

W. Rate Sheet Dated: 6/1/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.081	99.831	99.565	2.750	99.910	99.660	99.394	2.375	97.838	97.651	97.463	3.125	95.729	95.579	95.429
2.875	100.086	99.836	99.570	2.875	99.914	99.664	99.398	2.500	97.843	97.655	97.468	3.250	97.232	97.082	96.932
3.000	100.091	99.841	99.575	3.000	99.917	99.667	99.402	2.625	97.847	97.659	97.472	3.375	97.234	97.084	96.934
3.125	100.095	99.845	99.580	3.125	99.921	99.671	99.406	2.750	99.114	98.954	98.794	3.500	97.236	97.086	96.936
3.250	101.093	100.843	100.640	3.250	100.722	100.472	100.268	2.875	99.118	98.958	98.798	3.625	97.231	97.081	96.931
3.375	100.997	100.747	100.544	3.375	100.725	100.475	100.272	3.000	99.121	98.961	98.801	Margin = 2.250		Index = 0.160	
3.500	101.001	100.751	100.548	3.500	100.729	100.479	100.275	3.125	99.125	98.965	98.805				
3.625	101.005	100.755	100.552	3.625	100.732	100.482	100.279	3.250	101.446	101.296	101.146				
3.750	102.289	102.139	101.989	3.750	101.759	101.609	101.459	3.375	101.449	101.299	101.149				
3.875	102.193	102.043	101.893	3.875	101.762	101.612	101.462	3.500	101.452	101.302	101.152				
4.000	102.197	102.047	101.897	4.000	101.775	101.625	101.475	3.625	101.455	101.305	101.155				
4.125	102.192	102.042	101.892	4.125	101.777	101.627	101.477	3.750	101.868	101.718	101.568				
4.250	102.890	102.790	102.690	4.250	102.365	102.265	102.165	3.875	101.871	101.721	101.571				
4.375	102.805	102.705	102.605	4.375	102.368	102.268	102.168	4.000	101.884	101.734	101.584				
4.500	102.808	102.708	102.608	4.500	102.370	102.270	102.170	4.125	101.887	101.737	101.587				
4.625	102.798	102.698	102.598	4.625	102.373	102.273	102.173	4.250	102.311	102.161	102.011				
4.750	103.936	103.836	103.736	4.750	103.398	103.298	103.198	4.375	102.314	102.164	102.014				
4.875	103.838	103.738	103.638	4.875	103.401	103.301	103.201	4.500	102.316	102.166	102.016				
6.250	104.853	104.753	104.653	6.250	104.427	104.327	104.227	4.625	102.318	102.168	102.018				

