

W. Rate Sheet Dated: 5/7/2020

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	99.925	99.675	99.393	2.750	99.604	99.354	99.073	2.375	97.731	97.581	97.431	3.125	95.865	95.715	95.565
2.875	99.930	99.680	99.399	2.875	99.609	99.359	99.077	2.500	97.736	97.586	97.436	3.250	97.347	97.197	97.047
3.000	99.935	99.685	99.404	3.000	99.613	99.363	99.081	2.625	97.740	97.590	97.440	3.375	97.340	97.190	97.040
3.125	99.940	99.690	99.409	3.125	99.617	99.367	99.085	2.750	98.925	98.775	98.625	3.500	97.323	97.173	97.023
3.250	101.484	101.234	101.030	3.250	100.962	100.712	100.509	2.875	98.930	98.780	98.630	3.625	97.325	97.175	97.025
3.375	101.388	101.138	100.935	3.375	100.966	100.716	100.513	3.000	98.933	98.783	98.633	Margin = 2.250		Index = 0.170	
3.500	101.392	101.142	100.939	3.500	100.970	100.720	100.517	3.125	98.937	98.787	98.637				
3.625	101.396	101.146	100.943	3.625	100.974	100.724	100.521	3.250	101.510	101.360	101.210				
3.750	102.461	102.311	102.161	3.750	101.790	101.640	101.490	3.375	101.514	101.364	101.214				
3.875	102.365	102.215	102.065	3.875	101.793	101.643	101.493	3.500	101.517	101.367	101.217				
4.000	102.369	102.219	102.069	4.000	101.810	101.660	101.510	3.625	101.521	101.371	101.221				
4.125	102.372	102.222	102.072	4.125	101.813	101.663	101.513	3.750	101.947	101.797	101.647				
4.250	103.297	103.197	103.097	4.250	102.680	102.580	102.480	3.875	101.950	101.800	101.650				
4.375	103.200	103.100	103.000	4.375	102.683	102.583	102.483	4.000	101.953	101.803	101.653				
4.500	103.214	103.114	103.014	4.500	102.672	102.572	102.472	4.125	101.956	101.806	101.656				
4.625	103.217	103.117	103.017	4.625	102.675	102.575	102.475	4.250	102.122	101.972	101.822				
4.750	103.951	103.851	103.751	4.750	103.323	103.223	103.123	4.375	102.124	101.974	101.824				
4.875	103.854	103.754	103.654	4.875	103.325	103.225	103.125	4.500	102.113	101.963	101.813				
6.250	105.491	105.341	105.191	6.250	104.948	104.798	104.648	4.625	102.115	101.965	101.815				

