

W. Rate Sheet Dated: 5/26/2020

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	99.815	99.565	99.284	2.750	99.494	99.244	98.963	2.375	97.756	97.565	97.373	3.125	95.729	95.579	95.429
2.875	99.820	99.570	99.289	2.875	99.498	99.248	98.967	2.500	97.761	97.569	97.378	3.250	97.232	97.082	96.932
3.000	99.825	99.575	99.294	3.000	99.502	99.252	98.971	2.625	97.765	97.573	97.382	3.375	97.234	97.084	96.934
3.125	99.830	99.580	99.298	3.125	99.506	99.256	98.974	2.750	98.927	98.777	98.627	3.500	97.236	97.086	96.936
3.250	100.921	100.671	100.436	3.250	100.400	100.150	99.915	2.875	98.931	98.781	98.631	3.625	97.231	97.081	96.931
3.375	100.825	100.575	100.341	3.375	100.403	100.153	99.919	3.000	98.934	98.784	98.634	Margin = 2.250		Index = 0.150	
3.500	100.829	100.579	100.345	3.500	100.407	100.157	99.922	3.125	98.937	98.787	98.637				
3.625	100.833	100.583	100.349	3.625	100.410	100.160	99.926	3.250	101.414	101.264	101.114				
3.750	102.320	102.070	101.914	3.750	101.663	101.413	101.257	3.375	101.418	101.268	101.118				
3.875	102.224	101.974	101.818	3.875	101.666	101.416	101.260	3.500	101.421	101.271	101.121				
4.000	102.228	101.978	101.822	4.000	101.701	101.451	101.295	3.625	101.424	101.274	101.124				
4.125	102.223	101.973	101.817	4.125	101.703	101.453	101.297	3.750	101.922	101.772	101.622				
4.250	103.000	102.900	102.800	4.250	102.370	102.270	102.170	3.875	101.925	101.775	101.625				
4.375	102.915	102.815	102.715	4.375	102.372	102.272	102.172	4.000	101.939	101.789	101.639				
4.500	102.917	102.817	102.717	4.500	102.375	102.275	102.175	4.125	101.941	101.791	101.641				
4.625	102.907	102.807	102.707	4.625	102.377	102.277	102.177	4.250	102.941	102.091	101.941				
4.750	103.811	103.561	103.420	4.750	103.168	102.918	102.778	4.375	102.243	102.093	101.943				
4.875	103.713	103.463	103.323	4.875	103.171	102.921	102.780	4.500	102.245	102.095	101.945				
6.250	105.634	105.484	105.334	6.250	105.104	104.954	104.804	4.625	102.248	102.098	101.948				

