

W. Rate Sheet Dated: 5/20/2020

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	100.003	99.753	99.471	2.750	99.682	99.432	99.150	2.375	97.776	97.588	97.401	3.125	95.840	95.690	95.540
2.875	100.008	99.758	99.477	2.875	99.686	99.436	99.155	2.500	97.780	97.593	97.405	3.250	97.323	97.173	97.023
3.000	100.013	99.763	99.482	3.000	99.689	99.439	99.158	2.625	97.784	97.597	97.409	3.375	97.325	97.175	97.025
3.125	100.017	99.767	99.486	3.125	99.693	99.443	99.162	2.750	98.911	98.761	98.611	3.500	97.327	97.177	97.027
3.250	101.093	100.843	100.640	3.250	100.572	100.322	100.118	2.875	98.915	98.765	98.615	3.625	97.322	97.172	97.022
3.375	100.997	100.747	100.544	3.375	100.575	100.325	100.122	3.000	98.918	98.768	98.618	Margin = 2.250		Index = 0.150	
3.500	101.001	100.751	100.548	3.500	100.579	100.329	100.125	3.125	98.922	98.772	98.622				
3.625	101.005	100.755	100.552	3.625	100.582	100.332	100.129	3.250	101.539	101.389	101.239				
3.750	102.414	102.164	102.014	3.750	101.757	101.507	101.357	3.375	101.543	101.393	101.243				
3.875	102.318	102.068	101.918	3.875	101.760	101.510	101.360	3.500	101.546	101.396	101.246				
4.000	102.322	102.072	101.922	4.000	101.795	101.545	101.395	3.625	101.549	101.399	101.249				
4.125	102.317	102.067	101.917	4.125	101.797	101.547	101.397	3.750	101.907	101.757	101.607				
4.250	103.109	103.009	102.909	4.250	102.479	102.379	102.279	3.875	101.910	101.760	101.610				
4.375	103.024	102.924	102.824	4.375	102.482	102.382	102.282	4.000	101.923	101.773	101.623				
4.500	103.027	102.927	102.827	4.500	102.484	102.384	102.284	4.125	101.926	101.776	101.626				
4.625	103.016	102.916	102.816	4.625	102.486	102.386	102.286	4.250	102.327	102.177	102.027				
4.750	104.029	103.779	103.670	4.750	103.387	103.137	103.028	4.375	102.329	102.179	102.029				
4.875	103.932	103.682	103.573	4.875	103.390	103.140	103.030	4.500	102.331	102.181	102.031				
6.250	105.571	105.421	105.271	6.250	105.041	104.891	104.741	4.625	102.334	102.184	102.034				

