

W. Rate Sheet Dated: 6/3/2020

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	100.112	99.862	99.596	2.750	99.941	99.691	99.425	2.375	97.889	97.713	97.537	3.125	95.729	95.579	95.429
2.875	100.117	99.867	99.602	2.875	99.945	99.695	99.430	2.500	97.894	97.718	97.542	3.250	97.232	97.082	96.932
3.000	100.122	99.872	99.607	3.000	99.949	99.699	99.433	2.625	97.898	97.722	97.546	3.375	97.234	97.084	96.934
3.125	100.127	99.877	99.611	3.125	99.952	99.702	99.437	2.750	99.048	98.892	98.735	3.500	97.236	97.086	96.936
3.250	101.218	100.968	100.749	3.250	100.847	100.597	100.378	2.875	99.052	98.896	98.739	3.625	97.231	97.081	96.931
3.375	101.122	100.872	100.653	3.375	100.850	100.600	100.382	3.000	99.055	98.899	98.742	Margin = 2.250		Index = 0.170	
3.500	101.126	100.876	100.657	3.500	100.854	100.604	100.385	3.125	99.058	98.902	98.746				
3.625	101.130	100.880	100.661	3.625	100.857	100.607	100.388	3.250	101.461	101.311	101.161				
3.750	102.508	102.358	102.208	3.750	101.978	101.828	101.678	3.375	101.465	101.315	101.165				
3.875	102.411	102.261	102.111	3.875	101.981	101.831	101.681	3.500	101.468	101.318	101.168				
4.000	102.415	102.265	102.115	4.000	101.994	101.844	101.694	3.625	101.471	101.321	101.171				
4.125	102.411	102.261	102.111	4.125	101.996	101.846	101.696	3.750	101.918	101.768	101.618				
4.250	103.031	102.931	102.831	4.250	102.506	102.406	102.306	3.875	101.921	101.771	101.621				
4.375	102.946	102.846	102.746	4.375	102.509	102.409	102.309	4.000	101.935	101.785	101.635				
4.500	102.949	102.849	102.749	4.500	102.511	102.411	102.311	4.125	101.937	101.787	101.637				
4.625	102.938	102.838	102.738	4.625	102.513	102.413	102.313	4.250	102.327	102.177	102.027				
4.750	104.061	103.961	103.861	4.750	103.523	103.423	103.323	4.375	102.329	102.179	102.029				
4.875	103.963	103.863	103.763	4.875	103.526	103.426	103.326	4.500	102.331	102.181	102.031				
6.250	105.321	105.171	105.021	6.250	104.896	104.746	104.596	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	99.362	99.112	98.846	2.750	98.941	98.691	98.425	2.375	96.889	96.713	96.537	3.125	94.729	94.579	94.429
2.875	99.367	99.117	98.852	2.875	98.945	98.695	98.430	2.500	96.894	96.718	96.542	3.250	96.232	96.082	95.932
3.000	99.372	99.122	98.857	3.000	98.949	98.699	98.433	2.625	96.898	96.722	96.546	3.375	96.234	96.084	95.934
3.125	99.377	99.127	98.861	3.125	98.952	98.702	98.437	2.750	96.848	97.892	97.735	3.500	96.236	96.086	95.936