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	99.065	98.815	98.534	2.750	98.494	98.244	97.963	2.375	96.756	96.565	96.373	3.125	94.729	94.579	94.429
2.875	99.070	98.820	98.539	2.875	98.498	98.248	97.967	2.500	96.761	96.569	96.378	3.250	96.232	96.082	95.932
3.000	99.075	98.825	98.544	3.000	98.502	98.252	97.971	2.625	96.765	96.573	96.382	3.375	96.234	96.084	95.934
3.125	99.080	98.830	98.548	3.125	98.506	98.256	97.974	2.750	97.927	97.777	97.627	3.500	96.236	96.086	95.936
3.250	100.171	99.921	99.686	3.250	99.900	99.650	99.415	2.875	97.931	97.781	97.631	3.625	96.231	96.081	95.931
3.375	100.075	99.825	99.591	3.375	99.903	99.653	99.419	3.000	97.934	97.784	97.634	Margin = 2.250		Index = 0.150	
3.500	100.079	99.829	99.595	3.500	99.907	99.657	99.422	3.125	97.937	97.787	97.637	30 Year OTC			
3.625	100.083	99.833	99.599	3.625	99.910	99.660	99.426	3.250	100.414	100.264	100.114	Rate	30 Day	45 Day	60 Day
3.750	101.370	101.120	100.964	3.750	100.663	100.413	100.257	3.375	100.418	100.268	100.118	4.000	101.853	101.603	101.353
3.875	101.274	101.024	100.868	3.875	100.666	100.416	100.260	3.500	100.421	100.271	100.121	4.125	101.848	101.598	101.348
4.000	101.278	101.028	100.872	4.000	100.701	100.451	100.295	3.625	100.424	100.274	100.124	4.375	102.540	102.290	102.040
4.125	101.273	101.023	100.867	4.125	100.703	100.453	100.297	3.750	100.922	100.772	100.622	4.500	102.542	102.292	102.042
4.250	102.250	102.150	102.050	4.250	101.370	101.270	101.170	3.875	100.925	100.775	100.625	4.625	102.532	102.282	102.032
4.375	102.165	102.065	101.965	4.375	101.372	101.272	101.172	4.000	100.939	100.789	100.639	4.875	103.338	103.088	102.838
4.500	102.167	102.067	101.967	4.500	101.375	101.275	101.175	4.125	100.941	100.791	100.641	5.000	103.341	103.091	102.841
4.625	102.157	102.057	101.957	4.625	101.377	101.277	101.177	4.250	101.241	101.091	100.941	5.125	103.331	103.081	102.831
4.750	103.061	102.811	102.670	4.750	102.168	101.918	101.778	4.375	101.243	101.093	100.943	5.500	104.483	-4.033	-4.283
4.875	102.963	102.713	102.573	4.875	102.171	101.921	101.780	4.500	101.245	101.095	100.945	5.625	104.473	-4.043	-4.293
6.250	104.884	104.734	104.584	6.250	104.104	103.954	103.804	4.625	101.248	101.098	100.948	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	99.103	98.853	98.603	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.098	98.848	98.598				
4.125	99.273	99.023	98.773	6.250	103.750	103.500	103.250	4.375	99.790	99.540	99.290				
4.250	99.950	99.700	99.450					4.500	99.792	99.542	99.292				
4.375	99.965	99.715	99.465					4.625	99.782	99.532	99.282				
4.500	99.767	99.517	99.267					4.875	100.588	100.338	100.088				
4.625	99.757	99.507	99.257					5.000	100.591	100.341	100.091				
5.000	100.766	100.516	100.266					5.125	100.581	100.331	100.081				
5.125	100.756	100.506	100.256					5.500	101.733	-6.783	-7.033				
5.250	101.156	-7.360	-7.610					5.625	101.723	-6.793	-7.043	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	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 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

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.:

6/25/2020

45 Day Lock Exp.:

7/10/2020

60 Day Lock Exp.:

7/27/2020

W. Rate Sheet Dated: 5/26/2020

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	97.353	97.103	96.821	2.750	97.462	97.212	96.930	2.375	94.536	94.345	94.153	3.125	94.277	94.127	93.977
2.875	97.358	97.108	96.827	2.875	97.466	97.216	96.935	2.500	94.541	94.349	94.158	3.250	95.842	95.692	95.542
3.000	97.363	97.113	96.832	3.000	97.469	97.219	96.938	2.625	94.545	94.353	94.162	3.375	95.844	95.694	95.544
3.125	97.367	97.117	96.836	3.125	97.473	97.223	96.942	2.750	96.894	96.744	96.594	3.500	95.846	95.696	95.546
3.250	98.521	98.271	98.036	3.250	98.430	98.180	97.945	2.875	96.898	96.748	96.598	3.625	95.841	95.691	95.541
3.375	98.425	98.175	97.941	3.375	98.433	98.183	97.949	3.000	96.901	96.751	96.601	Margin = 2.250		Index = 0.150	
3.500	98.429	98.179	97.945	3.500	98.437	98.187	97.952	3.125	96.905	96.755	96.605				
3.625	98.433	98.183	97.949	3.625	98.440	98.190	97.956	3.250	99.444	99.294	99.144				
3.750	100.045	99.795	99.639	3.750	99.818	99.568	99.412	3.375	99.448	99.298	99.148				
3.875	99.949	99.699	99.543	3.875	99.821	99.571	99.415	3.500	99.451	99.301	99.151				
4.000	99.953	99.703	99.547	4.000	99.856	99.606	99.450	3.625	99.454	99.304	99.154				
4.125	99.948	99.698	99.542	4.125	99.858	99.608	99.452	3.750	100.077	99.927	99.777				
4.250	100.225	100.125	100.025	4.250	100.025	99.925	99.825	3.875	100.080	99.930	99.780				
4.375	100.140	100.040	99.940	4.375	100.027	99.927	99.827	4.000	100.094	99.944	99.794				
4.500	100.142	100.042	99.942	4.500	100.030	99.930	99.830	4.125	100.096	99.946	99.796				
4.625	100.132	100.032	99.932	4.625	100.032	99.932	99.832	4.250	99.896	99.746	99.596				
4.750	100.098	99.848	99.707	4.750	99.886	99.636	99.495	4.375	99.898	99.748	99.598				
4.875	100.001	99.751	99.610	4.875	99.888	99.638	99.498	4.500	99.900	99.750	99.600				
6.250	101.984	101.834	101.684	6.250	101.884	101.734	101.584	4.625	99.903	99.753	99.603				