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	99.253	99.003	98.721	2.750	98.682	98.432	98.150	2.375	96.776	96.588	96.401	3.125	94.840	94.690	94.540
2.875	99.258	99.008	98.727	2.875	98.686	98.436	98.155	2.500	96.780	96.593	96.405	3.250	96.323	96.173	96.023
3.000	99.263	99.013	98.732	3.000	98.689	98.439	98.158	2.625	96.784	96.597	96.409	3.375	96.325	96.175	96.025
3.125	99.267	99.017	98.736	3.125	98.693	98.443	98.162	2.750	97.911	97.761	97.611	3.500	96.327	96.177	96.027
3.250	100.343	100.093	99.890	3.250	100.072	99.822	99.618	2.875	97.915	97.765	97.615	3.625	96.322	96.172	96.022
3.375	100.247	99.997	99.794	3.375	100.075	99.825	99.622	3.000	97.918	97.768	97.618	Margin = 2.250		Index = 0.150	
3.500	100.251	100.001	99.798	3.500	100.079	99.829	99.625	3.125	97.922	97.772	97.622	30 Year OTC			
3.625	100.255	100.005	99.802	3.625	100.082	99.832	99.629	3.250	100.539	100.389	100.239	Rate	30 Day	45 Day	60 Day
3.750	101.464	101.214	101.064	3.750	100.757	100.507	100.357	3.375	100.543	100.393	100.243	4.000	101.947	101.697	101.447
3.875	101.368	101.118	100.968	3.875	100.760	100.510	100.360	3.500	100.546	100.396	100.246	4.125	101.942	101.692	101.442
4.000	101.372	101.122	100.972	4.000	100.795	100.545	100.395	3.625	100.549	100.399	100.249	4.375	102.649	102.399	102.149
4.125	101.367	101.117	100.967	4.125	100.797	100.547	100.397	3.750	100.907	100.757	100.607	4.500	102.652	102.402	102.152
4.250	102.359	102.259	102.159	4.250	101.479	101.379	101.279	3.875	100.910	100.760	100.610	4.625	102.641	102.391	102.141
4.375	102.274	102.174	102.074	4.375	101.482	101.382	101.282	4.000	100.923	100.773	100.623	4.875	103.557	103.307	103.057
4.500	102.277	102.177	102.077	4.500	101.484	101.384	101.284	4.125	100.926	100.776	100.626	5.000	103.560	103.310	103.060
4.625	102.266	102.166	102.066	4.625	101.486	101.386	101.286	4.250	101.327	101.177	101.027	5.125	103.549	103.299	103.049
4.750	103.279	103.029	102.920	4.750	102.387	102.137	102.028	4.375	101.329	101.179	101.029	5.500	104.421	-3.923	-4.173
4.875	103.182	102.932	102.823	4.875	102.390	102.140	102.030	4.500	101.331	101.181	101.031	5.625	104.410	-3.934	-4.184
6.250	104.821	104.671	104.521	6.250	104.041	103.891	103.741	4.625	101.334	101.184	101.034	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	99.197	98.947	98.697	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.192	98.942	98.692				
4.125	99.367	99.117	98.867	6.250	103.750	103.500	103.250	4.375	99.899	99.649	99.399				
4.250	100.059	99.809	99.559					4.500	99.902	99.652	99.402				
4.375	100.074	99.824	99.574					4.625	99.891	99.641	99.391				
4.500	99.877	99.627	99.377					4.875	100.807	100.557	100.307				
4.625	99.866	99.616	99.366					5.000	100.810	100.560	100.310				
5.000	100.985	100.735	100.485					5.125	100.799	100.549	100.299				
5.125	100.974	100.724	100.474					5.500	101.671	-6.673	-6.923				
5.250	101.374	-6.970	-7.220					5.625	101.660	-6.684	-6.934	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

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
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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.:

6/19/2020

45 Day Lock Exp.:

7/6/2020

60 Day Lock Exp.:

7/20/2020

W. Rate Sheet Dated: 5/20/2020

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	97.478	97.228	96.946	2.750	97.587	97.337	97.055	2.375	94.556	94.368	94.181	3.125	94.325	94.175	94.025
2.875	97.483	97.233	96.952	2.875	97.591	97.341	97.060	2.500	94.560	94.373	94.185	3.250	95.933	95.783	95.633
3.000	97.488	97.238	96.957	3.000	97.594	97.344	97.063	2.625	94.564	94.377	94.189	3.375	95.935	95.785	95.635
3.125	97.492	97.242	96.961	3.125	97.598	97.348	97.067	2.750	96.816	96.666	96.516	3.500	95.937	95.787	95.637
3.250	98.693	98.443	98.240	3.250	98.602	98.352	98.148	2.875	96.820	96.670	96.520	3.625	95.932	95.782	95.632
3.375	98.597	98.347	98.144	3.375	98.605	98.355	98.152	3.000	96.823	96.673	96.523	Margin = 2.250		Index = 0.150	
3.500	98.601	98.351	98.148	3.500	98.609	98.359	98.155	3.125	96.827	96.677	96.527				
3.625	98.605	98.355	98.152	3.625	98.612	98.362	98.159	3.250	99.569	99.419	99.269				
3.750	99.826	99.576	99.426	3.750	99.599	99.349	99.199	3.375	99.573	99.423	99.273				
3.875	99.730	99.480	99.330	3.875	99.602	99.352	99.202	3.500	99.576	99.426	99.276				
4.000	99.734	99.484	99.334	4.000	99.637	99.387	99.237	3.625	99.579	99.429	99.279				
4.125	99.730	99.480	99.330	4.125	99.640	99.390	99.240	3.750	99.749	99.599	99.449				
4.250	100.522	100.422	100.322	4.250	100.322	100.222	100.122	3.875	99.752	99.602	99.452				
4.375	100.437	100.337	100.237	4.375	100.324	100.224	100.124	4.000	99.766	99.616	99.466				
4.500	100.439	100.339	100.239	4.500	100.326	100.226	100.126	4.125	99.768	99.618	99.468				
4.625	100.429	100.329	100.229	4.625	100.329	100.229	100.129	4.250	100.169	100.019	99.869				
4.750	100.567	100.317	100.207	4.750	100.354	100.104	99.995	4.375	100.172	100.022	99.872				
4.875	100.469	100.219	100.110	4.875	100.357	100.107	99.998	4.500	100.174	100.024	99.874				
6.250	101.921	101.771	101.621	6.250	101.821	101.671	101.521	4.625	100.176	100.026	99.876				