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	99.175	98.925	98.643	2.750	98.604	98.354	98.073	2.375	96.731	96.581	96.431	3.125	94.865	94.715	94.565
2.875	99.180	98.930	98.649	2.875	98.609	98.359	98.077	2.500	96.736	96.586	96.436	3.250	96.347	96.197	96.047
3.000	99.185	98.935	98.654	3.000	98.613	98.363	98.081	2.625	96.740	96.590	96.440	3.375	96.340	96.190	96.040
3.125	99.190	98.940	98.659	3.125	98.617	98.367	98.085	2.750	97.925	97.775	97.625	3.500	96.323	96.173	96.023
3.250	100.734	100.484	100.280	3.250	100.462	100.212	100.009	2.875	97.930	97.780	97.630	3.625	96.325	96.175	96.025
3.375	100.638	100.388	100.185	3.375	100.466	100.216	100.013	3.000	97.933	97.783	97.633	Margin = 2.250		Index = 0.170	
3.500	100.642	100.392	100.189	3.500	100.470	100.220	100.017	3.125	97.937	97.787	97.637	30 Year OTC			
3.625	100.646	100.396	100.193	3.625	100.474	100.224	100.021	3.250	100.510	100.360	100.210	Rate	30 Day	45 Day	60 Day
3.750	101.511	101.361	101.211	3.750	100.790	100.640	100.490	3.375	100.514	100.364	100.214	4.000	101.994	101.744	101.494
3.875	101.415	101.265	101.115	3.875	100.793	100.643	100.493	3.500	100.517	100.367	100.217	4.125	101.997	101.747	101.497
4.000	101.419	101.269	101.119	4.000	100.810	100.660	100.510	3.625	100.521	100.371	100.221	4.375	102.825	102.575	102.325
4.125	101.422	101.272	101.122	4.125	100.813	100.663	100.513	3.750	100.947	100.797	100.647	4.500	102.839	102.589	102.339
4.250	102.547	102.447	102.347	4.250	101.680	101.580	101.480	3.875	100.950	100.800	100.650	4.625	102.842	102.592	102.342
4.375	102.450	102.350	102.250	4.375	101.683	101.583	101.483	4.000	100.953	100.803	100.653	4.875	103.479	103.229	102.979
4.500	102.464	102.364	102.264	4.500	101.672	101.572	101.472	4.125	100.956	100.806	100.656	5.000	103.482	103.232	102.982
4.625	102.467	102.367	102.267	4.625	101.675	101.575	101.475	4.250	101.122	100.972	100.822	5.125	103.484	103.234	102.984
4.750	103.201	103.101	103.001	4.750	102.323	102.223	102.123	4.375	101.124	100.974	100.824	5.500	104.327	104.077	103.827
4.875	103.104	103.004	102.904	4.875	102.325	102.225	102.125	4.500	101.113	100.963	100.813	5.625	104.330	104.080	103.830
6.250	104.741	104.591	104.441	6.250	103.948	103.798	103.648	4.625	101.115	100.965	100.815	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	99.244	98.994	98.744	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.247	98.997	98.747				
4.125	99.422	99.172	98.922	6.250	103.750	103.500	103.250	4.375	100.075	99.825	99.575				
4.250	100.247	99.997	99.747					4.500	100.089	99.839	99.589				
4.375	100.250	100.000	99.750					4.625	100.092	99.842	99.592				
4.500	100.064	99.814	99.564					4.875	100.729	100.479	100.229				
4.625	100.067	99.817	99.567					5.000	100.732	100.482	100.232				
5.000	100.907	100.657	100.407					5.125	100.734	100.484	100.234				
5.125	100.909	100.659	100.409					5.500	101.577	101.327	101.077				
5.250	101.309	101.059	100.809					5.625	101.580	101.330	101.080	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	Rate	30 Day	45 Day	60 Day
												6.250	102.750	102.500	102.250

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 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.:

6/8/2020

45 Day Lock Exp.:

6/22/2020

60 Day Lock Exp.:

7/6/2020

W. Rate Sheet Dated: 5/7/2020

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	97.462	97.212	96.931	2.750	97.571	97.321	97.040	2.375	94.511	94.361	94.211	3.125	94.413	94.263	94.113
2.875	97.467	97.217	96.936	2.875	97.576	97.326	97.045	2.500	94.516	94.366	94.216	3.250	95.770	95.620	95.470
3.000	97.473	97.223	96.941	3.000	97.580	97.330	97.049	2.625	94.520	94.370	94.220	3.375	95.762	95.612	95.462
3.125	97.477	97.227	96.946	3.125	97.584	97.334	97.053	2.750	96.893	96.743	96.593	3.500	95.746	95.596	95.446
3.250	98.896	98.646	98.443	3.250	98.805	98.555	98.352	2.875	96.897	96.747	96.597	3.625	95.747	95.597	95.447
3.375	98.801	98.551	98.347	3.375	98.809	98.559	98.356	3.000	96.901	96.751	96.601	Margin = 2.250		Index = 0.170	
3.500	98.804	98.554	98.351	3.500	98.813	98.563	98.359	3.125	96.905	96.755	96.605				
3.625	98.808	98.558	98.355	3.625	98.816	98.566	98.363	3.250	99.353	99.203	99.053				
3.750	99.561	99.411	99.261	3.750	99.320	99.170	99.020	3.375	99.356	99.206	99.056				
3.875	99.465	99.315	99.165	3.875	99.323	99.173	99.023	3.500	99.360	99.210	99.060				
4.000	99.469	99.319	99.169	4.000	99.340	99.190	99.040	3.625	99.363	99.213	99.063				
4.125	99.472	99.322	99.172	4.125	99.343	99.193	99.043	3.750	99.477	99.327	99.177				
4.250	100.397	100.297	100.197	4.250	100.210	100.110	100.010	3.875	99.480	99.330	99.180				
4.375	100.300	100.200	100.100	4.375	100.213	100.113	100.013	4.000	99.483	99.333	99.183				
4.500	100.314	100.214	100.114	4.500	100.202	100.102	100.002	4.125	99.486	99.336	99.186				
4.625	100.317	100.217	100.117	4.625	100.205	100.105	100.005	4.250	99.652	99.502	99.352				
4.750	100.489	100.389	100.289	4.750	100.290	100.190	100.090	4.375	99.654	99.504	99.354				
4.875	100.392	100.292	100.192	4.875	100.293	100.193	100.093	4.500	99.643	99.493	99.343				
6.250	101.841	101.691	101.541	6.250	101.728	101.578	101.428	4.625	99.645	99.495	99.345				

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	96.712	96.462	96.181	2.750	96.141	95.891	95.610	2.375	94.581	94.431	94.281	3.125	92.403	92.253	92.103
2.875	96.717	96.467	96.186	2.875	96.146	95.896	95.615	2.500	94.586	94.436	94.286	3.250	93.760	93.610	93.460
3.000	96.723	96.473	96.191	3.000	96.150	95.900	95.619	2.625	94.590	94.440	94.290	3.375	93.752	93.602	93.452
3.125	96.727	96.477	96.196	3.125	96.154	95.904	95.623	2.750	95.494	95.344	95.194	3.500	93.736	93.586	93.436
3.250	98.146	97.896	97.693	3.250	97.875	97.625	97.422	2.875	95.498	95.348	95.198	3.625	93.737	93.587	93.437
3.375	98.051	97.801	97.597	3.375	97.879	97.629	97.426	3.000	95.502	95.352	95.202	Margin = 2.250		Index = 0.170	
3.500	98.054	97.804	97.601	3.500	97.883	97.633	97.429	3.125	95.506	95.356	95.206	30 Year OTC			
3.625	98.058	97.808	97.605	3.625	97.886	97.636	97.433	3.250	97.735	97.585	97.435	Rate	30 Day	45 Day	60 Day
3.750	98.611	98.461	98.311	3.750	97.890	97.740	97.590	3.375	97.739	97.589	97.439	4.000	99.094	98.844	98.594
3.875	98.515	98.365	98.215	3.875	97.893	97.743	97.593	3.500	97.742	97.592	97.442	4.125	99.097	98.847	98.597
4.000	98.519	98.369	98.219	4.000	97.910	97.760	97.610	3.625	97.746	97.596	97.446	4.375	99.925	99.675	99.425
4.125	98.522	98.372	98.222	4.125	97.913	97.763	97.613	3.750	98.172	98.022	97.872	4.500	99.939	99.689	99.439
4.250	99.647	99.547	99.447	4.250	98.780	98.680	98.580	3.875	98.175	98.025	97.875	4.625	99.942	99.692	99.442
4.375	99.550	99.450	99.350	4.375	98.783	98.683	98.583	4.000	98.178	98.028	97.878	4.875	100.017	99.767	99.517
4.500	99.564	99.464	99.364	4.500	98.772	98.672	98.572	4.125	98.181	98.031	97.881	5.000	100.019	99.769	99.519
4.625	99.567	99.467	99.367	4.625	98.775	98.675	98.575	4.250	97.722	97.572	97.422	5.125	100.022	99.772	99.522
4.750	99.739	99.639	99.539	4.750	98.860	98.760	98.660	4.375	97.724	97.574	97.424	5.500	100.427	100.177	99.927
4.875	99.642	99.542	99.442	4.875	98.863	98.763	98.663	4.500	97.713	97.563	97.413	5.625	100.430	100.180	99.930
6.250	101.091	100.941	100.791	6.250	100.298	100.148	99.998	4.625	97.715	97.565	97.415	6.250	101.144	100.894	100.644