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	96.603	96.353	96.071	2.750	96.032	95.782	95.500	2.375	94.606	94.415	94.223	3.125	92.267	92.117	91.967
2.875	96.608	96.358	96.077	2.875	96.036	95.786	95.505	2.500	94.611	94.419	94.228	3.250	93.832	93.682	93.532
3.000	96.613	96.363	96.082	3.000	96.039	95.789	95.508	2.625	94.615	94.423	94.232	3.375	93.834	93.684	93.534
3.125	96.617	96.367	96.086	3.125	96.043	95.793	95.512	2.750	95.496	95.346	95.196	3.500	93.836	93.686	93.536
3.250	97.771	97.521	97.286	3.250	97.500	97.250	97.015	2.875	95.500	95.350	95.200	3.625	93.831	93.681	93.531
3.375	97.675	97.425	97.191	3.375	97.503	97.253	97.019	3.000	95.503	95.353	95.203	Margin = 2.250		Index = 0.150	
3.500	97.679	97.429	97.195	3.500	97.507	97.257	97.022	3.125	95.506	95.356	95.206	30 Year OTC			
3.625	97.683	97.433	97.199	3.625	97.510	97.260	97.026	3.250	97.639	97.489	97.339	Rate	30 Day	45 Day	60 Day
3.750	99.095	98.845	98.689	3.750	98.388	98.138	97.982	3.375	97.643	97.493	97.343	4.000	99.578	99.328	99.078
3.875	98.999	98.749	98.593	3.875	98.391	98.141	97.985	3.500	97.646	97.496	97.346	4.125	99.573	99.323	99.073
4.000	99.003	98.753	98.597	4.000	98.426	98.176	98.020	3.625	97.649	97.499	97.349	4.375	99.765	99.515	99.265
4.125	98.998	98.748	98.592	4.125	98.428	98.178	98.022	3.750	98.147	97.997	97.847	4.500	99.767	99.517	99.267
4.250	99.475	99.375	99.275	4.250	98.595	98.495	98.395	3.875	98.150	98.000	97.850	4.625	99.757	99.507	99.257
4.375	99.390	99.290	99.190	4.375	98.597	98.497	98.397	4.000	98.164	98.014	97.864	4.875	99.626	99.376	99.126
4.500	99.392	99.292	99.192	4.500	98.600	98.500	98.400	4.125	98.166	98.016	97.866	5.000	99.628	99.378	99.128
4.625	99.382	99.282	99.182	4.625	98.602	98.502	98.402	4.250	97.841	97.691	97.541	5.125	99.618	99.368	99.118
4.750	99.348	99.098	98.957	4.750	98.456	98.206	98.065	4.375	97.843	97.693	97.543	5.500	100.583	-7.933	-8.183
4.875	99.251	99.001	98.860	4.875	98.458	98.208	98.068	4.500	97.845	97.695	97.545	5.625	100.573	-7.943	-8.193
6.250	101.234	101.084	100.934	6.250	100.454	100.304	100.154	4.625	97.848	97.698	97.548	6.250	101.300	101.050	100.800

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	96.828	96.578	96.328	4.750	N/A	N/A	N/A
4.125	96.648	96.398	96.148	6.250	99.750	99.500	99.250	4.125	96.823	96.573	96.323				
4.250	96.825	96.575	96.325					4.375	97.015	96.765	96.515				
4.375	96.840	96.590	96.340					4.500	97.017	96.767	96.517				
4.500	96.642	96.392	96.142					4.625	97.007	96.757	96.507				
4.625	96.632	96.382	96.132					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	96.693	96.443	96.193					5.125	96.868	96.618	96.368				
5.250	96.906	-11.610	-11.860					5.250	97.833	-10.683	-10.933	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
								6.250	98.550	98.300	98.050	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.:

6/25/2020

7/10/2020

7/27/2020

W. Rate Sheet Dated: 5/26/2020

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	96.567	96.442	96.192	
2.750	97.404	97.279	97.029	
2.875	98.049	97.924	97.674	
3.000	98.719	98.594	98.344	
3.125	99.051	98.926	98.676	
3.250	99.095	98.970	98.720	
3.375	99.496	99.371	99.121	
3.500	99.817	99.692	99.442	
3.625	100.102	99.977	99.727	
3.750	100.353	100.228	99.978	
3.875	100.658	100.533	100.283	
4.000	100.971	100.846	100.596	
4.125	101.043	100.918	100.668	
4.250	100.641	100.516	100.266	
4.375	100.937	100.812	100.562	
4.500	101.231	101.106	100.856	
4.625	101.327	101.202	100.952	
4.750	101.569	101.444	101.194	
4.875	101.852	101.727	101.477	
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	95.340	95.215	94.965	
2.500	96.205	96.080	95.830	
2.625	97.009	96.884	96.634	
2.750	97.472	97.347	97.097	
2.875	98.186	98.061	97.811	
3.000	98.681	98.556	98.306	
3.125	99.083	98.958	98.708	
3.250	98.703	98.578	98.328	
3.375	99.211	99.086	98.836	
3.500	99.590	99.465	99.215	
3.625	99.857	99.732	99.482	
3.750	100.123	99.998	99.748	
3.875	100.509	100.384	100.134	
4.000	100.829	100.704	100.454	
4.125	100.962	100.837	100.587	

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	96.127	96.002	95.752	
2.250	96.505	96.380	96.130	
2.375	97.000	96.875	96.625	
2.500	97.731	97.606	97.356	
2.625	98.165	98.040	97.790	
2.750	98.618	98.493	98.243	
2.875	98.890	98.765	98.515	
3.000	99.073	98.948	98.698	
3.125	99.640	99.515	99.265	
3.250	99.974	99.849	99.599	
3.375	100.279	100.154	99.904	
3.500	100.454	100.329	100.079	
3.625	100.491	100.366	100.116	
3.750	100.792	100.667	100.417	
3.875	100.941	100.816	100.566	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.627	96.502	96.252	
3.000	97.297	97.172	96.922	
3.125	97.629	97.504	97.254	
3.250	96.984	96.859	96.609	
3.375	97.386	97.261	97.011	
3.500	97.707	97.582	97.332	
3.625	97.992	97.867	97.617	
3.750	97.811	97.686	97.436	
3.875	98.117	97.992	97.742	
4.000	98.430	98.305	98.055	
4.125	98.501	98.376	98.126	
4.250	97.906	97.781	97.531	
4.375	98.202	98.077	97.827	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.493	97.368	97.118	
3.000	97.765	97.640	97.390	
3.125	97.947	97.822	97.572	
3.250	97.702	97.577	97.327	
3.375	98.036	97.911	97.661	
3.500	98.341	98.216	97.966	
3.625	98.516	98.391	98.141	
3.750	97.365	97.240	96.990	
3.875	97.665	97.540	97.290	
4.000	97.814	97.689	97.439	
4.125	98.174	98.049	97.799	
4.250	97.021	96.896	96.646	
4.375	97.336	97.211	96.961	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.393	97.268	97.018	
2.875	97.665	97.540	97.290	
3.000	97.847	97.722	97.472	
3.125	97.602	97.477	97.227	
3.250	97.936	97.811	97.561	
3.375	98.241	98.116	97.866	
3.500	98.416	98.291	98.041	
3.625	97.265	97.140	96.890	
3.750	97.565	97.440	97.190	
3.875	97.714	97.589	97.339	
4.000	98.074	97.949	97.699	
4.125	96.921	96.796	96.546	
4.250	97.236	97.111	96.861	