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	96.728	96.478	96.196	2.750	96.157	95.907	95.625	2.375	94.626	94.438	94.251	3.125	92.315	92.165	92.015
2.875	96.733	96.483	96.202	2.875	96.161	95.911	95.630	2.500	94.630	94.443	94.255	3.250	93.923	93.773	93.623
3.000	96.738	96.488	96.207	3.000	96.164	95.914	95.633	2.625	94.634	94.447	94.259	3.375	93.925	93.775	93.625
3.125	96.742	96.492	96.211	3.125	96.168	95.918	95.637	2.750	95.480	95.330	95.180	3.500	93.927	93.777	93.627
3.250	97.943	97.693	97.490	3.250	97.672	97.422	97.218	2.875	95.484	95.334	95.184	3.625	93.922	93.772	93.622
3.375	97.847	97.597	97.394	3.375	97.675	97.425	97.222	3.000	95.487	95.337	95.187	Margin = 2.250		Index = 0.150	
3.500	97.851	97.601	97.398	3.500	97.679	97.429	97.225	3.125	95.491	95.341	95.191	30 Year OTC			
3.625	97.855	97.605	97.402	3.625	97.682	97.432	97.229	3.250	97.764	97.614	97.464	Rate	30 Day	45 Day	60 Day
3.750	98.876	98.626	98.476	3.750	98.169	97.919	97.769	3.375	97.768	97.618	97.468	4.000	99.359	99.109	98.859
3.875	98.780	98.530	98.380	3.875	98.172	97.922	97.772	3.500	97.771	97.621	97.471	4.125	99.355	99.105	98.855
4.000	98.784	98.534	98.384	4.000	98.207	97.957	97.807	3.625	97.774	97.624	97.474	4.375	100.062	99.812	99.562
4.125	98.780	98.530	98.380	4.125	98.210	97.960	97.810	3.750	98.132	97.982	97.832	4.500	100.064	99.814	99.564
4.250	99.772	99.672	99.572	4.250	98.892	98.792	98.692	3.875	98.135	97.985	97.835	4.625	100.054	99.804	99.554
4.375	99.687	99.587	99.487	4.375	98.894	98.794	98.694	4.000	98.148	97.998	97.848	4.875	100.094	99.844	99.594
4.500	99.689	99.589	99.489	4.500	98.896	98.796	98.696	4.125	98.151	98.001	97.851	5.000	100.097	99.847	99.597
4.625	99.679	99.579	99.479	4.625	98.899	98.799	98.699	4.250	97.927	97.777	97.627	5.125	100.087	99.837	99.587
4.750	99.817	99.567	99.457	4.750	98.924	98.674	98.565	4.375	97.929	97.779	97.629	5.500	100.521	-7.823	-8.073
4.875	99.719	99.469	99.360	4.875	98.927	98.677	98.568	4.500	97.931	97.781	97.631	5.625	100.510	-7.834	-8.084
6.250	101.171	101.021	100.871	6.250	100.391	100.241	100.091	4.625	97.934	97.784	97.634	6.250	101.237	100.987	100.737

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	96.609	96.359	96.109	4.750	N/A	N/A	N/A
4.125	96.430	96.180	95.930	6.250	99.750	99.500	99.250	4.125	96.605	96.355	96.105				
4.250	97.122	96.872	96.622					4.375	97.312	97.062	96.812				
4.375	97.137	96.887	96.637					4.500	97.314	97.064	96.814				
4.500	96.939	96.689	96.439					4.625	97.304	97.054	96.804				
4.625	96.929	96.679	96.429					4.875	97.344	97.094	96.844				
5.000	97.172	96.922	96.672					5.000	97.347	97.097	96.847				
5.125	97.162	96.912	96.662					5.125	97.337	97.087	96.837				
5.250	97.124	-11.220	-11.470					5.500	97.771	-10.573	-10.823				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.760	-10.584	-10.834	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	98.487	98.237	97.987	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@afwrwholesale.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.:

6/19/2020

7/6/2020

7/20/2020

W. Rate Sheet Dated: 5/20/2020

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	
2.625	96.634	96.509	96.259	
2.750	97.475	97.350	97.100	
2.875	98.126	98.001	97.751	
3.000	98.806	98.681	98.431	
3.125	99.158	99.033	98.783	
3.250	99.244	99.119	98.869	
3.375	99.679	99.554	99.304	
3.500	100.005	99.880	99.630	
3.625	100.296	100.171	99.921	
3.750	100.422	100.297	100.047	
3.875	100.732	100.607	100.357	
4.000	101.052	100.927	100.677	
4.125	101.126	101.001	100.751	
4.250	100.868	100.743	100.493	
4.375	101.170	101.045	100.795	
4.500	101.464	101.339	101.089	
4.625	101.562	101.437	101.187	
4.750	102.033	101.908	101.658	
4.875	102.321	102.196	101.946	
4.990	#VALUE!	#VALUE!	#VALUE!	

20 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	95.342	95.217	94.967	
2.500	96.208	96.083	95.833	
2.625	97.016	96.891	96.641	
2.750	97.484	97.359	97.109	
2.875	98.207	98.082	97.832	
3.000	98.712	98.587	98.337	
3.125	99.126	99.001	98.751	
3.250	98.841	98.716	98.466	
3.375	99.361	99.236	98.986	
3.500	99.745	99.620	99.370	
3.625	100.027	99.902	99.652	
3.750	100.162	100.037	99.787	
3.875	100.556	100.431	100.181	
4.000	100.879	100.754	100.504	
4.125	101.015	100.890	100.640	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
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	95.696	95.571	95.321	
2.250	96.630	96.505	96.255	
2.375	97.129	97.004	96.754	
2.500	97.863	97.738	97.488	
2.625	98.301	98.176	97.926	
2.750	98.759	98.634	98.384	
2.875	99.034	98.909	98.659	
3.000	99.223	99.098	98.848	
3.125	99.788	99.663	99.413	
3.250	100.128	100.003	99.753	
3.375	100.437	100.312	100.062	
3.500	100.615	100.490	100.240	
3.625	100.785	100.660	100.410	
3.750	101.098	100.973	100.723	
3.875	101.247	101.122	100.872	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.704	96.579	96.329	
3.000	97.384	97.259	97.009	
3.125	97.736	97.611	97.361	
3.250	96.999	96.874	96.624	
3.375	97.435	97.310	97.060	
3.500	97.760	97.635	97.385	
3.625	98.052	97.927	97.677	
3.750	97.801	97.676	97.426	
3.875	98.111	97.986	97.736	
4.000	98.431	98.306	98.056	
4.125	98.505	98.380	98.130	
4.250	97.947	97.822	97.572	
4.375	98.249	98.124	97.874	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.634	97.509	97.259	
3.000	97.908	97.783	97.533	
3.125	98.098	97.973	97.723	
3.250	97.850	97.725	97.475	
3.375	98.190	98.065	97.815	
3.500	98.499	98.374	98.124	
3.625	98.678	98.553	98.303	
3.750	97.655	97.530	97.280	
3.875	97.968	97.843	97.593	
4.000	98.117	97.992	97.742	
4.125	98.480	98.355	98.105	
4.250	97.390	97.265	97.015	
4.375	97.709	97.584	97.334	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.534	97.409	97.159	
2.875	97.808	97.683	97.433	
3.000	97.998	97.873	97.623	
3.125	97.750	97.625	97.375	
3.250	98.090	97.965	97.715	
3.375	98.399	98.274	98.024	
3.500	98.578	98.453	98.203	
3.625	97.555	97.430	97.180	
3.750	97.868	97.743	97.493	
3.875	98.017	97.892	97.642	
4.000	98.380	98.255	98.005	
4.125	97.290	97.165	96.915	
4.250	97.609	97.484	97.234	

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.: 6/19/2020
45 Day Lock Exp.: 7/6/2020
60 Day Lock Exp.: 7/20/2020