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	96.344	96.094	95.844	4.750	N/A	N/A	N/A
4.125	96.172	95.922	95.672	6.250	99.750	99.500	99.250	4.125	96.347	96.097	95.847				
4.250	96.997	96.747	96.497					4.375	97.175	96.925	96.675				
4.375	97.000	96.750	96.500					4.500	97.189	96.939	96.689				
4.500	96.814	96.564	96.314					4.625	97.192	96.942	96.692				
4.625	96.817	96.567	96.317					4.875	97.267	97.017	96.767				
5.000	97.094	96.844	96.594					5.000	97.269	97.019	96.769				
5.125	97.097	96.847	96.597					5.125	97.272	97.022	96.772				
5.250	97.059	96.809	96.559					5.500	97.677	97.427	97.177				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.680	97.430	97.180				
								6.250	98.394	98.144	97.894	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.:

6/8/2020

45 Day Lock Exp.:

6/22/2020

60 Day Lock Exp.:

7/6/2020

W. Rate Sheet Dated: 5/7/2020

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	97.013	96.888	96.638	
2.875	97.737	97.612	97.362	
3.000	98.513	98.388	98.138	
3.125	98.963	98.838	98.588	
3.250	99.345	99.220	98.970	
3.375	99.821	99.696	99.446	
3.500	100.178	100.053	99.803	
3.625	100.432	100.307	100.057	
3.750	100.786	100.661	100.411	
3.875	101.083	100.958	100.708	
4.000	101.388	101.263	101.013	
4.125	101.375	101.250	101.000	
4.250	100.919	100.794	100.544	
4.375	101.186	101.061	100.811	
4.500	101.465	101.340	101.090	
4.625	101.561	101.436	101.186	
4.750	101.463	101.338	101.088	
4.875	101.800	101.675	101.425	
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	96.720	96.595	96.345	
2.750	97.211	97.086	96.836	
2.875	97.965	97.840	97.590	
3.000	98.459	98.334	98.084	
3.125	98.845	98.720	98.470	
3.250	99.206	99.081	98.831	
3.375	99.701	99.576	99.326	
3.500	100.053	99.928	99.678	
3.625	100.337	100.212	99.962	
3.750	100.716	100.591	100.341	
3.875	101.061	100.936	100.686	
4.000	101.365	101.240	100.990	
4.125	101.482	101.357	101.107	
4.250	101.678	101.553	101.303	
4.375	101.852	101.727	101.477	