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/25/2020

45 Day Lock Exp.:

7/10/2020

60 Day Lock Exp.:

7/27/2020

W. Rate Sheet Dated: 5/26/2020

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	Rate	30 Day	45 Day	60 Day
2.750	98.647	98.479	98.337	3.375	100.215	100.072	99.933	3.375	100.215	100.072	99.933	2.750	97.609	97.441	97.299	3.375	98.485	98.342	98.203				
2.875	99.332	99.173	99.037	3.500	100.583	100.447	100.325	3.500	100.583	100.447	100.325	2.875	98.294	98.135	97.999	3.500	98.853	98.717	98.595				
2.990	99.946	99.796	99.670	3.625	100.912	100.782	100.675	3.625	100.912	100.782	100.675	2.990	98.908	98.758	98.632	3.625	99.182	99.052	98.945				
3.000	100.046	99.896	99.770	3.750	101.141	100.996	100.797	3.750	101.141	100.996	100.797	3.000	99.008	98.858	98.732	3.750	98.978	98.833	98.634				
3.125	100.424	100.282	100.161	3.875	101.483	101.344	101.148	3.875	101.483	101.344	101.148	3.125	99.386	99.244	99.123	3.875	99.320	99.181	98.985				
3.250	100.640	100.489	100.342	3.990	101.729	101.594	101.404	3.990	101.729	101.594	101.404	3.250	98.910	98.759	98.612	3.990	99.566	99.431	99.241				
3.375	101.090	100.947	100.808	4.000	101.829	101.694	101.504	4.000	101.829	101.694	101.504	3.375	99.360	99.217	99.078	4.000	99.666	99.531	99.341				
3.500	101.458	101.322	101.200	4.125	101.927	101.797	101.608	4.125	101.927	101.797	101.608	3.500	99.728	99.592	99.470	4.125	99.764	99.634	99.445				
3.625	101.787	101.657	101.550	4.250	101.604	101.453	101.404	4.250	101.604	101.453	101.404	3.625	100.057	99.927	99.820	4.250	99.254	99.103	99.054				
3.750	102.016	101.871	101.672	4.375	101.903	101.759	101.703	4.375	101.903	101.759	101.703	3.750	99.853	99.708	99.509	4.375	99.553	99.409	99.353				
3.875	102.358	102.219	102.023	4.500	101.945	101.800	101.745	4.500	101.945	101.800	101.745	3.875	100.195	100.056	99.860	4.500	99.595	99.450	99.395				
3.990	102.604	102.469	102.279	4.625	102.045	101.904	101.845	4.625	102.045	101.904	101.845	3.990	100.441	100.306	100.116	4.625	99.695	99.554	99.495				
4.000	102.704	102.569	102.379	4.750	102.195	102.013	101.910	4.750	102.195	102.013	101.910	4.000	100.541	100.406	100.216	4.750	99.345	99.163	99.060				
4.125	102.802	102.672	102.483	4.875	102.497	102.444	102.364	4.875	102.497	102.444	102.364	4.125	100.639	100.509	100.320	4.875	99.647	99.494	99.386				
4.250	102.479	102.328	102.279	4.990	102.630	102.480	102.374	4.990	102.630	102.480	102.374	4.250	100.129	99.978	99.929	4.990	99.780	99.630	99.524				
4.375	102.778	102.634	102.578	5.000	102.730	102.580	102.474	5.000	102.730	102.580	102.474	4.375	100.428	100.284	100.228	5.000	99.880	99.730	99.624				
4.500	103.070	102.925	102.870	5.125	102.986	102.786	102.463	5.125	102.986	102.786	102.463	4.500	100.720	100.575	100.520	5.125	99.011	98.811	98.488				
4.625	103.170	103.029	102.970	5.250	103.760	103.560	103.243	5.250	103.760	103.560	103.243	4.625	100.820	100.679	100.620	5.250	99.785	99.585	99.268				
4.750	103.320	103.138	103.035	5.375	104.978	104.815	104.485	5.375	104.978	104.815	104.485	4.750	100.470	100.288	100.185	5.375	100.853	100.690	100.360				
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	Rate	30 Day	45 Day	60 Day
3.375	98.485	98.342	98.203	2.750	99.224	99.124	98.979	3.375	100.746	100.646	100.499	3.375	100.746	100.646	100.499	2.750	100.589	100.489	100.382				