W. Rate Sheet Dated: 5/20/2020

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	98.541	98.426	98.219	3.375	100.008	99.900	99.725	3.375	100.008	99.900	99.725	2.750	97.503	97.388	97.181	3.375	98.148	98.040	97.865
2.875	99.227	99.118	98.921	3.500	100.384	100.281	100.119	3.500	100.384	100.281	100.119	2.875	98.189	98.080	97.883	3.500	98.524	98.421	98.259
2.990	99.848	99.744	99.559	3.625	100.723	100.623	100.472	3.625	100.723	100.623	100.472	2.990	98.810	98.706	98.521	3.625	98.863	98.763	98.612
3.000	99.948	99.844	99.659	3.750	100.926	100.809	100.622	3.750	100.926	100.809	100.622	3.000	98.910	98.806	98.621	3.750	98.960	98.873	98.886
3.125	100.343	100.243	100.071	3.875	101.274	101.160	100.978	3.875	101.274	101.160	100.978	3.125	99.305	99.205	99.033	3.875	99.038	98.924	98.742
3.250	100.401	100.288	100.100	3.990	101.528	101.417	101.240	3.990	101.528	101.417	101.240	3.250	98.541	98.428	98.240	3.990	99.292	99.181	99.004
3.375	100.883	100.775	100.600	4.000	101.628	101.517	101.340	4.000	101.628	101.517	101.340	3.375	99.023	98.915	98.740	4.000	99.392	99.281	99.104
3.500	101.259	101.156	100.994	4.125	101.730	101.622	101.448	4.125	101.730	101.622	101.448	3.500	99.399	99.296	99.134	4.125	99.494	99.386	99.212
3.625	101.598	101.498	101.347	4.250	101.475	101.347	101.275	4.250	101.475	101.347	101.275	3.625	99.738	99.638	99.487	4.250	98.938	98.810	98.738
3.750	101.801	101.684	101.497	4.375	101.778	101.654	101.578	4.375	101.778	101.654	101.578	3.750	99.565	99.448	99.261	4.375	99.241	99.117	99.041
3.875	102.149	102.035	101.853	4.500	101.823	101.698	101.623	4.500	101.823	101.698	101.623	3.875	99.913	99.799	99.617	4.500	99.286	99.161	99.086
3.990	102.403	102.292	102.115	4.625	101.923	101.800	101.723	4.625	101.923	101.800	101.723	3.990	100.167	100.056	99.879	4.625	99.386	99.263	99.186
4.000	102.503	102.392	102.215	4.750	102.334	102.179	102.055	4.750	102.334	102.179	102.055	4.000	100.267	100.156	99.979	4.750	99.419	99.264	99.140
4.125	102.605	102.497	102.323	4.875	102.645	102.506	102.383	4.875	102.645	102.506	102.383	4.125	100.369	100.261	100.087	4.875	99.730	99.591	99.468
4.250	102.350	102.222	102.150	4.990	102.781	102.645	102.524	4.990	102.781	102.645	102.524	4.250	99.813	99.685	99.613	4.990	99.866	99.730	99.609
4.375	102.653	102.529	102.453	5.000	102.881	102.745	102.624	5.000	102.881	102.745	102.624	4.375	100.116	99.992	99.916	5.000	99.966	99.830	99.709
4.500	102.948	102.823	102.748	5.125	103.152	102.977	102.952	5.125	103.152	102.977	102.952	4.500	100.411	100.286	100.211	5.125	98.922	98.747	98.722
4.625	103.048	102.925	102.848	5.250	103.920	103.744	103.720	5.250	103.920	103.744	103.720	4.625	100.511	100.388	100.311	5.250	99.690	99.514	99.490
4.750	103.459	103.304	103.180	5.375	105.147	104.995	104.947	5.375	105.147	104.995	104.947	4.750	100.544	100.389	100.265	5.375	100.767	100.615	100.567
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	98.148	98.040	97.865	2.750	99.122	99.022	98.846	3.375	100.549	100.449	100.285	3.375	100.549	100.449	100.285	2.750	100.383	100.283	100.174
3.500	98.524	98.421	98.259	2.875	99.874	99.774	99.610	3.500	100.955	100.855	100.695	3.500	100.955	100.855	100.695	2.875	100.683	100.583	100.481
3.625	98.863	98.763	98.612	2.990	100.305	100.205	100.055	3.625	101.251	101.151	100.997	3.625	101.251	101.151	100.997	2.990	100.796	100.696	100.596
3.750	98.690	98.573	98.386	3.000	100.405	100.305	100.155	3.750	101.421	101.321	101.130	3.750	101.421	101.321	101.130	3.000	100.896	100.796	100.696