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	99.331	99.081	98.815	2.750	98.910	98.660	98.394	2.375	96.838	96.651	96.463	3.125	94.729	94.579	94.429
2.875	99.336	99.086	98.820	2.875	98.914	98.664	98.398	2.500	96.843	96.655	96.468	3.250	96.232	96.082	95.932
3.000	99.341	99.091	98.825	3.000	98.917	98.667	98.402	2.625	96.847	96.659	96.472	3.375	96.234	96.084	95.934
3.125	99.345	99.095	98.830	3.125	98.921	98.671	98.406	2.750	98.114	97.954	97.794	3.500	96.236	96.086	95.936
3.250	100.343	100.093	99.890	3.250	100.222	99.972	99.768	2.875	98.118	97.958	97.798	3.625	96.231	96.081	95.931
3.375	100.247	99.997	99.794	3.375	100.225	99.975	99.772	3.000	98.121	97.961	97.801	Margin = 2.250		Index = 0.160	
3.500	100.251	100.001	99.798	3.500	100.229	99.979	99.775	3.125	98.125	97.965	97.805	30 Year OTC			
3.625	100.255	100.005	99.802	3.625	100.232	99.982	99.779	3.250	100.446	100.296	100.146	Rate	30 Day	45 Day	60 Day
3.750	101.339	101.189	101.039	3.750	100.759	100.609	100.459	3.375	100.449	100.299	100.149	4.000	101.822	101.572	101.322
3.875	101.243	101.093	100.943	3.875	100.762	100.612	100.462	3.500	100.452	100.302	100.152	4.125	101.817	101.567	101.317
4.000	101.247	101.097	100.947	4.000	100.775	100.625	100.475	3.625	100.455	100.305	100.155	4.375	102.430	102.180	101.930
4.125	101.242	101.092	100.942	4.125	100.777	100.627	100.477	3.750	100.868	100.718	100.568	4.500	102.433	102.183	101.933
4.250	102.140	102.040	101.940	4.250	101.365	101.265	101.165	3.875	100.871	100.721	100.571	4.625	102.423	102.173	101.923
4.375	102.055	101.955	101.855	4.375	101.368	101.268	101.168	4.000	100.884	100.734	100.584	4.875	103.463	103.213	102.963
4.500	102.058	101.958	101.858	4.500	101.370	101.270	101.170	4.125	100.887	100.737	100.587	5.000	103.466	103.216	102.966
4.625	102.048	101.948	101.848	4.625	101.373	101.273	101.173	4.250	101.311	101.161	101.011	5.125	103.456	103.206	102.956
4.750	103.186	103.086	102.986	4.750	102.398	102.298	102.198	4.375	101.314	101.164	101.014	5.500	104.264	104.014	103.717
4.875	103.088	102.988	102.888	4.875	102.401	102.301	102.201	4.500	101.316	101.166	101.016	5.625	104.254	104.004	103.707
6.250	104.103	104.003	103.903	6.250	103.427	103.327	103.327	4.625	101.318	101.168	101.018	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	99.072	98.822	98.572	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.067	98.817	98.567				
4.125	99.242	98.992	98.742	6.250	103.750	103.500	103.250	4.375	99.680	99.430	99.180				
4.250	99.840	99.590	99.340					4.500	99.683	99.433	99.183				
4.375	99.855	99.605	99.355					4.625	99.673	99.423	99.173				
4.500	99.658	99.408	99.158					4.875	100.713	100.463	100.213				
4.625	99.648	99.398	99.148					5.000	100.716	100.466	100.216				
5.000	100.891	100.641	100.391					5.125	100.706	100.456	100.206				
5.125	100.881	100.631	100.381					5.500	101.514	101.264	100.967				
5.250	101.281	101.031	100.734					5.625	101.504	101.254	100.957	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	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	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/1/2020

