	97.202	96.921	2.875	97.031	96.781	96.499	2.500	94.858	94.708	94.558	3.250	93.697	93.547	93.397
3.000	97.457	97.207	96.926	3.000	97.035	96.785	96.503	2.625	94.862	94.712	94.562	3.375	93.690	93.540	93.390
3.125	97.462	97.212	96.931	3.125	97.039	96.789	96.507	2.750	95.676	95.526	95.376	3.500	93.673	93.523	93.373
3.250	98.365	98.115	97.927	3.250	98.244	97.994	97.806	2.875	95.680	95.530	95.380	3.625	93.675	93.525	93.375
3.375	98.269	98.019	97.832	3.375	98.248	97.998	97.810	3.000	95.684	95.534	95.384	Margin = 2.250		Index = 0.170	
3.500	98.273	98.023	97.836	3.500	98.251	98.001	97.814	3.125	95.688	95.538	95.388	30 Year OTC			
3.625	98.277	98.027	97.840	3.625	98.255	98.005	97.817	3.250	97.897	97.747	97.597	Rate	30 Day	45 Day	60 Day
3.750	98.752	98.602	98.452	3.750	98.181	98.031	97.881	3.375	97.901	97.751	97.601	4.000	99.234	98.984	98.734
3.875	98.656	98.506	98.356	3.875	98.184	98.034	97.884	3.500	97.904	97.754	97.604	4.125	99.238	98.988	98.738
4.000	98.659	98.509	98.359	4.000	98.178	98.028	97.878	3.625	97.908	97.758	97.608	4.375	99.566	99.316	99.066
4.125	98.663	98.513	98.363	4.125	98.181	98.031	97.881	3.750	98.252	98.102	97.952	4.500	99.580	99.330	99.080
4.250	99.287	99.187	99.087	4.250	98.526	98.426	98.326	3.875	98.256	98.106	97.956	4.625	99.583	99.333	99.083
4.375	99.191	99.091	98.991	4.375	98.528	98.428	98.328	4.000	98.251	98.101	97.951	4.875	99.626	99.376	99.126
4.500	99.205	99.105	99.005	4.500	98.518	98.418	98.318	4.125	98.254	98.104	97.954	5.000	99.628	99.378	99.128
4.625	99.208	99.108	99.008	4.625	98.520	98.420	98.320	4.250	97.784	97.634	97.484	5.125	99.631	99.381	99.131
4.750	99.348	99.248	99.148	4.750	98.574	98.474	98.374	4.375	97.787	97.637	97.487	5.500	99.583	99.333	99.083
4.875	99.251	99.151	99.051	4.875	98.577	98.477	98.377	4.500	97.776	97.626	97.476	5.625	99.586	99.336	99.086
6.250	100.247	100.097	99.947	6.250	99.559	99.409	99.259	4.625	97.778	97.628	97.478	6.250	100.300	100.050	99.800

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	96.484	96.234	95.984	4.750	N/A	N/A	N/A
4.125	96.313	96.063	95.813	6.250	99.750	99.500	99.250	4.125	96.488	96.238	95.988				
4.250	96.637	96.387	96.137					4.375	96.816	96.566	96.316				
4.375	96.641	96.391	96.141					4.500	96.830	96.580	96.330				
4.500	96.455	96.205	95.955					4.625	96.833	96.583	96.333				
4.625	96.458	96.208	95.958					4.875	96.876	96.626	96.376				
5.000	96.703	96.453	96.203					5.000	96.878	96.628	96.378				
5.125	96.706	96.456	96.206					5.125	96.881	96.631	96.381				
5.250	96.669	96.419	96.169					5.500	96.833	96.583	96.333				
Borrower Paid Comp Only				Lender Paid Only				5.625	96.836	96.586	96.336	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.550	97.300	97.050	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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