3.250	100.468	100.218	99.999	3.250	100.347	100.097	99.878	2.875	98.052	97.896	97.739	3.625	96.231	96.081	95.931
3.375	100.372	100.122	99.903	3.375	100.350	100.100	99.882	3.000	98.055	97.899	97.742	Margin = 2.250		Index = 0.170	
3.500	100.376	100.126	99.907	3.500	100.354	100.104	99.885	3.125	98.058	97.902	97.746	30 Year OTC			
3.625	100.380	100.130	99.911	3.625	100.357	100.107	99.888	3.250	100.461	100.311	100.161	Rate	30 Day	45 Day	60 Day
3.750	101.558	101.408	101.258	3.750	100.978	100.828	100.678	3.375	100.465	100.315	100.165	4.000	102.040	101.790	101.540
3.875	101.461	101.311	101.161	3.875	100.981	100.831	100.681	3.500	100.468	100.318	100.168	4.125	102.036	101.786	101.536
4.000	101.465	101.315	101.165	4.000	100.994	100.844	100.694	3.625	100.471	100.321	100.171	4.375	102.571	102.321	102.071
4.125	101.461	101.311	101.161	4.125	100.996	100.846	100.696	3.750	100.918	100.768	100.618	4.500	102.574	102.324	102.074
4.250	102.281	102.181	102.081	4.250	101.506	101.406	101.306	3.875	100.921	100.771	100.621	4.625	102.563	102.313	102.063
4.375	102.196	102.096	101.996	4.375	101.509	101.409	101.309	4.000	100.935	100.785	100.635	4.875	103.588	103.338	103.088
4.500	102.199	102.099	101.999	4.500	101.511	101.411	101.311	4.125	100.937	100.787	100.637	5.000	103.591	103.341	103.091
4.625	102.188	102.088	101.988	4.625	101.513	101.413	101.313	4.250	101.327	101.177	101.027	5.125	103.581	103.331	103.081
4.750	103.311	103.211	103.111	4.750	102.523	102.423	102.323	4.375	101.329	101.179	101.029	5.500	104.671	104.421	104.171
4.875	103.213	103.113	103.013	4.875	102.526	102.426	102.326	4.500	101.331	101.181	101.031	5.625	104.660	104.410	104.160
6.250	104.571	104.421	104.271	6.250	103.896	103.746	103.596	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	99.290	99.040	98.790	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.286	99.036	98.786				
4.125	99.461	99.211	98.961	6.250	103.750	103.500	103.250	4.375	99.821	99.571	99.321				
4.250	99.981	99.731	99.481					4.500	99.824	99.574	99.324				
4.375	99.996	99.746	99.496					4.625	99.813	99.563	99.313				
4.500	99.799	99.549	99.299					4.875	100.838	100.588	100.338				
4.625	99.788	99.538	99.288					5.000	100.841	100.591	100.341				
5.000	101.016	100.766	100.516					5.125	100.831	100.581	100.331				
5.125	101.006	100.756	100.506					5.500	101.921	101.671	101.421				
5.250	101.406	101.156	100.906					5.625	101.910	101.660	101.410	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	Rate	30 Day	45 Day	60 Day
												6.250	102.750	102.500	102.250