45 Day Lock Exp.:

7/16/2020

60 Day Lock Exp.:

7/31/2020

W. Rate Sheet Dated: 6/1/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.681	97.431	97.165	2.750	97.940	97.690	97.424	2.375	94.618	94.431	94.243	3.125	94.339	94.189	94.039
2.875	97.686	97.436	97.170	2.875	97.944	97.694	97.428	2.500	94.623	94.435	94.248	3.250	95.905	95.755	95.605
3.000	97.691	97.441	97.175	3.000	97.947	97.697	97.432	2.625	94.627	94.439	94.252	3.375	95.906	95.756	95.606
3.125	97.695	97.445	97.180	3.125	97.951	97.701	97.436	2.750	97.144	96.984	96.824	3.500	95.908	95.758	95.608
3.250	98.755	98.505	98.302	3.250	98.814	98.564	98.361	2.875	97.148	96.988	96.828	3.625	95.903	95.753	95.603
3.375	98.659	98.409	98.206	3.375	98.818	98.568	98.365	3.000	97.151	96.991	96.831	Margin = 2.250		Index = 0.160	
3.500	98.663	98.413	98.210	3.500	98.821	98.571	98.368	3.125	97.155	96.995	96.835				
3.625	98.667	98.417	98.214	3.625	98.824	98.574	98.371	3.250	99.538	99.388	99.238				
3.750	100.076	99.926	99.776	3.750	99.977	99.827	99.677	3.375	99.542	99.392	99.242				
3.875	99.980	99.830	99.680	3.875	99.980	99.830	99.680	3.500	99.545	99.395	99.245				
4.000	99.984	99.834	99.684	4.000	99.992	99.842	99.692	3.625	99.548	99.398	99.248				
4.125	99.980	99.830	99.680	4.125	99.995	99.845	99.695	3.750	100.085	99.935	99.785				
4.250	100.615	100.515	100.415	4.250	100.520	100.420	100.320	3.875	100.088	99.938	99.788				
4.375	100.530	100.430	100.330	4.375	100.523	100.423	100.323	4.000	100.102	99.952	99.802				
4.500	100.533	100.433	100.333	4.500	100.525	100.425	100.325	4.125	100.104	99.954	99.804				
4.625	100.523	100.423	100.323	4.625	100.528	100.428	100.328	4.250	100.466	100.316	100.166				
4.750	100.223	100.123	100.023	4.750	100.116	100.016	99.916	4.375	100.469	100.319	100.169				
4.875	100.126	100.026	99.926	4.875	100.118	100.018	99.918	4.500	100.471	100.321	100.171				
6.250	101.203	101.103	101.030	6.250	101.207	101.107	101.007	4.625	100.473	100.323	100.173				

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	96.931	96.681	96.415	2.750	96.510	96.260	95.994	2.375	94.688	94.501	94.313	3.125	92.329	92.179	92.029
2.875	96.936	96.686	96.420	2.875	96.514	96.264	95.998	2.500	94.693	94.505	94.318	3.250	93.895	93.745	93.595
3.000	96.941	96.691	96.425	3.000	96.517	96.267	96.002	2.625	94.697	94.509	94.322	3.375	93.896	93.746	93.596
3.125	96.945	96.695	96.430	3.125	96.521	96.271	96.006	2.750	95.683	95.523	95.363	3.500	93.898	93.748	93.598
3.250	98.005	97.755	97.552	3.250	97.884	97.634	97.431	2.875	95.687	95.527	95.367	3.625	93.893	93.743	93.593
3.375	97.909	97.659	97.456	3.375	97.888	97.638	97.435	3.000	95.690	95.530	95.370	Margin = 2.250		Index = 0.160	
3.500	97.913	97.663	97.460	3.500	97.891	97.641	97.438	3.125	95.694	95.533	95.373	30 Year OTC			
3.625	97.917	97.667	97.464	3.625	97.894	97.644	97.441	3.250	97.671	97.521	97.371	Rate	30 Day	45 Day	60 Day
3.750	99.126	98.976	98.826	3.750	98.547	98.397	98.247	3.375	97.674	97.524	97.374	4.000	99.609	99.359	99.109
3.875	99.030	98.880	98.730	3.875	98.550	98.400	98.250	3.500	97.677	97.527	97.377	4.125	99.605	99.355	99.105
4.000	99.034	98.884	98.734	4.000	98.562	98.412	98.262	3.625	97.680	97.530	97.380	4.375	100.155	99.905	99.655
4.125	99.030	98.880	98.730	4.125	98.565	98.415	98.265	3.750	98.093	97.943	97.793	4.500	100.158	99.908	99.658
4.250	99.865	99.765	99.665	4.250	99.090	98.990	98.890	3.875	98.096	97.946	97.796	4.625	100.148	99.898	99.648
4.375	99.780	99.680	99.580	4.375	99.093	98.993	98.893	4.000	98.109	97.959	97.809	4.875	99.751	99.501	99.251
4.500	99.783	99.683	99.583	4.500	99.095	98.995	98.895	4.125	98.112	97.962	97.812	5.000	99.753	99.503	99.253
4.625	99.773	99.673	99.573	4.625	99.098	98.998	98.898	4.250	97.911	97.761	97.611	5.125	99.743	99.493	99.243
4.750	99.473	99.373	99.273	4.750	98.686	98.586	98.486	4.375	97.914	97.764	97.614	5.500	100.364	100.114	99.817
4.875	99.376	99.276	99.176	4.875	98.688	98.588	98.488	4.500	97.916	97.766	97.616	5.625	100.354	100.104	99.807
6.250	100.453	100.353	100.253	6.250	99.777	99.677	99.577	4.625	97.918	97.768	97.618	6.250	101.425	101.175	100.925