6/1/2020

6/15/2020

6/30/2020

W. Rate Sheet Dated: 5/1/2020

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	97.132	97.007	96.757	
2.875	97.843	97.718	97.468	
3.000	98.627	98.502	98.252	
3.125	99.062	98.937	98.687	
3.250	99.608	99.483	99.233	
3.375	100.049	99.924	99.674	
3.500	100.420	100.295	100.045	
3.625	100.669	100.544	100.294	
3.750	100.855	100.730	100.480	
3.875	101.156	101.031	100.781	
4.000	101.452	101.327	101.077	
4.125	101.434	101.309	101.059	
4.250	100.874	100.749	100.499	
4.375	101.130	101.005	100.755	
4.500	101.399	101.274	101.024	
4.625	101.483	101.358	101.108	
4.750	101.355	101.230	100.980	
4.875	101.669	101.544	101.294	
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	96.926	96.801	96.551	
2.750	97.409	97.284	97.034	
2.875	98.122	97.997	97.747	
3.000	98.631	98.506	98.256	
3.125	99.041	98.916	98.666	
3.250	99.500	99.375	99.125	
3.375	100.027	99.902	99.652	
3.500	100.396	100.271	100.021	
3.625	100.655	100.530	100.280	
3.750	100.925	100.800	100.550	
3.875	101.253	101.128	100.878	
4.000	101.521	101.396	101.146	
4.125	101.595	101.470	101.220	
4.250	101.303	101.178	100.928	
4.375	101.442	101.317	101.067	

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	96.876	96.751	96.501	
2.500	97.608	97.483	97.233	
2.625	98.039	97.914	97.664	
2.750	98.447	98.322	98.072	
2.875	98.715	98.590	98.340	
3.000	98.929	98.804	98.554	
3.125	99.382	99.257	99.007	
3.250	99.721	99.596	99.346	
3.375	100.019	99.894	99.644	
3.500	100.202	100.077	99.827	
3.625	100.306	100.181	99.931	
3.750	100.609	100.484	100.234	
3.875	100.740	100.615	100.365	
4.000	101.081	100.956	100.706	
4.125	100.167	100.042	99.792	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	95.281	95.156	94.906	
3.000	96.065	95.940	95.690	
3.125	96.500	96.375	96.125	
3.250	97.424	97.299	97.049	
3.375	97.866	97.741	97.491	
3.500	98.234	98.109	97.859	
3.625	98.482	98.357	98.107	
3.750	97.919	97.794	97.544	
3.875	98.220	98.095	97.845	
4.000	98.515	98.390	98.140	
4.125	98.497	98.372	98.122	
4.250	97.620	97.495	97.245	
4.375	97.876	97.751	97.501	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.707	97.582	97.332	
3.000	97.975	97.850	97.600	
3.125	98.189	98.064	97.814	
3.250	98.642	98.517	98.267	
3.375	97.918	97.793	97.543	
3.500	98.216	98.091	97.841	
3.625	98.400	98.275	98.025	
3.750	98.504	98.379	98.129	
3.875	97.618	97.493	97.243	
4.000	97.748	97.623	97.373	
4.125	98.089	97.964	97.714	
4.250	97.175	97.050	96.800	
4.375	97.100	96.975	96.725	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.607	97.482	97.232	
2.875	97.875	97.750	97.500	
3.000	98.089	97.964	97.714	
3.125	98.542	98.417	98.167	
3.250	97.818	97.693	97.443	
3.375	98.116	97.991	97.741	
3.500	98.300	98.175	97.925	
3.625	98.404	98.279	98.029	
3.750	97.518	97.393	97.143	
3.875	97.648	97.523	97.273	
4.000	97.989	97.864	97.614	
4.125	97.075	96.950	96.700	
4.250	97.000	96.875	96.625	