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	96.750	96.625	96.375	
2.500	97.492	97.367	97.117	
2.625	97.930	97.805	97.555	
2.750	98.344	98.219	97.969	
2.875	98.615	98.490	98.240	
3.000	98.833	98.708	98.458	
3.125	99.456	99.331	99.081	
3.250	99.800	99.675	99.425	
3.375	100.073	99.948	99.698	
3.500	100.259	100.134	99.884	
3.625	100.239	100.114	99.864	
3.750	100.548	100.423	100.173	
3.875	100.712	100.587	100.337	
4.000	101.066	100.941	100.691	
4.125	100.257	100.132	99.882	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	95.175	95.050	94.800	
3.000	95.951	95.826	95.576	
3.125	96.440	96.315	96.065	
3.250	97.295	97.170	96.920	
3.375	97.771	97.646	97.396	
3.500	98.125	98.000	97.750	
3.625	98.380	98.255	98.005	
3.750	98.009	97.884	97.634	
3.875	98.306	98.181	97.931	
4.000	98.611	98.486	98.236	
4.125	98.597	98.472	98.222	
4.250	98.115	97.990	97.740	
4.375	98.383	98.258	98.008	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.604	97.479	97.229	
3.000	97.875	97.750	97.500	
3.125	98.093	97.968	97.718	
3.250	97.653	97.528	97.278	
3.375	97.997	97.872	97.622	
3.500	98.271	98.146	97.896	
3.625	98.456	98.331	98.081	
3.750	97.254	97.129	96.879	
3.875	97.562	97.437	97.187	
4.000	97.726	97.601	97.351	
4.125	98.080	97.955	97.705	
4.250	96.895	96.770	96.520	
4.375	97.214	97.089	96.839	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.504	97.379	97.129	
2.875	97.775	97.650	97.400	
3.000	97.993	97.868	97.618	
3.125	97.553	97.428	97.178	
3.250	97.897	97.772	97.522	
3.375	98.171	98.046	97.796	
3.500	98.356	98.231	97.981	
3.625	97.154	97.029	96.779	
3.750	97.462	97.337	97.087	
3.875	97.626	97.501	97.251	
4.000	97.980	97.855	97.605	
4.125	96.795	96.670	96.420	
4.250	97.114	96.989	96.739	