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (1pm 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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/3/2020

45 Day Lock Exp.:

7/20/2020

60 Day Lock Exp.:

8/3/2020

W. Rate Sheet Dated: 6/3/2020

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	97.712	97.462	97.196	2.750	97.971	97.721	97.455	2.375	94.669	94.493	94.317	3.125	94.339	94.189	94.039
2.875	97.717	97.467	97.202	2.875	97.975	97.725	97.460	2.500	94.674	94.498	94.322	3.250	95.905	95.755	95.605
3.000	97.722	97.472	97.207	3.000	97.979	97.729	97.463	2.625	94.678	94.502	94.326	3.375	95.906	95.756	95.606
3.125	97.727	97.477	97.211	3.125	97.982	97.732	97.467	2.750	97.078	96.922	96.765	3.500	95.908	95.758	95.608
3.250	98.880	98.630	98.411	3.250	98.939	98.689	98.470	2.875	97.082	96.926	96.769	3.625	95.903	95.753	95.603
3.375	98.784	98.534	98.316	3.375	98.943	98.693	98.474	3.000	97.085	96.929	96.772	Margin = 2.250		Index = 0.170	
3.500	98.788	98.538	98.320	3.500	98.946	98.696	98.477	3.125	97.088	96.932	96.776				
3.625	98.792	98.542	98.324	3.625	98.949	98.699	98.481	3.250	99.554	99.404	99.254				
3.750	100.295	100.145	99.995	3.750	100.195	100.045	99.895	3.375	99.557	99.407	99.257				
3.875	100.199	100.049	99.899	3.875	100.199	100.049	99.899	3.500	99.560	99.410	99.260				
4.000	100.203	100.053	99.903	4.000	100.211	100.061	99.911	3.625	99.563	99.413	99.263				
4.125	100.198	100.048	99.898	4.125	100.213	100.063	99.913	3.750	100.136	99.986	99.836				
4.250	100.756	100.656	100.556	4.250	100.661	100.561	100.461	3.875	100.139	99.989	99.839				
4.375	100.671	100.571	100.471	4.375	100.664	100.564	100.464	4.000	100.153	100.003	99.853				
4.500	100.674	100.574	100.474	4.500	100.666	100.566	100.466	4.125	100.155	100.005	99.855				
4.625	100.663	100.563	100.463	4.625	100.668	100.568	100.468	4.250	100.482	100.332	100.182				
4.750	100.348	100.248	100.148	4.750	100.241	100.141	100.041	4.375	100.484	100.334	100.184				
4.875	100.251	100.151	100.051	4.875	100.243	100.143	100.043	4.500	100.486	100.336	100.186				
6.250	101.671	101.521	101.371	6.250	101.676	101.526	101.376	4.625	100.489	100.339	100.189				

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	96.962	96.712	96.446	2.750	96.541	96.291	96.025	2.375	94.739	94.563	94.387	3.125	92.329	92.179	92.025
2.875	96.967	96.717	96.452	2.875	96.545	96.295	96.030	2.500	94.744	94.568	94.392	3.250	93.895	93.745	93.595
3.000	96.972	96.722	96.457	3.000	96.549	96.299	96.033	2.625	94.748	94.572	94.396	3.375	93.896	93.746	93.596
3.125	96.977	96.727	96.461	3.125	96.552	96.302	96.037	2.750	95.617	95.460	95.304	3.500	93.898	93.748	93.598
3.250	98.130	97.880	97.661	3.250	98.009	97.759	97.540	2.875	95.621	95.464	95.308	3.625	93.893	93.743	93.593
3.375	98.034	97.784	97.566	3.375	98.013	97.763	97.544	3.000	95.624	95.467	95.311	Margin = 2.250		Index = 0.170	
3.500	98.038	97.788	97.570	3.500	98.016	97.766	97.547	3.125	95.627	95.471	95.315	30 Year OTC			
3.625	98.042	97.792	97.574	3.625	98.019	97.769	97.551	3.250	97.686	97.536	97.386	Rate	30 Day	45 Day	60 Day
3.750	99.345	99.195	99.045	3.750	98.765	98.615	98.465	3.375	97.690	97.540	97.390	4.000	99.828	99.578	99.328
3.875	99.249	99.099	98.949	3.875	98.769	98.619	98.469	3.500	97.693	97.543	97.393	4.125	99.823	99.573	99.323
4.000	99.253	99.103	98.953	4.000	98.781	98.631	98.481	3.625	97.696	97.546	97.396	4.375	100.296	100.046	99.796
4.125	99.248	99.098	98.948	4.125	98.783	98.633	98.483	3.750	98.143	97.993	97.843	4.500	100.299	100.049	99.799
4.250	100.006	99.906	99.806	4.250	99.231	99.131	99.031	3.875	98.146	97.996	97.846	4.625	100.288	100.038	99.788
4.375	99.921	99.821	99.721	4.375	99.234	99.134	99.034	4.000	98.160	98.010	97.860	4.875	99.876	99.626	99.376
4.500	99.924	99.824	99.724	4.500	99.236	99.136	99.036	4.125	98.162	98.012	97.862	5.000	99.878	99.628	99.378
4.625	99.913	99.813	99.713	4.625	99.238	99.138	99.038	4.250	97.927	97.777	97.627	5.125	99.868	99.618	99.368
4.750	99.598	99.498	99.398	4.750	98.811	98.711	98.611	4.375	97.929	97.779	97.629	5.500	100.771	100.521	100.271
4.875	99.501	99.401	99.301	4.875	98.813	98.713	98.613	4.500	97.931	97.781	97.631	5.625	100.760	100.510	100.260
6.250	100.921	100.771	100.621	6.250	100.246	100.096	99.946	4.625	97.934	97.784	97.634	6.250	100.987	100.737	100.487