3.875	99.038	98.924	98.742	3.125	100.849	100.749	100.605	3.875	101.819	101.719	101.535	3.875	101.819	101.719	101.535	3.125	101.552	101.452	101.352
3.990	99.292	99.181	99.004	3.250	100.509	100.409	100.235	3.990	102.050	101.950	101.773	3.990	102.050	101.950	101.773	3.250	101.908	101.808	101.708
4.000	99.392	99.281	99.104	3.375	101.049	100.949	100.785	4.000	102.150	102.050	101.873	4.000	102.150	102.050	101.873	3.375	102.240	102.140	102.040
4.125	99.494	99.386	99.212	3.500	101.455	101.355	101.195	4.125	102.286	102.186	102.012	4.125	102.286	102.186	102.012	3.500	102.439	102.339	102.239
4.250	98.938	98.810	98.738	3.625	101.751	101.651	101.497	4.250	102.507	102.407	102.307	4.250	102.507	102.407	102.307	3.625	102.607	102.507	102.407
4.375	99.241	99.117	99.041	3.750	101.921	101.821	101.630	4.375	102.693	102.593	102.493	4.375	102.693	102.593	102.493	3.750	102.921	102.821	102.721
4.500	99.286	99.161	99.086	3.875	102.319	102.219	102.035	4.500	102.937	102.837	102.737	4.500	102.937	102.837	102.737	3.875	103.073	102.973	102.873
4.625	99.386	99.263	99.186	3.990	102.550	102.450	102.273	4.625	102.919	102.819	102.619	4.625	102.919	102.819	102.619	3.990	103.340	103.240	103.140
4.750	99.419	99.264	99.140	4.000	102.650	102.550	102.373	4.750	102.924	102.824	102.661	4.750	102.924	102.824	102.661	4.000	103.440	103.340	103.240
4.875	99.730	99.591	99.468	4.125	102.786	102.686	102.512	4.875	103.181	103.081	102.922	4.875	103.181	103.081	102.922	4.125	102.715	102.615	102.515
4.990	99.866	99.730	99.609	4.250	103.007	102.907	102.807	4.990	103.499	103.399	103.240	4.990	103.499	103.399	103.240	4.250	103.042	102.942	102.842
5.000	99.966	99.830	99.709	4.375	103.193	103.093	102.993	5.000	103.599	103.499	103.340	5.000	103.599	103.499	103.340	4.375	103.311	103.211	103.111
5.125	98.922	98.747	98.722	4.500	103.387	103.287	103.187	5.125	103.877	103.777	103.619	5.125	103.877	103.777	103.619	4.500	103.460	103.360	103.260
5.250	99.690	99.514	99.490	4.625	103.469	103.369	103.269	5.250	104.067	103.948	103.867	5.250	104.067	103.948	103.867	4.625	103.024	102.924	102.824
5.375	100.767	100.615	100.567	4.750	104.174	104.074	103.911	5.375	105.118	105.018	104.859	5.375	105.118	105.018	104.859	4.750	103.169	103.069	102.969
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	102.383	102.283	102.174	2.750	102.633	102.533	102.424	2.750	99.420	99.320	99.211	2.750	101.420	101.320	101.211	2.750	101.670	101.570	101.461
2.875	100.683	100.583	100.481	2.875	100.683	100.583	100.481	2.875	99.720	99.620	99.518	2.875	99.720	99.620	99.518	2.875	99.720	99.620	99.518
2.990	100.796	100.696	100.596	2.990	100.796	100.696	100.596	2.990	99.833	99.733	99.633	2.990	99.833	99.733	99.633	2.990	99.833	99.733	99.633
3.000	100.896	100.796	100.696	3.000	100.896	100.796	100.696	3.000	99.933	99.833	99.733	3.000	99.933	99.833	99.733	3.000	99.933	99.833	99.733
3.125	101.552	101.452	101.352	3.125	101.552	101.452	101.352	3.125	99.777	99.677	99.577	3.125	99.777	99.677	99.577	3.125	99.777	99.677	99.577
3.250	101.908	101.808	101.708	3.250	101.908	101.808	101.708	3.250	100.133	100.033	99.933	3.250	100.133	100.033	99.933	3.250	100.133	100.033	99.933
3.375	102.240	102.140	102.040	3.375	102.240	102.140	102.040	3.375	100.465	100.365	100.265	3.375	100.465	100.365	100.265	3.375	100.465	100.365	100.265
3.500	102.439	102.339	102.239	3.500	102.439	102.339	102.239	3.500	100.664	100.564	100.464	3.500	100.664	100.564	100.464	3.500	100.664	100.564	100.464
3.625	102.607	102.507	102.407	3.625	102.607	102.507	102.407												