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

^IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



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

30 Day Lock Exp.: 6/8/2020
45 Day Lock Exp.: 6/22/2020
60 Day Lock Exp.: 7/6/2020

W. Rate Sheet Dated: 5/7/2020

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	98.549	98.349	98.205	3.375	100.522	100.346	100.220	3.375	100.522	100.346	100.220	2.750	96.261	96.061	95.917	3.375	98.607	98.431	98.305
2.875	99.264	99.074	98.937	3.500	100.887	100.721	100.601	3.500	100.887	100.721	100.601	2.875	96.976	96.786	96.649	3.500	98.972	98.806	98.686
2.990	99.949	99.772	99.642	3.625	101.189	101.055	100.940	3.625	101.189	101.055	100.940	2.990	97.661	97.484	97.354	3.625	99.274	99.140	99.025
3.000	100.049	99.872	99.742	3.750	101.571	101.411	101.281	3.750	101.571	101.411	101.281	3.000	97.761	97.584	97.454	3.750	98.905	98.745	98.615
3.125	100.507	100.343	100.220	3.875	101.926	101.768	101.642	3.875	101.926	101.768	101.642	3.125	98.219	98.055	97.932	3.875	99.260	99.102	98.976
3.250	100.913	100.725	100.592	3.990	102.176	102.023	101.901	3.990	102.176	102.023	101.901	3.250	98.998	98.810	98.677	3.990	99.510	99.357	99.235
3.375	101.397	101.221	101.095	4.000	102.276	102.123	102.001	4.000	102.276	102.123	102.001	3.375	99.482	99.306	99.180	4.000	99.610	99.457	99.335
3.500	101.762	101.596	101.476	4.125	102.302	102.148	102.030	4.125	102.302	102.148	102.030	3.500	99.847	99.681	99.561	4.125	99.636	99.482	99.364
3.625	102.064	101.930	101.815	4.250	101.866	101.766	101.666	4.250	101.866	101.766	101.666	3.625	100.149	100.015	99.900	4.250	98.891	98.791	98.691
3.750	102.446	102.286	102.156	4.375	102.164	102.064	101.964	4.375	102.164	102.064	101.964	3.750	99.780	99.620	99.490	4.375	99.189	98.989	98.989
3.875	102.801	102.643	102.517	4.500	102.217	102.117	102.017	4.500	102.217	102.117	102.017	3.875	100.135	99.977	99.851	4.500	99.242	99.142	99.042
3.990	103.051	102.898	102.776	4.625	102.327	102.227	102.127	3.990	103.051	102.898	102.776	3.990	100.385	100.232	100.110	4.625	99.352	99.252	99.152
4.000	103.151	102.998	102.876	4.750	102.242	102.142	102.042	4.000	103.151	102.998	102.876	4.000	100.485	100.332	100.210	4.750	98.077	97.977	97.877
4.125	103.177	103.023	102.905	4.875	102.604	102.504	102.404	4.125	103.177	103.023	102.905	4.125	100.511	100.357	100.239	4.875	98.439	98.339	98.239
4.250	102.741	102.641	102.541	4.990	102.745	102.645	102.545	4.250	102.741	102.641	102.541	4.250	99.766	99.666	99.566	4.990	98.580	98.480	98.380
4.375	103.039	102.939	102.839	5.000	102.845	102.745	102.645	4.375	103.039	102.939	102.839	4.375	100.064	99.964	99.864	5.000	98.680	98.580	98.480
4.500	103.342	103.242	103.142	5.125	103.103	103.003	102.903	4.500	103.342	103.242	103.142	4.500	100.367	100.267	100.167	5.125	98.938	98.838	98.738
4.625	103.452	103.352	103.252	5.250	103.374	103.274	103.174	4.625	103.452	103.352	103.252	4.625	100.477	100.377	100.277	5.250	98.024	97.924	97.821
4.750	103.367	103.267	103.167	5.375	104.853	104.753	104.653	4.750	103.367	103.267	103.167	4.750	99.202	99.102	99.002	5.375	99.353	99.253	99.153
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	98.607	98.431	98.305	2.750	98.824	98.587	98.569	3.375	100.960	100.745	100.708	3.375	100.960	100.745	100.708	2.750	100.421	100.278	100.221
3.500	98.972	98.806	98.686	2.875	99.571	99.344	99.325	3.500	101.341	101.133	101.096	3.500	101.341	101.133	101.096	2.875	100.723	100.586	100.523
3.625	99.274	99.140	99.025	2.990	100.001	99.785	99.766	3.625	101.649	101.444	101.407	3.625	101.649	101.444	101.407	2.990	100.873	100.740	100.673
3.750	98.905	98.745	98.615	3.000	100.101	99.885	99.866	3.750	102.031	101.831	101.775	3.750	102.031	101.831	101.775	3.000	100.973	100.840	100.773