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"			
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	97.078	96.828	96.578	4.000	97.078	96.828	96.578	4.125	97.073	96.823	96.573	4.750	N/A	N/A	N/A
4.125	96.898	96.648	96.398	4.125	97.073	96.823	96.573	4.375	97.073	96.823	96.573				
4.250	97.356	97.106	96.856	4.250	97.073	96.823	96.573	4.500	97.073	96.823	96.573				
4.375	97.371	97.121	96.871	4.375	97.073	96.823	96.573	4.625	97.073	96.823	96.573				
4.500	97.174	96.924	96.674	4.500	97.073	96.823	96.573	4.875	97.126	96.876	96.626				
4.625	97.163	96.913	96.663	4.625	97.126	96.876	96.626	5.000	97.128	96.878	96.628				
5.000	96.953	96.703	96.453	5.000	97.128	96.878	96.628	5.125	97.118	96.868	96.618				
5.125	96.943	96.693	96.443	5.125	97.118	96.868	96.618	5.500	98.021	97.771	97.521				
5.250	97.156	96.906	96.656	5.250	98.021	97.771	97.521	5.625	98.010	97.760	97.510				
Borrower Paid Comp Only				Lender Paid Only				6.250	98.237	97.987	97.737	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
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.:

7/3/2020

45 Day Lock Exp.:

7/20/2020

60 Day Lock Exp.:

8/3/2020

W. Rate Sheet Dated: 6/3/2020

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	96.693	96.568	96.318	
2.750	97.546	97.421	97.171	
2.875	98.181	98.056	97.806	
3.000	98.861	98.736	98.486	
3.125	99.197	99.072	98.822	
3.250	99.328	99.203	98.953	
3.375	99.741	99.616	99.366	
3.500	100.063	99.938	99.688	
3.625	100.349	100.224	99.974	
3.750	100.574	100.449	100.199	
3.875	100.881	100.756	100.506	
4.000	101.197	101.072	100.822	
4.125	101.271	101.146	100.896	
4.250	100.747	100.622	100.372	
4.375	101.044	100.919	100.669	
4.500	101.333	101.208	100.958	
4.625	101.433	101.308	101.058	
4.750	101.458	101.333	101.083	
4.875	101.747	101.622	101.372	
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	95.397	95.272	95.022	
2.500	96.267	96.142	95.892	
2.625	97.074	96.949	96.699	
2.750	97.539	97.414	97.164	
2.875	98.256	98.131	97.881	
3.000	98.755	98.630	98.380	
3.125	99.160	99.035	98.785	
3.250	98.904	98.779	98.529	
3.375	99.415	99.290	99.040	
3.500	99.793	99.668	99.418	
3.625	100.062	99.937	99.687	
3.750	100.330	100.205	99.955	
3.875	100.712	100.587	100.337	
4.000	101.032	100.907	100.657	
4.125	101.160	101.035	100.785	