3.500	98.853	98.717	98.595	2.875	99.974	99.874	99.739	3.500	101.147	101.047	100.904	3.500	101.147	101.047	100.904	2.875	100.892	100.792	100.689				
3.625	99.182	99.052	98.945	2.990	100.404	100.304	100.187	3.625	101.435	101.335	101.194	3.625	101.435	101.335	101.194	2.990	101.004	100.904	100.804				
3.750	98.978	98.833	98.634	3.000	100.504	100.404	100.287	3.750	101.657	101.557	101.340	3.750	101.657	101.557	101.340	3.000	101.104	101.004	100.904				
3.875	99.320	99.181	98.985	3.125	100.938	100.838	100.731	3.875	102.048	101.948	101.737	3.875	102.048	101.948	101.737	3.125	101.712	101.612	101.512				
3.990	99.566	99.431	99.241	3.250	100.711	100.611	100.455	3.990	102.272	102.172	101.968	3.990	102.272	102.172	101.968	3.250	102.071	101.971	101.871				
4.000	99.666	99.531	99.341	3.375	101.246	101.146	100.999	4.000	102.372	102.272	102.068	4.000	102.372	102.272	102.068	3.375	102.398	102.298	102.198				
4.125	99.764	99.634	99.445	3.500	101.647	101.547	101.404	4.125	102.508	102.408	102.204	4.125	102.508	102.408	102.204	3.500	102.591	102.491	102.391				
4.250	99.254	99.103	99.054	3.625	101.935	101.835	101.694	4.250	102.676	102.576	102.476	4.250	102.676	102.576	102.476	3.625	102.661	102.561	102.461				
4.375	99.553	99.409	99.353	3.750	102.157	102.057	101.840	4.375	102.860	102.760	102.660	4.375	102.860	102.760	102.660	3.750	102.971	102.871	102.771				
4.500	99.595	99.450	99.395	3.875	102.548	102.448	102.237	4.500	102.301	102.201	102.101	4.500	102.301	102.201	102.101	3.875	103.122	103.022	102.922				
4.625	99.695	99.554	99.495	3.990	102.772	102.672	102.468	4.625	102.383	102.283	102.183	4.625	102.383	102.283	102.183	3.990	103.383	103.283	103.183				
4.750	99.345	99.163	99.060	4.000	102.872	102.772	102.568	4.750	102.834	102.734	102.578	4.750	102.834	102.734	102.578	4.000	103.483	103.383	103.283				
4.875	99.647	99.494	99.386	4.125	103.008	102.908	102.704	4.875	103.090	102.990	102.838	4.875	103.090	102.990	102.838	4.125	102.685	102.585	102.485				
4.990	99.780	99.630	99.524	4.250	103.176	103.076	102.976	4.990	103.409	103.309	103.157	4.990	103.409	103.309	103.157	4.250	103.003	102.903	102.803				
5.000	99.880	99.730	99.624	4.375	103.360	103.260	103.160	5.000	103.509	103.409	103.257	5.000	103.509	103.409	103.257	4.375	103.258	103.158	103.058				
5.125	99.011	98.811	98.488	4.500	103.551	103.451	103.351	5.125	103.793	103.693	103.542	5.125	103.793	103.693	103.542	4.500	103.396	103.296	103.196				
5.250	99.785	99.585	99.268	4.625	103.633	103.533	103.433	5.250	103.949	103.849	103.697	5.250	103.949	103.849	103.697	4.625	102.596	102.496	102.396				
5.375	100.853	100.690	100.360	4.750	104.084	103.984	103.828	5.375	105.021	104.921	104.769	5.375	105.021	104.921	104.769	4.750	102.738	102.638	102.538				
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	Rate	30 Day	45 Day	60 Day
2.750	102.589	102.489	102.382	2.750	102.839	102.739	102.632	2.750	99.626	99.526	99.419	2.750	101.626	101.526	101.419	2.750	101.876	101.776	101.669				
2.875	100.892	100.792	100.689	2.875	100.892	100.792	100.689	2.875	99.929	99.829	99.726	2.875	99.929	99.829	99.726	2.875	99.929	99.829	99.726				
2.990	101.004	100.904	100.804	2.990	101.004	100.904	100.804	2.990	100.041	99.941	99.841	2.990	100.041	99.941	99.841	2.990	100.041	99.941	99.841				
3.000	101.104	101.004	100.904	3.000	101.104	101.004</																	