3.875	99.260	99.102	98.976	3.125	100.524	100.330	100.311	3.875	102.413	102.220	102.164	3.875	102.413	102.220	102.164	3.125	101.625	101.499	101.425
3.990	99.510	99.357	99.235	3.250	100.935	100.712	100.676	3.990	102.630	102.444	102.388	3.990	102.630	102.444	102.388	3.250	101.997	101.878	101.797
4.000	99.610	99.457	99.335	3.375	101.460	101.245	101.208	4.000	102.730	102.544	102.488	4.000	102.730	102.544	102.488	3.375	102.328	102.209	102.128
4.125	99.636	99.482	99.364	3.500	101.841	101.633	101.596	4.125	102.851	102.668	102.612	4.125	102.851	102.668	102.612	3.500	102.538	102.423	102.338
4.250	98.891	98.791	98.691	3.625	102.149	101.944	101.907	4.250	103.038	102.938	102.838	4.250	103.038	102.938	102.838	3.625	102.539	102.399	102.339
4.375	99.189	99.089	98.989	3.750	102.531	102.331	102.275	4.375	103.216	103.116	103.016	4.375	103.216	103.116	103.016	3.750	102.868	102.732	102.668
4.500	99.242	99.142	99.042	3.875	102.913	102.720	102.664	4.500	103.623	103.533	103.433	4.500	103.623	103.533	103.433	3.875	103.016	102.882	102.816
4.625	99.352	99.252	99.152	3.990	103.130	102.944	102.888	4.625	102.747	102.647	102.547	4.625	102.747	102.647	102.547	3.990	103.281	103.148	103.081
4.750	98.077	97.977	97.877	4.000	103.230	103.044	102.988	4.750	103.144	103.044	102.944	4.750	103.144	103.044	102.944	4.000	103.381	103.248	103.181
4.875	98.439	98.339	98.239	4.125	103.351	103.168	103.112	4.875	103.399	103.299	103.199	4.875	103.399	103.299	103.199	4.125	102.575	102.475	102.375
4.990	98.580	98.480	98.380	4.250	103.538	103.438	103.338	4.990	103.715	103.615	103.515	4.990	103.715	103.615	103.515	4.250	102.897	102.797	102.697
5.000	98.680	98.580	98.480	4.375	103.716	103.616	103.516	5.000	103.815	103.715	103.615	5.000	103.815	103.715	103.615	4.375	103.173	103.073	102.973
5.125	98.938	98.838	98.738	4.500	103.883	103.783	103.683	5.125	104.097	103.997	103.897	5.125	104.097	103.997	103.897	4.500	103.325	103.225	103.125
5.250	98.024	97.924	97.821	4.625	103.997	103.897	103.797	5.250	103.533	103.433	103.333	5.250	103.533	103.433	103.333	4.625	102.544	102.444	102.344
5.375	99.353	99.253	99.153	4.750	104.394	104.294	104.194	5.375	104.782	104.682	104.582	5.375	104.782	104.682	104.582	4.750	102.707	102.607	102.507
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	102.421	102.278	102.221	2.750	102.671	102.528	102.471	2.750	99.708	99.565	99.508	2.750	101.708	101.565	101.508	2.750	101.958	101.815	101.758
2.875	100.723	100.586	100.523	2.875	100.723	100.586	100.523	2.875	100.010	99.873	99.810	2.875	100.010	99.873	99.810	2.875	100.010	99.873	99.810
2.990	100.873	100.740	100.673	2.990	100.873	100.740	100.673	2.990	100.160	100.027	99.960	2.990	100.160	100.027	99.960	2.990	100.160	100.027	99.960
3.000	100.973	100.840	100.773	3.000	100.973	100.840	100.773	3.000	100.260	100.127	100.060	3.000	100.260	100.127	100.060	3.000	100.260	100.127	100.060
3.125	101.625	101.499	101.425	3.125	101.625	101.499	101.425	3.125	99.850	99.724	99.650	3.125	99.850	99.724	99.650	3.125	99.850	99.724	99.650
3.250	101.997	101.878	101.797	3.250	101.997	101.878	101.797	3.250	100.222	100.103	100.022	3.250	100.222	100.103	100.022	3.250	100.222	100.103	100.022
3.375	102.328	102.209	102.128	3.375	102.328	102.209	102.128	3.375	100.553	100.434	100.353	3.375	100.553	100.434	100.353	3.375	100.553	100.434	100.353
3.500	102.538	102.423	102.338	3.500	102.538	102.423	102.338	3.500	100.763	100.648	100.563	3.500	100.763	100.648	100.563	3.500	100.763	100.648	100.563
3.625	102.539	102.399	102.339	3.625	102.539	102.399	102.339	3.625	99.733	99.593	99.533	3.625	99.733	99.593	99.533	3.625	99.733	99.593	99.533
3.750	102.868	102.732	102.668	3.750	102.868	102.732	102.668	3.750	99.902	99.766	99.702	3.750	99.902	99.766	99.702	3.750	99.902	99.766	99.702
3.875	103.016	102.882	102.816																