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	95.757	95.632	95.382	
2.250	96.606	96.481	96.231	
2.375	97.174	97.049	96.799	
2.500	97.834	97.709	97.459	
2.625	98.266	98.141	97.891	
2.750	98.738	98.613	98.363	
2.875	99.068	98.943	98.693	
3.000	99.182	99.057	98.807	
3.125	99.769	99.644	99.394	
3.250	100.105	99.980	99.730	
3.375	100.395	100.270	100.020	
3.500	100.571	100.446	100.196	
3.625	100.400	100.275	100.025	
3.750	100.707	100.582	100.332	
3.875	100.853	100.728	100.478	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.071	96.946	96.696	
3.000	97.751	97.626	97.376	
3.125	98.087	97.962	97.712	
3.250	97.374	97.249	96.999	
3.375	97.787	97.662	97.412	
3.500	98.109	97.984	97.734	
3.625	98.395	98.270	98.020	
3.750	98.216	98.091	97.841	
3.875	98.524	98.399	98.149	
4.000	98.840	98.715	98.465	
4.125	98.913	98.788	98.538	
4.250	97.885	97.760	97.510	
4.375	98.182	98.057	97.807	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.613	97.488	97.238	
3.000	97.942	97.817	97.567	
3.125	98.057	97.932	97.682	
3.250	97.831	97.706	97.456	
3.375	98.167	98.042	97.792	
3.500	98.457	98.332	98.082	
3.625	98.634	98.509	98.259	
3.750	97.274	97.149	96.899	
3.875	97.581	97.456	97.206	
4.000	97.727	97.602	97.352	
4.125	98.089	97.964	97.714	
4.250	96.970	96.845	96.595	
4.375	97.281	97.156	96.906	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.513	97.388	97.138	
2.875	97.842	97.717	97.467	
3.000	97.957	97.832	97.582	
3.125	97.731	97.606	97.356	
3.250	98.067	97.942	97.692	
3.375	98.357	98.232	97.982	
3.500	98.534	98.409	98.159	
3.625	97.174	97.049	96.799	
3.750	97.481	97.356	97.106	
3.875	97.627	97.502	97.252	
4.000	97.989	97.864	97.614	
4.125	96.870	96.745	96.495	
4.250	97.181	97.056	96.806	

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.: 7/3/2020
45 Day Lock Exp.: 7/20/2020
60 Day Lock Exp.: 8/3/2020