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	96.859	96.609	96.359	4.750	N/A	N/A	N/A
4.125	96.680	96.430	96.180	6.250	99.750	99.500	99.250	4.125	96.855	96.605	96.355				
4.250	97.215	96.965	96.715					4.375	97.405	97.155	96.905				
4.375	97.230	96.980	96.730					4.500	97.408	97.158	96.908				
4.500	97.033	96.783	96.533					4.625	97.398	97.148	96.898				
4.625	97.023	96.773	96.523					4.875	97.001	96.751	96.501				
5.000	96.828	96.578	96.328					5.000	97.003	96.753	96.503				
5.125	96.818	96.568	96.318					5.125	96.993	96.743	96.493				
5.250	97.031	96.781	96.484					5.500	97.614	97.364	97.067				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.604	97.354	97.057	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	98.675	98.425	98.175	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.:

7/1/2020

45 Day Lock Exp.:

7/16/2020

60 Day Lock Exp.:

7/31/2020

W. Rate Sheet Dated: 6/1/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.625	96.480	96.355	96.105	
2.750	97.338	97.213	96.963	
2.875	97.979	97.854	97.604	
3.000	98.661	98.536	98.286	
3.125	99.001	98.876	98.626	
3.250	99.168	99.043	98.793	
3.375	99.583	99.458	99.208	
3.500	99.907	99.782	99.532	
3.625	100.195	100.070	99.820	
3.750	100.381	100.256	100.006	
3.875	100.690	100.565	100.315	
4.000	101.007	100.882	100.632	
4.125	101.078	100.953	100.703	
4.250	100.600	100.475	100.225	
4.375	100.898	100.773	100.523	
4.500	101.188	101.063	100.813	
4.625	101.288	101.163	100.913	
4.750	101.391	101.266	101.016	
4.875	101.679	101.554	101.304	
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	95.175	95.050	94.800	
2.500	96.046	95.921	95.671	
2.625	96.857	96.732	96.482	
2.750	97.325	97.200	96.950	
2.875	98.046	97.921	97.671	
3.000	98.549	98.424	98.174	
3.125	98.962	98.837	98.587	
3.250	98.739	98.614	98.364	
3.375	99.253	99.128	98.878	
3.500	99.631	99.506	99.256	
3.625	99.902	99.777	99.527	
3.750	100.332	100.207	99.957	
3.875	100.717	100.592	100.342	
4.000	101.035	100.910	100.660	
4.125	101.168	101.043	100.793	