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.:

6/8/2020

45 Day Lock Exp.:

6/22/2020

60 Day Lock Exp.:

7/6/2020

W. Rate Sheet Dated: 5/7/2020

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	98.549	98.349	98.205	2.750	98.824	98.587	98.569	2.750	100.421	100.278	100.221	2.750	95.911	95.711	95.567	2.750	99.408	99.265	99.208
2.875	99.264	99.074	98.937	2.875	99.571	99.344	99.325	2.875	100.723	100.586	100.523	2.875	96.626	96.436	96.299	2.875	99.710	99.573	99.510
2.990	99.949	99.772	99.642	2.990	100.001	99.785	99.766	2.990	100.873	100.740	100.673	2.990	97.311	97.134	97.004	2.990	99.860	99.727	99.660
3.000	100.049	99.872	99.742	3.000	100.101	99.885	99.866	3.000	100.973	100.840	100.773	3.000	97.411	97.234	97.104	3.000	99.960	99.827	99.760
3.125	100.507	100.343	100.220	3.125	100.524	100.330	100.311	3.125	101.625	101.499	101.425	3.125	97.869	97.705	97.582	3.125	99.550	99.424	99.350
3.250	100.913	100.725	100.592	3.250	100.935	100.712	100.676	3.250	101.997	101.878	101.797	3.250	98.648	98.460	98.327	3.250	99.922	99.803	99.722
3.375	101.397	101.221	101.095	3.375	101.460	101.245	101.208	3.375	102.328	102.209	102.128	3.375	99.132	98.956	98.830	3.375	100.253	100.134	100.053
3.500	101.762	101.596	101.476	3.500	101.841	101.633	101.596	3.500	102.538	102.423	102.338	3.500	99.497	99.331	99.211	3.500	100.463	100.348	100.263
3.625	102.064	101.930	101.815	3.625	102.149	101.944	101.907	3.625	102.539	102.399	102.339	3.625	99.799	99.665	99.550	3.625	99.273	99.133	99.073
3.750	102.446	102.286	102.156	3.750	102.531	102.331	102.275	3.750	102.868	102.732	102.668	3.750	99.430	99.270	99.140	3.750	99.602	99.466	99.402
3.875	102.801	102.643	102.517	3.875	102.913	102.720	102.664	3.875	103.016	102.882	102.816	3.875	99.785	99.627	99.501	3.875	99.750	99.616	99.550
3.990	103.051	102.898	102.776	3.990	103.130	102.944	102.888	3.990	103.281	103.148	103.081	3.990	100.035	99.882	99.760	3.990	100.015	99.882	99.815
4.000	103.151	102.998	102.876	4.000	103.230	103.044	102.988	4.000	103.381	103.248	103.181	4.000	100.135	99.982	99.860	4.000	100.115	99.982	99.915
4.125	103.177	103.023	102.905	4.125	103.351	103.168	103.112	4.125	102.575	102.475	102.375	4.125	100.161	100.007	99.889	4.125	98.934	98.834	98.734
4.250	102.741	102.641	102.541	4.250	103.538	103.438	103.338	4.250	102.897	102.797	102.697	4.250	99.416	99.316	99.216	4.250	99.256	99.156	99.056
4.375	103.039	102.939	102.839	4.375	103.716	103.616	103.516	4.375	103.173	103.073	102.973	4.375	99.714	99.614	99.514	4.375	99.532	99.432	99.332
4.500	103.342	103.242	103.142	4.500	103.883	103.783	103.683	4.500	103.325	103.225	103.125	4.500	100.017	99.917	99.817	4.500	99.684	99.584	99.484
4.625	103.452	103.352	103.252	4.625	103.997	103.897	103.797	4.625	102.544	102.444	102.344	4.625	100.127	100.027	99.927	4.625	98.312	98.212	98.112
4.750	103.367	103.267	103.167	4.750	104.394	104.294	104.194	4.750	102.707	102.607	102.507	4.750	98.852	98.752	98.652	4.750	99.920	99.820	99.720

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%
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.:

6/8/2020

45 Day Lock Exp.:

6/22/2020

60 Day Lock Exp.:

7/6/2020

W. Rate Sheet Dated: 5/7/2020

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)