W. Rate Sheet Dated: 6/3/2020

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	98.590	98.422	98.282	3.375	100.273	100.131	99.998	3.375	100.273	100.131	99.998	2.750	97.552	97.384	97.244	3.375	98.582	98.440	98.307	
2.875	99.279	99.121	98.986	3.500	100.651	100.531	100.402	3.500	100.651	100.531	100.402	2.875	98.241	98.083	97.948	3.500	98.960	98.840	98.711	
2.990	99.918	99.778	99.649	3.625	100.992	100.891	100.765	3.625	100.992	100.891	100.765	2.990	98.880	98.740	98.611	3.625	99.301	99.200	99.074	
3.000	100.018	99.878	99.749	3.750	101.390	101.195	101.053	3.750	101.390	101.195	101.053	3.000	98.980	98.840	98.711	3.750	99.290	99.095	98.953	
3.125	100.415	100.285	100.161	3.875	101.744	101.555	101.417	3.875	101.744	101.555	101.417	3.125	99.377	99.247	99.123	3.875	99.644	99.455	99.317	
3.250	100.676	100.521	100.383	3.990	102.000	101.816	101.681	3.990	102.000	101.816	101.681	3.250	98.985	98.830	98.692	3.990	99.900	99.716	99.581	
3.375	101.148	101.006	100.873	4.000	102.100	101.916	101.781	4.000	102.100	101.916	101.781	3.375	99.457	99.315	99.182	4.000	100.000	99.816	99.681	
3.500	101.526	101.406	101.277	4.125	102.202	102.022	101.889	4.125	102.202	102.022	101.889	3.500	99.835	99.715	99.586	4.125	100.102	99.922	99.789	
3.625	101.867	101.766	101.640	4.250	101.635	101.535	101.423	4.250	101.635	101.535	101.423	3.625	100.176	100.075	99.949	4.250	99.161	99.061	98.949	
3.750	102.265	102.070	101.928	4.375	101.940	101.840	101.740	4.375	101.940	101.840	101.740	3.750	100.165	99.970	99.828	4.375	99.466	99.366	99.266	
3.875	102.619	102.430	102.292	4.500	101.984	101.884	101.784	4.500	101.984	101.884	101.784	3.875	100.519	100.330	100.192	4.500	99.510	99.410	99.310	
3.990	102.875	102.691	102.556	4.625	102.087	101.987	101.887	4.625	102.087	101.987	101.887	3.990	100.775	100.591	100.456	4.625	99.613	99.513	99.413	
4.000	102.975	102.791	102.656	4.750	102.166	102.066	101.962	4.750	102.166	102.066	101.962	4.000	100.875	100.691	100.556	4.750	99.379	99.279	99.165	
4.125	103.077	102.897	102.764	4.875	102.486	102.386	102.286	4.875	102.486	102.386	102.286	4.125	100.977	100.797	100.664	4.875	99.699	99.599	99.499	
4.250	102.510	102.410	102.298	4.990	102.623	102.523	102.423	4.990	102.623	102.523	102.423	4.250	100.036	99.936	99.824	4.990	99.836	99.736	99.636	
4.375	102.815	102.715	102.615	5.000	102.723	102.623	102.523	5.000	102.723	102.623	102.523	4.375	100.341	100.241	100.141	5.000	99.936	99.836	99.736	
4.500	103.109	103.009	102.909	5.125	102.857	102.757	102.657	5.125	102.857	102.757	102.657	4.500	100.635	100.535	100.435	5.125	98.883	98.599	98.403	
4.625	103.212	103.112	103.012	5.250	103.635	103.535	103.435	5.250	103.635	103.535	103.435	4.625	100.738	100.638	100.538	5.250	99.661	99.383	99.187	
4.750	103.291	103.191	103.077	5.375	104.872	104.596	104.423	5.375	104.872	104.596	104.423	4.750	100.504	100.404	100.290	5.375	100.748	100.472	100.299	
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	98.582	98.440	98.307	2.750	99.118	98.928	98.880	3.375	100.778	100.605	100.538	3.375	100.778	100.605	100.538	2.750	100.714	100.566	100.514	
3.500	98.960	98.840	98.711	2.875	99.883	99.706	99.658	3.500	101.183	101.018	100.951	3.500	101.183	101.018	100.951	2.875	101.079	100.937	100.879	
3.625	99.301	99.200	99.074	2.990	100.330	100.169	100.121	3.625	101.475	101.317	101.249	3.625	101.475	101.317	101.249	2.990	101.120	100.987	100.920	
3.750	99.290	99.095	98.953	3.000	100.430	100.269	100.221	3.750	101.888	101.665	101.579	3.750	101.888	101.665	101.579	3.000	101.220	101.087	101.020	
3.875	99.644	98.455	99.317	3.125	100.876	100.731	100.676	3.875	102.284	102.069	101.983	3.875	102.284	102.069	101.983	3.125	101.875	101.766	101.675	