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	96.126	96.001	95.751	
2.250	96.508	96.383	96.133	
2.375	97.078	96.953	96.703	
2.500	97.741	97.616	97.366	
2.625	98.176	98.051	97.801	
2.750	98.650	98.525	98.275	
2.875	98.982	98.857	98.607	
3.000	99.093	98.968	98.718	
3.125	99.695	99.570	99.320	
3.250	100.034	99.909	99.659	
3.375	100.323	100.198	99.948	
3.500	100.499	100.374	100.124	
3.625	100.389	100.264	100.014	
3.750	100.700	100.575	100.325	
3.875	100.844	100.719	100.469	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.556	96.431	96.181	
3.000	97.239	97.114	96.864	
3.125	97.578	97.453	97.203	
3.250	97.093	96.968	96.718	
3.375	97.508	97.383	97.133	
3.500	97.831	97.706	97.456	
3.625	98.120	97.995	97.745	
3.750	97.896	97.771	97.521	
3.875	98.205	98.080	97.830	
4.000	98.523	98.398	98.148	
4.125	98.593	98.468	98.218	
4.250	97.741	97.616	97.366	
4.375	98.039	97.914	97.664	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.525	97.400	97.150	
3.000	97.856	97.731	97.481	
3.125	97.968	97.843	97.593	
3.250	97.757	97.632	97.382	
3.375	98.096	97.971	97.721	
3.500	98.385	98.260	98.010	
3.625	98.562	98.437	98.187	
3.750	97.260	97.135	96.885	
3.875	97.571	97.446	97.196	
4.000	97.715	97.590	97.340	
4.125	98.078	97.953	97.703	
4.250	96.955	96.830	96.580	
4.375	97.268	97.143	96.893	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.425	97.300	97.050	
2.875	97.756	97.631	97.381	
3.000	97.868	97.743	97.493	
3.125	97.657	97.532	97.282	
3.250	97.996	97.871	97.621	
3.375	98.285	98.160	97.910	
3.500	98.462	98.337	98.087	
3.625	97.160	97.035	96.785	
3.750	97.471	97.346	97.096	
3.875	97.615	97.490	97.240	
4.000	97.978	97.853	97.603	
4.125	96.855	96.730	96.480	
4.250	97.168	97.043	96.793	

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.:

7/1/2020

45 Day Lock Exp.:

7/16/2020

60 Day Lock Exp.:

7/31/2020

W. Rate Sheet Dated: 6/1/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				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	98.711	98.488	98.412	3.375	100.290	100.098	100.019	3.375	100.290	100.098	100.019	2.750	97.673	97.450	97.374	3.375	98.599	98.407	98.328
2.875	99.390	99.180	99.107	3.500	100.661	100.490	100.413	3.500	100.661	100.490	100.413	2.875	98.352	98.142	98.069	3.500	98.970	98.799	98.722
2.990	100.016	99.823	99.754	3.625	100.993	100.840	100.770	3.625	100.993	100.840	100.770	2.990	98.978	98.785	98.716	3.625	99.302	99.154	99.079
3.000	100.116	99.923	99.854	3.750	101.222	100.976	100.883	3.750	101.222	100.976	100.883	3.000	99.078	98.885	98.816	3.750	99.122	98.876	98.783
3.125	100.501	100.323	100.257	3.875	101.569	101.329	101.238	3.875	101.569	101.329	101.238	3.125	99.463	99.285	99.219	3.875	99.469	99.229	99.138
3.250	100.704	100.496	100.414	3.990	101.816	101.585	101.496	3.990	101.816	101.585	101.496	3.250	99.013	98.805	98.723	3.990	99.716	99.485	99.396
3.375	101.165	100.973	100.894	4.000	101.916	101.685	101.596	4.000	101.916	101.685	101.596	3.375	99.474	99.282	99.203	4.000	99.816	99.585	99.496
3.500	101.536	101.365	101.288	4.125	102.017	101.787	101.700	4.125	102.017	101.787	101.700	3.500	99.845	99.674	99.597	4.125	99.917	99.687	99.600
3.625	101.868	101.720	101.645	4.250	101.539	101.403	101.292	4.250	101.539	101.403	101.292	3.625	100.177	100.029	99.954	4.250	99.065	98.929	98.818
3.750	102.097	101.851	101.758	4.375	101.839	101.710	101.604	4.375	101.839	101.710	101.604	3.750	99.997	99.751	99.658	4.375	99.365	99.236	99.130
3.875	102.444	102.204	102.113	4.500	101.879	101.754	101.649	4.500	101.879	101.754	101.649	3.875	100.344	100.104	100.013	4.500	99.405	99.280	99.175
3.990	102.691	102.460	102.371	4.625	101.980	101.856	101.752	4.625	101.980	101.856	101.752	3.990	100.591	100.360	100.271	4.625	99.506	99.382	99.278
4.000	102.791	102.560	102.471	4.750	102.064	101.964	101.841	4.750	102.064	101.964	101.841	4.000	100.691	100.460	100.371	4.750	99.277	99.177	99.054
4.125	102.892	102.662	102.575	4.875	102.378	102.278	102.177	4.875	102.378	102.278	102.177	4.125	100.792	100.562	100.475	4.875	99.591	99.491	99.390
4.250	102.414	102.278	102.167	4.990	102.512	102.412	102.312	4.990	102.512	102.412	102.312	4.250	99.940	99.804	99.693	4.990	99.725	99.625	99.525
4.375	102.714	102.585	102.479	5.000	102.612	102.512	102.412	5.000	102.612	102.512	102.412	4.375	100.240	100.111	100.005	5.000	99.825	99.725	99.625
4.500	103.004	102.879	102.774	5.125	102.829	102.724	102.572	5.125	102.829	102.724	102.572	4.500	100.530	100.405	100.300	5.125	98.855	98.755	98.598
4.625	103.105	102.981	102.877	5.250	103.601	103.501	103.350	5.250	103.601	103.501	103.350	4.625	100.631	100.507	100.403	5.250	99.627	99.527	99.376
4.750	103.189	103.089	102.966	5.375	104.836	104.736	104.605	5.375	104.836	104.736	104.605	4.750	100.402	100.302	100.179	5.375	100.712	100.612	100.481
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	98.599	98.407	98.328	2.750	99.230	99.005	98.985	3.375	100.789	100.581	100.542	3.375	100.789	100.581	100.542	2.750	100.660	100.475	100.456
3.500	98.970	98.799	98.722	2.875	99.987	99.774	99.755	3.500	101.186	100.987	100.947	3.500	101.186	100.987	100.947	2.875	101.020	100.841	100.820
3.625	99.302	99.154	99.079	2.990	100.422	100.230	100.210	3.625	101.474	101.278	101.239	3.625	101.474	101.278	101.239	2.990	101.062	100.882	100.862
3.750	99.122	98.876	98.783	3.000	100.522	100.330	100.310	3.750	101.907	101.645	101.585	3.750	101.907	101.645	101.585	3.000	101.162	100.982	100.962
3.875	99.469	99.229	99.138	3.125	100.960	100.776	100.756	3.875	102.295	102.042	101.982	3.875	102.295	102.042	101.982	3.125	101.802	101.649	101.602