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.:

6/25/2020

45 Day Lock Exp.:

7/10/2020

60 Day Lock Exp.:

7/27/2020

W. Rate Sheet Dated: 5/26/2020

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	98.647	98.479	98.337	2.750	99.224	99.124	98.979	2.750	100.589	100.489	100.382	2.750	97.259	97.091	96.949	2.750	99.326	99.226	99.119
2.875	99.332	99.173	99.037	2.875	99.974	99.874	99.739	2.875	100.892	100.792	100.689	2.875	97.944	97.785	97.649	2.875	99.629	99.529	99.426
2.990	99.946	99.796	99.670	2.990	100.404	100.304	100.187	2.990	101.004	100.904	100.804	2.990	98.558	98.408	98.282	2.990	99.741	99.641	99.541
3.000	100.046	99.896	99.770	3.000	100.504	100.404	100.287	3.000	101.104	101.004	100.904	3.000	98.658	98.508	98.382	3.000	99.841	99.741	99.641
3.125	100.424	100.282	100.161	3.125	100.938	100.838	100.731	3.125	101.712	101.612	101.512	3.125	99.036	98.894	98.773	3.125	99.637	99.537	99.437
3.250	100.640	100.489	100.342	3.250	100.711	100.611	100.455	3.250	102.071	101.971	101.871	3.250	98.560	98.409	98.262	3.250	99.996	99.896	99.796
3.375	101.090	100.947	100.808	3.375	101.246	101.146	100.999	3.375	102.398	102.298	102.198	3.375	99.010	98.867	98.728	3.375	100.323	100.223	100.123
3.500	101.458	101.322	101.200	3.500	101.647	101.547	101.404	3.500	102.591	102.491	102.391	3.500	99.378	99.242	99.120	3.500	100.516	100.416	100.316
3.625	101.787	101.657	101.550	3.625	101.935	101.835	101.694	3.625	102.661	102.561	102.461	3.625	99.707	99.577	99.470	3.625	99.400	99.300	99.200
3.750	102.016	101.871	101.672	3.750	102.157	102.057	101.840	3.750	102.971	102.871	102.771	3.750	99.503	99.358	99.159	3.750	99.710	99.610	99.510
3.875	102.358	102.219	102.023	3.875	102.548	102.448	102.237	3.875	103.122	103.022	102.922	3.875	99.845	99.706	99.510	3.875	99.861	99.761	99.661
3.990	102.604	102.469	102.279	3.990	102.772	102.672	102.468	3.990	103.383	103.283	103.183	3.990	100.091	99.956	99.766	3.990	100.122	100.022	99.922
4.000	102.704	102.569	102.379	4.000	102.872	102.772	102.568	4.000	103.483	103.383	103.283	4.000	100.191	100.056	99.866	4.000	100.222	100.122	100.022
4.125	102.802	102.672	102.483	4.125	103.008	102.908	102.704	4.125	102.685	102.585	102.485	4.125	100.289	100.159	99.970	4.125	99.044	98.944	98.844
4.250	102.479	102.328	102.279	4.250	103.176	103.076	102.976	4.250	103.003	102.903	102.803	4.250	99.779	99.628	99.579	4.250	99.362	99.262	99.162
4.375	102.778	102.634	102.578	4.375	103.360	103.260	103.160	4.375	103.258	103.158	103.058	4.375	100.078	99.934	99.878	4.375	99.617	99.517	99.417
4.500	103.070	102.925	102.870	4.500	103.551	103.451	103.351	4.500	103.396	103.296	103.196	4.500	100.370	100.225	100.170	4.500	99.755	99.655	99.555
4.625	103.170	103.029	102.970	4.625	103.633	103.533	103.433	4.625	102.596	102.496	102.396	4.625	100.470	100.329	100.270	4.625	98.364	98.264	98.164
4.750	103.320	103.138	103.035	4.750	104.084	103.984	103.828	4.750	102.738	102.638	102.538	4.750	100.120	99.938	99.835	4.750	99.794	99.694	99.594

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/25/2020

45 Day Lock Exp.:

7/10/2020

60 Day Lock Exp.:

7/27/2020

W. Rate Sheet Dated: 5/26/2020

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)