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.:

6/19/2020

45 Day Lock Exp.:

7/6/2020

60 Day Lock Exp.:

7/20/2020

W. Rate Sheet Dated: 5/20/2020

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	98.541	98.426	98.219	2.750	99.122	99.022	98.846	2.750	100.383	100.283	100.174	2.750	97.153	97.038	96.831	2.750	99.120	99.020	98.911
2.875	99.227	99.118	98.921	2.875	99.874	99.774	99.610	2.875	100.683	100.583	100.481	2.875	97.839	97.730	97.533	2.875	99.420	99.320	99.218
2.990	99.848	99.744	99.559	2.990	100.305	100.205	100.055	2.990	100.796	100.696	100.596	2.990	98.460	98.356	98.171	2.990	99.533	99.433	99.333
3.000	99.948	99.844	99.659	3.000	100.405	100.305	100.155	3.000	100.896	100.796	100.696	3.000	98.560	98.456	98.271	3.000	99.633	99.533	99.433
3.125	100.343	100.243	100.071	3.125	100.849	100.749	100.605	3.125	101.552	101.452	101.352	3.125	98.955	98.855	98.683	3.125	99.477	99.377	99.277
3.250	100.401	100.288	100.100	3.250	100.509	100.409	100.235	3.250	101.908	101.808	101.708	3.250	98.191	98.078	97.890	3.250	99.833	99.733	99.633
3.375	100.883	100.775	100.600	3.375	101.049	100.949	100.785	3.375	102.240	102.140	102.040	3.375	98.673	98.565	98.390	3.375	100.165	100.065	99.965
3.500	101.259	101.156	100.994	3.500	101.455	101.355	101.195	3.500	102.439	102.339	102.239	3.500	99.049	98.946	98.784	3.500	100.364	100.264	100.164
3.625	101.598	101.498	101.347	3.625	101.751	101.651	101.497	3.625	102.607	102.507	102.407	3.625	99.388	99.288	99.137	3.625	99.339	99.239	99.139
3.750	101.801	101.684	101.497	3.750	101.921	101.821	101.630	3.750	102.921	102.821	102.721	3.750	99.215	99.098	98.911	3.750	99.653	99.553	99.453
3.875	102.149	102.035	101.853	3.875	102.319	102.219	102.035	3.875	103.073	102.973	102.873	3.875	99.563	99.449	99.267	3.875	99.805	99.705	99.605
3.990	102.403	102.292	102.115	3.990	102.550	102.450	102.273	3.990	103.340	103.240	103.140	3.990	99.817	99.706	99.529	3.990	100.072	99.972	99.872
4.000	102.503	102.392	102.215	4.000	102.650	102.550	102.373	4.000	103.440	103.340	103.240	4.000	99.917	99.806	99.629	4.000	100.172	100.072	99.972
4.125	102.605	102.497	102.323	4.125	102.786	102.686	102.512	4.125	102.715	102.615	102.515	4.125	100.019	99.911	99.737	4.125	99.068	98.968	98.868
4.250	102.350	102.222	102.150	4.250	103.007	102.907	102.807	4.250	103.042	102.942	102.842	4.250	99.463	99.335	99.263	4.250	99.395	99.295	99.195
4.375	102.653	102.529	102.453	4.375	103.193	103.093	102.993	4.375	103.311	103.211	103.111	4.375	99.766	99.642	99.566	4.375	99.664	99.564	99.464
4.500	102.948	102.823	102.748	4.500	103.387	103.287	103.187	4.500	103.460	103.360	103.260	4.500	100.061	99.936	99.861	4.500	99.813	99.713	99.613
4.625	103.048	102.925	102.848	4.625	103.469	103.369	103.269	4.625	103.024	102.923	102.824	4.625	100.161	100.038	99.961	4.625	98.792	98.691	98.592
4.750	103.459	103.304	103.180	4.750	104.174	104.074	103.911	4.750	103.169	103.069	102.969	4.750	100.194	100.039	99.915	4.750	100.213	100.113	100.013

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.:

6/19/2020

45 Day Lock Exp.:

7/6/2020

60 Day Lock Exp.:

7/20/2020

W. Rate Sheet Dated: 5/20/2020

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)