3.990	99.716	99.485	99.396	3.250	100.752	100.535	100.495	3.990	102.518	102.269	102.210	3.990	102.518	102.269	102.210	3.250	102.163	102.014	101.963
4.000	99.816	99.585	99.496	3.375	101.289	101.081	101.042	4.000	102.618	102.369	102.310	4.000	102.618	102.369	102.310	3.375	102.472	102.327	102.272
4.125	99.917	99.687	99.600	3.500	101.686	101.487	101.447	4.125	102.750	102.504	102.445	4.125	102.750	102.504	102.445	3.500	102.665	102.523	102.465
4.250	99.065	98.929	98.818	3.625	101.974	101.778	101.739	4.250	102.655	102.503	102.424	4.250	102.655	102.503	102.424	3.625	102.533	102.433	102.333
4.375	99.365	99.236	99.130	3.750	102.407	102.145	102.085	4.375	102.838	102.689	102.609	4.375	102.838	102.689	102.609	3.750	102.842	102.742	102.642
4.500	99.405	99.280	99.175	3.875	102.795	102.542	102.482	4.500	102.735	102.629	102.050	4.500	102.735	102.629	102.050	3.875	102.990	102.890	102.790
4.625	99.506	99.382	99.278	3.990	103.018	102.769	102.710	4.625	102.356	102.212	102.132	4.625	102.356	102.212	102.132	3.990	103.254	103.154	103.054
4.750	99.277	99.177	99.054	4.000	103.118	102.869	102.810	4.750	102.742	102.641	102.541	4.750	102.742	102.641	102.541	4.000	103.354	103.254	103.154
4.875	99.591	99.491	99.390	4.125	103.250	103.004	102.945	4.875	102.994	102.894	102.794	4.875	102.994	102.894	102.794	4.125	102.621	102.521	102.421
4.990	99.725	99.625	99.525	4.250	103.155	103.003	102.924	4.990	103.313	103.213	103.113	4.990	103.313	103.213	103.113	4.250	102.937	102.837	102.737
5.000	99.825	99.725	99.625	4.375	103.338	103.189	103.109	5.000	103.413	103.313	103.213	5.000	103.413	103.313	103.213	4.375	103.191	103.091	102.991
5.125	98.855	98.750	98.598	4.500	103.525	103.379	103.300	5.125	103.695	103.595	103.495	5.125	103.695	103.595	103.495	4.500	103.325	103.225	103.125
5.250	99.627	99.527	99.376	4.625	103.606	103.462	103.382	5.250	103.831	103.716	103.596	5.250	103.831	103.716	103.596	4.625	102.785	102.685	102.585
5.375	100.712	100.612	100.481	4.750	103.992	103.891	103.791	5.375	105.082	104.968	104.848	5.375	105.082	104.968	104.848	4.750	102.924	102.824	102.724
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	102.660	102.475	102.456	2.750	102.910	102.725	102.706	2.750	99.697	99.512	99.493	2.750	101.697	101.512	101.493	2.750	101.947	101.762	101.743
2.875	101.020	100.841	100.820	2.875	101.020	100.841	100.820	2.875	100.057	99.878	99.857	2.875	100.057	99.878	99.857	2.875	100.057	99.878	99.857
2.990	101.062	100.882	100.862	2.990	101.062	100.882	100.862	2.990	100.099	99.919	99.899	2.990	100.099	99.919	99.899	2.990	100.099	99.919	99.899
3.000	101.162	100.982	100.962	3.000	101.162	100.982	100.962	3.000	100.199	100.019	99.999	3.000	100.199	100.019	99.999	3.000	100.199	100.019	99.999
3.125	101.802	101.649	101.602	3.125	101.802	101.649	101.602	3.125	100.027	99.874	99.827	3.125	100.027	99.874	99.827	3.125	100.027	99.874	99.827
3.250	102.163	102.014	101.963	3.250	102.163	102.014	101.963	3.250	100.388	100.239	100.188	3.250	100.388	100.239	100.188	3.250	100.388	100.239	100.188
3.375	102.472	102.327	102.272	3.375	102.472	102.327	102.272	3.375	100.697	100.552	100.497	3.375	100.697	100.552	100.497	3.375	100.697	100.552	100.497
3.500	102.665	102.523	102.465	3.500	102.665	102.523	102.465	3.500	100.890	100.748	100.690	3.500	100.890	100.748	100.690	3.500	100.890	100.748	100.690
3.625	102.533	102.433	102.333	3.625	102.533	102.433	102.333	3.625	99.567	99.467	99.367	3.625	99.567	99.467	99.367	3.625	99.567	99.467	99.367
3.750	102.842	102.742	102.642	3.750	102.842	102.742	102.642	3.750	99.876	99.776	99.676	3.750	99.876	99.776	99.676	3.750	99.876	99.776	99.676
3.875	102.990	102.890	102.790	3.875	102.990	102.890	102.790	3.875	100.024	99.924	99.824	3.875	100.024	99.924	99.824	3.875	100.024	99.924	99.824
3.990	103.254	103.154	103.054																