3.990	99.900	99.716	99.581	3.250	100.730	100.549	100.482	3.990	102.514	102.303	102.217	3.990	102.514	102.303	102.217	3.250	102.240	102.131	102.040	
4.000	100.000	99.816	99.681	3.375	101.278	101.105	101.038	4.000	102.614	102.403	102.317	4.000	102.614	102.403	102.317	3.375	102.552	102.446	102.352	
4.125	100.102	99.922	99.789	3.500	101.683	101.518	101.451	4.125	102.749	102.542	102.456	4.125	102.749	102.542	102.456	3.500	102.748	102.641	102.548	
4.250	99.161	99.061	98.949	3.625	101.975	101.817	101.749	4.250	102.756	102.656	102.556	4.250	102.756	102.656	102.556	3.625	102.567	102.463	102.367	
4.375	99.466	99.366	99.266	3.750	102.388	102.165	102.079	4.375	102.942	102.842	102.742	4.375	102.942	102.842	102.742	3.750	102.881	102.779	102.681	
4.500	99.510	99.410	99.310	3.875	102.784	102.569	102.483	4.500	102.382	102.282	102.182	4.500	102.382	102.282	102.182	3.875	103.031	102.930	102.831	
4.625	99.613	99.513	99.413	3.990	103.014	102.803	102.717	4.625	102.463	102.363	102.263	4.625	102.463	102.363	102.263	3.990	103.300	103.200	103.100	
4.750	99.379	99.279	99.165	4.000	103.114	102.903	102.817	4.750	102.839	102.739	102.639	4.750	102.839	102.739	102.639	4.000	103.400	103.300	103.200	
4.875	99.699	99.599	99.499	4.125	103.249	103.042	102.956	4.875	103.094	102.994	102.894	4.875	103.094	102.994	102.894	4.125	102.664	102.564	102.464	
4.990	99.836	99.736	99.636	4.250	103.256	103.156	103.056	4.990	103.415	103.315	103.215	4.990	103.415	103.315	103.215	4.250	102.987	102.887	102.787	
5.000	99.936	99.836	99.736	4.375	103.442	103.342	103.242	5.000	103.515	103.415	103.315	5.000	103.515	103.415	103.315	4.375	103.246	103.146	103.046	
5.125	98.883	98.599	98.403	4.500	103.632	103.532	103.432	5.125	103.798	103.698	103.598	5.125	103.798	103.698	103.598	4.500	103.380	103.280	103.180	
5.250	99.661	99.383	99.187	4.625	103.713	103.613	103.513	5.250	103.868	103.768	103.668	5.250	103.868	103.768	103.668	4.625	102.789	102.689	102.589	
5.375	100.748	100.472	100.299	4.750	104.089	103.989	103.889	5.375	105.121	104.816	104.672	5.375	105.121	104.816	104.672	4.750	102.930	102.830	102.730	
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	102.714	102.566	102.514	2.750	102.964	102.816	102.764	2.750	99.751	99.603	99.551	2.750	101.751	101.603	101.551	2.750	102.001	101.853	101.801	
2.875	101.079	100.937	100.879	2.875	101.079	100.937	100.879	2.875	100.116	99.974	99.916	2.875	100.116	99.974	99.916	2.875	100.116	99.974	99.916	
2.990	101.120	100.987	100.920	2.990	101.120	100.987	100.920	2.990	100.157	100.024	99.957	2.990	100.157	100.024	99.957	2.990	100.157	100.024	99.957	
3.000	101.220	101.087	101.020	3.000	101.220	101.087	101.020	3.000	100.257	100.124	100.057	3.000	100.257	100.124	100.057	3.000	100.257	100.124	100.057	
3.125	101.875	101.766	101.675	3.125	101.875	101.766	101.675	3.125	100.100	99.991	99.900	3.125	100.100	99.991	99.900	3.125	100.100	99.991	99.900	
3.250	102.240	102.131	102.040	3.250	102.240	102.131	102.040	3.250	100.465	100.356	100.265	3.250	100.465	100.356	100.265	3.250	100.465	100.356	100.265	
3.375	102.552	102.446	102.352	3.375	102.552	102.446	102.352	3.375	100.777	100.671	100.577	3.375	100.777	100.671	100.577	3.375	100.777	100.671	100.577	
3.500	102.748	102.641	102.548	3.500	102.748	102.641	102.548	3.500	100.973	100.866	100.773	3.500	100.973	100.866	100.773	3.500	100.973	100.866	100.773	
3.625	102.567	102.463	102.367	3.625	102.567	102.463	102.367	3.625	99.601	99.497	99.401	3.625	99.601	99.497	99.401	3.625	99.601	99.497	99.401	
3.750	102.881	102.779	102.681	3.750	102.881	102.779	102.681	3.750	99.915	99.813	99.715	3.750	99.915	99.813	99.715	3.750	99.915	99.813	99.715	
3.875	103.031	102.930	102.831.																	