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

30 Day Lock Exp.: 6/1/2020
45 Day Lock Exp.: 6/15/2020
60 Day Lock Exp.: 6/30/2020

W. Rate Sheet Dated: 5/1/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																	
30/25 Year						30/25 Year 105-125						30/25 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
2.750	98.769	98.633	98.476	3.375	100.820	100.675	100.538	3.375	100.820	100.675	100.538	2.750	96.169	96.033	95.876	3.375	98.720
2.875	99.504	99.380	99.230	3.500	101.201	101.069	100.939	3.500	101.201	101.069	100.939	2.875	96.953	96.829	96.679	3.500	99.101
2.990	100.198	100.090	99.948	3.625	101.497	101.394	101.270	3.625	101.497	101.394	101.270	2.990	98.098	97.990	97.848	3.625	99.397
3.000	100.298	100.190	100.048	3.750	101.741	101.596	101.456	3.750	101.741	101.596	101.456	3.000	98.198	98.090	97.948	3.750	100.211
3.125	100.746	100.646	100.515	3.875	102.089	101.949	101.813	3.875	102.089	101.949	101.813	3.125	98.646	98.546	98.415	3.875	100.559
3.250	101.261	101.105	100.960	3.990	102.333	102.199	102.066	3.990	102.333	102.199	102.066	3.250	99.161	99.005	98.860	3.990	100.803
3.375	101.695	101.550	101.413	4.000	102.433	102.299	102.166	4.000	102.433	102.299	102.166	3.375	99.595	99.450	99.313	4.000	100.903
3.500	102.076	101.944	101.814	4.125	102.461	102.326	102.198	4.125	102.461	102.326	102.198	3.500	99.976	99.844	99.714	4.125	100.931
3.625	102.372	102.269	102.145	4.250	101.955	101.855	101.755	4.250	101.955	101.855	101.755	3.625	100.272	100.169	100.045	4.250	98.984
3.750	102.616	102.471	102.331	4.375	102.249	102.149	102.049	4.375	102.249	102.149	102.049	3.750	101.086	100.941	100.801	4.375	99.278
3.875	102.964	102.824	102.688	4.500	102.297	102.197	102.097	4.500	102.297	102.197	102.097	3.875	101.434	101.294	101.158	4.500	99.326
3.990	103.208	103.074	102.941	4.625	102.409	102.309	102.209	4.625	102.409	102.309	102.209	3.990	101.678	101.544	101.411	4.625	99.438
4.000	103.308	103.174	103.041	4.750	102.281	102.181	102.081	4.750	102.281	102.181	102.081	4.000	101.778	101.644	101.511	4.750	98.183
4.125	103.336	103.201	103.073	4.875	102.637	102.537	102.437	4.875	102.637	102.537	102.437	4.125	101.806	101.671	101.543	4.875	98.539
4.250	102.830	102.730	102.630	4.990	102.776	102.676	102.576	4.990	102.776	102.676	102.576	4.250	99.859	99.759	99.659	4.990	98.678
4.375	103.124	103.024	102.924	5.000	102.876	102.776	102.676	5.000	102.876	102.776	102.676	4.375	100.153	100.053	99.953	5.000	98.778
4.500	103.422	103.322	103.222	5.125	103.134	103.034	102.934	5.125	103.134	103.034	102.934	4.500	100.451	100.351	100.251	5.125	99.036
4.625	103.534	103.434	103.334	5.250	103.235	103.135	103.035	5.250	103.235	103.135	103.035	4.625	100.563	100.463	100.363	5.250	97.885
4.750	103.406	103.306	103.206	5.375	104.709	104.609	104.509	5.375	104.709	104.609	104.509	4.750	99.308	99.208	99.108	5.375	99.209
30/25 Year SC >125						20 Year						20 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
3.375	98.720	98.575	98.438	2.750	99.123	98.949	98.923	3.375	101.241	101.059	101.020	3.375	101.241	101.059	101.020	2.750	100.639
3.500	99.101	98.969	98.839	2.875	99.859	99.696	99.659	3.500	101.621	101.448	101.409	3.500	101.621	101.448	101.409	2.875	100.938
3.625	99.397	99.294	99.170	2.990	100.278	100.131	100.078	3.625	101.925	101.755	101.716	3.625	101.925	101.755	101.716	2.990	101.083
3.750	100.211	100.066	99.926	3.000	100.738	100.581	100.538	3.750	102.253	102.068	102.009	3.750	102.253	102.068	102.009	3.000	101.183
3.875	100.559	100.419	100.283	3.125	100.796	100.669	100.596	3.875	102.632	102.454	102.395	3.875	102.632	102.454	102.395	3.125	101.683
3.990	100.803	100.669	100.536	3.250	101.226	101.035	100.996	3.990	102.845	102.674	102.615	3.990	102.845	102.674	102.615	3.250	102.052
4.000	100.903	100.769	100.636	3.375	101.741	101.559	101.520	4.000	102.945	102.774	102.715	4.000	102.945	102.774	102.715	3.375	102.379