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.:

7/1/2020

45 Day Lock Exp.:

7/16/2020

60 Day Lock Exp.:

7/31/2020

W. Rate Sheet Dated: 6/1/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.727	98.627	98.449	2.750	99.278	99.178	99.018	2.750	100.660	100.560	100.440	2.750	97.339	97.239	97.061	2.750	99.397	99.297	99.177
2.875	99.400	99.300	99.134	2.875	100.027	99.927	99.779	2.875	101.020	100.920	100.804	2.875	98.012	97.912	97.746	2.875	99.757	99.657	99.541
2.990	100.021	99.921	99.770	2.990	100.458	100.358	100.228	2.990	101.058	100.958	100.851	2.990	98.633	98.533	98.382	2.990	99.795	99.695	99.588
3.000	100.121	100.021	99.870	3.000	100.558	100.458	100.328	3.000	101.158	101.058	100.951	3.000	98.733	98.633	98.482	3.000	99.895	99.795	99.688
3.125	100.501	100.401	100.265	3.125	100.996	100.896	100.778	3.125	101.759	101.659	101.555	3.125	99.113	99.013	98.877	3.125	99.684	99.584	99.480
3.250	100.674	100.574	100.413	3.250	100.755	100.655	100.499	3.250	102.118	102.018	101.915	3.250	98.594	98.494	98.333	3.250	100.043	99.943	99.840
3.375	101.132	101.032	100.885	3.375	101.287	101.187	101.043	3.375	102.424	102.324	102.224	3.375	99.052	98.952	98.805	3.375	100.349	100.249	100.149
3.500	101.497	101.397	101.275	3.500	101.684	101.584	101.445	3.500	102.616	102.516	102.416	3.500	99.417	99.317	99.195	3.500	100.541	100.441	100.341
3.625	101.827	101.727	101.626	3.625	101.966	101.866	101.734	3.625	102.632	102.532	102.432	3.625	99.747	99.647	99.546	3.625	99.371	99.271	99.171
3.750	102.087	101.987	101.773	3.750	102.377	102.277	102.059	3.750	102.941	102.841	102.741	3.750	99.574	99.474	99.260	3.750	99.680	99.580	99.480
3.875	102.430	102.330	102.123	3.875	102.764	102.664	102.455	3.875	103.089	102.989	102.889	3.875	99.917	99.817	99.610	3.875	99.828	99.728	99.628
3.990	102.675	102.575	102.378	3.990	102.984	102.884	102.680	3.990	103.349	103.249	103.149	3.990	100.162	100.062	99.865	3.990	100.088	99.988	99.888
4.000	102.775	102.675	102.478	4.000	103.084	102.984	102.780	4.000	103.449	103.349	103.249	4.000	100.262	100.162	99.965	4.000	100.188	100.088	99.988
4.125	102.875	102.775	102.579	4.125	103.215	103.115	102.914	4.125	102.615	102.515	102.415	4.125	100.362	100.262	100.066	4.125	98.974	98.874	98.774
4.250	102.425	102.307	102.225	4.250	103.157	103.057	102.957	4.250	102.928	102.828	102.728	4.250	99.725	99.607	99.525	4.250	99.287	99.187	99.087
4.375	102.722	102.616	102.522	4.375	103.338	103.238	103.138	4.375	103.180	103.080	102.980	4.375	100.022	99.916	99.822	4.375	99.539	99.439	99.339
4.500	103.011	102.909	102.811	4.500	103.526	103.426	103.326	4.500	103.312	103.212	103.112	4.500	100.311	100.209	100.111	4.500	99.671	99.571	99.471
4.625	103.113	103.013	102.913	4.625	103.606	103.506	103.406	4.625	102.829	102.729	102.629	4.625	100.413	100.313	100.213	4.625	98.597	98.497	98.397
4.750	103.218	103.074	103.018	4.750	104.009	103.909	103.809	4.750	102.968	102.868	102.768	4.750	100.018	99.874	99.818	4.750	100.024	99.924	99.824

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%	> 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.:

7/1/2020

45 Day Lock Exp.:

7/16/2020

60 Day Lock Exp.:

7/31/2020

W. Rate Sheet Dated: 6/1/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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