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.:

7/3/2020

45 Day Lock Exp.:

7/20/2020

60 Day Lock Exp.:

8/3/2020

W. Rate Sheet Dated: 6/3/2020

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	98.889	98.686	98.573	2.750	99.415	99.190	99.167	2.750	100.766	100.579	100.557	2.750	97.501	97.298	97.185	2.750	99.503	99.316	99.294
2.875	99.564	99.372	99.264	2.875	100.166	99.954	99.931	2.875	101.125	100.943	100.922	2.875	98.176	97.984	97.876	2.875	99.862	99.680	99.659
2.990	100.188	100.008	99.906	2.990	100.598	100.402	100.380	2.990	101.167	100.994	100.967	2.990	98.800	98.620	98.518	2.990	99.904	99.731	99.704
3.000	100.288	100.108	100.006	3.000	100.698	100.502	100.480	3.000	101.267	101.094	101.067	3.000	98.900	98.720	98.618	3.000	100.004	99.831	99.804
3.125	100.671	100.506	100.409	3.125	101.132	100.948	100.926	3.125	101.861	101.709	101.661	3.125	99.283	99.118	99.021	3.125	99.786	99.634	99.586
3.250	100.850	100.658	100.543	3.250	100.904	100.685	100.641	3.250	102.219	102.070	102.019	3.250	98.809	98.617	98.502	3.250	100.144	99.995	99.944
3.375	101.310	101.128	101.019	3.375	101.438	101.230	101.185	3.375	102.529	102.381	102.329	3.375	99.269	99.087	98.978	3.375	100.454	100.306	100.254
3.500	101.680	101.520	101.415	3.500	101.836	101.630	101.585	3.500	102.721	102.569	102.521	3.500	99.639	99.479	99.374	3.500	100.646	100.494	100.446
3.625	102.010	101.872	101.770	3.625	102.119	101.923	101.878	3.625	102.559	102.459	102.359	3.625	99.969	99.831	99.729	3.625	99.293	99.193	99.093
3.750	102.275	102.040	101.919	3.750	102.393	102.131	102.064	3.750	102.867	102.767	102.667	3.750	99.825	99.590	99.469	3.750	99.601	99.501	99.401
3.875	102.621	102.392	102.274	3.875	102.779	102.525	102.458	3.875	103.015	102.915	102.815	3.875	100.171	99.942	99.824	3.875	99.749	99.649	99.549
3.990	102.868	102.645	102.530	3.990	103.003	102.754	102.687	3.990	103.278	103.178	103.078	3.990	100.418	100.195	100.080	3.990	100.012	99.912	99.812
4.000	102.968	102.745	102.630	4.000	103.103	102.854	102.787	4.000	103.378	103.278	103.178	4.000	100.518	100.295	100.180	4.000	100.112	100.012	99.912
4.125	103.069	102.849	102.737	4.125	103.235	102.989	102.921	4.125	102.646	102.546	102.446	4.125	100.619	100.399	100.287	4.125	99.008	98.908	98.808
4.250	102.562	102.342	102.201	4.250	103.298	103.052	102.962	4.250	102.961	102.861	102.761	4.250	99.738	99.518	99.377	4.250	99.323	99.223	99.123
4.375	102.861	102.648	102.515	4.375	103.480	103.237	103.147	4.375	103.214	103.114	103.014	4.375	100.037	99.824	99.691	4.375	99.576	99.476	99.376
4.500	103.150	102.941	102.808	4.500	103.668	103.427	103.337	4.500	103.347	103.247	103.147	4.500	100.326	100.117	99.984	4.500	99.709	99.609	99.509
4.625	103.253	103.045	102.914	4.625	103.747	103.509	103.419	4.625	102.794	102.694	102.594	4.625	100.429	100.221	100.090	4.625	98.562	98.462	98.362
4.750	103.256	103.156	103.028	4.750	104.055	103.955	103.855	4.750	102.932	102.832	102.732	4.750	100.119	100.019	99.891	4.750	99.986	99.886	99.786

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.:

7/3/2020

45 Day Lock Exp.:

7/20/2020

60 Day Lock Exp.:

8/3/2020

W. Rate Sheet Dated: 6/3/2020

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)