4.125	100.931	100.796	100.668	3.500	102.121	101.948	101.909	4.125	103.069	102.898	102.838	4.125	103.069	102.898	102.838	3.500	102.590
4.250	98.984	98.884	98.784	3.625	102.425	102.255	102.216	4.250	102.830	102.660	102.630	4.250	102.830	102.660	102.630	3.625	102.687
4.375	99.278	99.178	99.078	3.750	102.753	102.583	102.509	4.375	103.007	102.837	102.807	4.375	103.007	102.837	102.807	3.750	103.015
4.500	99.326	99.226	99.126	3.875	103.132	102.954	102.895	4.500	102.424	102.324	102.224	4.500	102.424	102.324	102.224	3.875	103.162
4.625	99.438	99.338	99.238	3.990	103.345	103.174	103.115	4.625	102.537	102.437	102.337	4.625	102.537	102.437	102.337	3.990	103.422
4.750	98.183	98.083	97.983	4.000	103.445	103.274	103.215	4.750	102.978	102.878	102.778	4.750	102.978	102.878	102.778	4.000	103.522
4.875	98.539	98.439	98.339	4.125	103.569	103.398	103.338	4.875	103.232	103.132	103.032	4.875	103.232	103.132	103.032	4.125	102.626
4.990	98.678	98.578	98.478	4.250	103.330	103.230	103.130	4.990	103.547	103.447	103.347	4.990	103.547	103.447	103.347	4.250	102.944
5.000	98.778	98.678	98.578	4.375	103.507	103.407	103.307	5.000	103.647	103.547	103.447	5.000	103.647	103.547	103.447	4.375	103.218
5.125	99.036	98.936	98.836	4.500	103.674	103.574	103.474	5.125	103.928	103.828	103.728	5.125	103.928	103.828	103.728	4.500	103.373
5.250	97.885	97.785	97.685	4.625	103.787	103.687	103.587	5.250	103.384	103.284	103.184	5.250	103.384	103.284	103.184	4.625	102.637
5.375	99.209	99.109	99.009	4.750	104.228	104.128	104.028	5.375	104.634	104.534	104.434	5.375	104.634	104.534	104.434	4.750	102.799
15 Year 105-125						15 Year >125						15 Year SC					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
2.750	102.639	102.539	102.439	2.750	102.889	102.789	102.689	2.750	99.926	99.826	99.726	2.750	101.926	101.826	101.726	2.750	102.176
2.875	100.938	100.838	100.738	2.875	100.938	100.838	100.738	2.875	100.225	100.125	100.025	2.875	100.225	100.125	100.025	2.875	100.225
2.990	101.083	100.983	100.883	2.990	101.083	100.983	100.883	2.990	100.370	100.270	100.170	2.990	100.370	100.270	100.170	2.990	100.370
3.000	101.183	101.083	100.983	3.000	101.183	101.083	100.983	3.000	100.470	100.370	100.270	3.000	100.470	100.370	100.270	3.000	100.470
3.125	101.683	101.583	101.483	3.125	101.683	101.583	101.483	3.125	100.970	100.870	100.770	3.125	100.970	100.870	100.770	3.125	100.970
3.250	102.052	101.952	101.852	3.250	102.052	101.952	101.852	3.250	101.339	101.239	101.139	3.250	101.339	101.239	101.139	3.250	101.339
3.375	102.379	102.279	102.179	3.375	102.379	102.279	102.179	3.375	101.666	101.566	101.466	3.375	101.666	101.566	101.466	3.375	101.666
3.500	102.590	102.490	102.390	3.500	102.590	102.490	102.390	3.500	101.877	101.777	101.677	3.500	101.877	101.777	101.677	3.500	101.877
3.625	102.687	102.587	102.487	3.625	102.687	102.587	102.487	3.625	101.601	101.501	101.401	3.625	101.601	101.501	101.401	3.625	101.601
3.750	103.015	102.915	102.815	3.750	103.015	102.915	102.815	3.750	101.929	101.829	101.729	3.750	101.929	101.829	101.729	3.750	101.929
3.875	103.162	103.062	102.962	3.875	103.162	103.062	102.962	3.875	102.076	101.976	101.876	3.875	102.076	101.976	101.876	3.875	102.076
3.990	103.422	103.322	103.222	3.990	103.422	103.322	103.222	3.990	102.336	102.236	102.136	3.990	102.336	102.236	102.136	3.990	102.336
4.000	103.522	103.422	103.322	4.000	103.522	103.422	103.322	4.000	102.436	102.336	102.236	4.000	102.436	102.336	102.236	4.000	102.436
4.125	102.626	102.526	102.426	4.125	102.626	102.526	102.426	4.125	101.163	101.063	100.963	4.125	101.163	101.063	100.963	4.125	101.163
4.250	102.944	102.844	102.744	4.250	102.944	102.844	102.744	4.250	101.481	101.381	101.281	4.250	101.481	101.381	101.281	4.250	101.481
4.375	103.218	103.118	103.018	4.375	103.218	103.118	103.018	4.375	101.755	101.655	101.555	4.375	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.:

6/1/2020

45 Day Lock Exp.:

6/15/2020

60 Day Lock Exp.:

6/30/2020

W. Rate Sheet Dated: 5/1/2020

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	98.862	98.755	98.599	2.750	99.184	99.026	98.984	2.750	100.591	100.491	100.391	2.750	95.912	95.805	95.649	2.750	99.578	99.478	99.378
2.875	99.593	99.493	99.348	2.875	99.919	99.770	99.719	2.875	100.888	100.788	100.688	2.875	96.692	96.592	96.447	2.875	99.875	99.775	99.675
2.990	100.321	100.221	100.099	2.990	100.337	100.202	100.137	2.990	101.033	100.933	100.833	2.990	97.871	97.771	97.649	2.990	100.020	99.920	99.820
3.000	100.421	100.321	100.199	3.000	100.437	100.302	100.237	3.000	101.133	101.033	100.933	3.000	97.971	97.871	97.749	3.000	100.120	100.020	99.920
3.125	100.860	100.760	100.660	3.125	100.854	100.738	100.654	3.125	101.682	101.582	101.482	3.125	98.410	98.310	98.210	3.125	100.669	100.569	100.469
3.250	101.275	101.130	100.988	3.250	101.241	101.050	101.013	3.250	102.050	101.950	101.850	3.250	98.825	98.680	98.538	3.250	101.037	100.937	100.837
3.375	101.707	101.572	101.438	3.375	101.757	101.573	101.536	3.375	102.376	102.276	102.176	3.375	99.257	99.122	98.988	3.375	101.363	101.263	101.163
3.500	102.089	101.966	101.839	3.500	102.133	101.960	101.924	3.500	102.621	102.521	102.421	3.500	99.639	99.516	99.389	3.500	101.608	101.508	101.408
3.625	102.384	102.284	102.168	3.625	102.436	102.266	102.230	3.625	102.655	102.555	102.444	3.625	99.934	99.834	99.718	3.625	101.269	101.169	101.058
3.750	102.537	102.416	102.280	3.750	102.679	102.510	102.454	3.750	102.981	102.881	102.777	3.750	100.657	100.536	100.400	3.750	101.595	101.495	101.391
3.875	102.886	102.768	102.636	3.875	103.058	102.896	102.841	3.875	103.131	103.031	102.926	3.875	101.006	100.888	100.756	3.875	101.745	101.645	101.540
3.990	103.130	103.018	102.890	3.990	103.271	103.116	103.060	3.990	103.390	103.290	103.190	3.990	101.250	101.138	101.010	3.990	102.004	101.904	101.804
4.000	103.230	103.118	102.990	4.000	103.371	103.216	103.160	4.000	103.490	103.390	103.290	4.000	101.350	101.238	101.110	4.000	102.104	102.004	101.904
4.125	103.258	103.145	103.021	4.125	103.495	103.339	103.284	4.125	102.672	102.572	102.472	4.125	101.378	101.265	101.141	4.125	100.909	100.809	100.709
4.250	102.736	102.636	102.536	4.250	103.241	103.141	103.041	4.250	102.989	102.889	102.789	4.250	99.415	99.315	99.215	4.250	101.226	101.126	101.026
4.375	103.030	102.930	102.830	4.375	103.418	103.318	103.218	4.375	103.265	103.165	103.065	4.375	99.709	99.609	99.509	4.375	101.502	101.402	101.302
4.500	103.328	103.228	103.128	4.500	103.584	103.484	103.384	4.500	103.420	103.320	103.220	4.500	100.007	99.907	99.807	4.500	101.657	101.557	101.457
4.625	103.440	103.340	103.240	4.625	103.698	103.598	103.498	4.625	102.637	102.537	102.437	4.625	100.119	100.019	99.919	4.625	100.280	100.180	100.080
4.750	103.343	103.243	103.143	4.750	104.170	104.070	103.970	4.750	102.801	102.701	102.601	4.750	98.895	98.795	98.695	4.750	100.444	100.344	100.244

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.:

6/1/2020

45 Day Lock Exp.:

6/15/2020

60 Day Lock Exp.:

6/30/2020

W. Rate Sheet Dated: 5/1/2020

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)