

W. Rate Sheet Dated: 6/17/2020

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	100.026	100.026	100.026	2.750	99.905	99.905	99.905	2.375	97.712	97.712	97.712	3.125	95.788	95.788	95.788		
2.875	100.031	100.031	100.031	2.875	99.908	99.908	99.908	2.500	97.716	97.716	97.716	3.250	97.290	97.290	97.290		
3.000	100.035	100.035	100.035	3.000	99.912	99.912	99.912	2.625	97.720	97.720	97.720	3.375	97.292	97.292	97.292		
3.125	100.040	100.040	100.040	3.125	99.916	99.916	99.916	2.750	98.820	98.820	98.820	3.500	97.287	97.287	97.287		
3.250	101.147	101.147	101.147	3.250	100.826	100.826	100.826	2.875	98.823	98.823	98.823	3.625	97.288	97.288	97.288		
3.375	101.051	101.051	101.051	3.375	100.829	100.829	100.829	3.000	98.827	98.827	98.827	Margin = 2.250		Index = 0.190			
3.500	101.055	101.055	101.055	3.500	100.833	100.833	100.833	3.125	98.830	98.830	98.830						
3.625	101.059	101.059	101.059	3.625	100.846	100.846	100.846	3.250	101.229	101.229	101.229						
3.750	102.156	102.156	102.156	3.750	101.695	101.695	101.695	3.375	101.232	101.232	101.232						
3.875	102.059	102.059	102.059	3.875	101.728	101.728	101.728	3.500	101.236	101.236	101.236						
4.000	102.082	102.082	102.082	4.000	101.731	101.731	101.731	3.625	101.259	101.259	101.259						
4.125	102.086	102.086	102.086	4.125	101.720	101.720	101.720	3.750	101.640	101.640	101.640						
4.250	102.761	102.761	102.761	4.250	102.259	102.259	102.259	3.875	101.682	101.682	101.682						
4.375	102.664	102.664	102.664	4.375	102.261	102.261	102.261	4.000	101.684	101.684	101.684						
4.500	102.653	102.653	102.653	4.500	102.263	102.263	102.263	4.125	101.674	101.674	101.674						
4.625	102.656	102.656	102.656	4.625	102.253	102.253	102.253	4.250	102.275	102.275	102.275						
4.750	103.387	103.387	103.387	4.750	102.885	102.885	102.885	4.375	102.278	102.278	102.278						
4.875	103.290	103.290	103.290	4.875	102.888	102.888	102.888	4.500	102.280	102.280	102.280						
6.250	104.008	104.008	104.008	6.250	103.605	103.605	103.605	4.625	102.269	102.269	102.269						

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	99.276	99.276	99.276	2.750	98.905	98.905	98.905	2.375	96.712	96.712	96.712	3.125	94.788	94.788	94.788
2.875	99.281	99.281	99.281	2.875	98.908	98.908	98.908	2.500	96.716	96.716	96.716	3.250	96.290	96.290	96.290
3.000	99.285	99.285	99.285	3.000	98.912	98.912	98.912	2.625	96.720	96.720	96.720	3.375	96.292	96.292	96.292
3.125	99.290	99.290	99.290	3.125	98.916	98.916	98.916	2.750	97.820	97.820	97.820	3.500	96.287	96.287	96.287
3.250	100.397	100.397	100.397	3.250	100.326	100.326	100.326	2.875	97.823	97.823	97.823	3.625	96.288	96.288	96.288
3.375	100.301	100.301	100.301	3.375	100.329	100.329	100.329	3.000	97.827	97.827	97.827	Margin = 2.250		Index = 0.190	
3.500	100.305	100.305	100.305	3.500	100.333	100.333	100.333	3.125	97.830	97.830	97.830	30 Year OTC			
3.625	100.309	100.309	100.309	3.625	100.346	100.346	100.346	3.250	100.229	100.229	100.229	Rate	30 Day	45 Day	60 Day
3.750	101.206	101.206	101.206	3.750	100.695	100.695	100.695	3.375	100.232	100.232	100.232	4.000	101.707	101.707	101.707
3.875	101.109	101.109	101.109	3.875	100.728	100.728	100.728	3.500	100.236	100.236	100.236	4.125	101.711	101.711	101.711
4.000	101.132	101.132	101.132	4.000	100.731	100.731	100.731	3.625	100.259	100.259	100.259	4.375	102.289	102.289	102.289
4.125	101.136	101.136	101.136	4.125	100.720	100.720	100.720	3.750	100.640	100.640	100.640	4.500	102.278	102.278	102.278
4.250	102.011	102.011	102.011	4.250	101.259	101.259	101.259	3.875	100.682	100.682	100.682	4.625	102.281	102.281	102.281
4.375	101.914	101.914	101.914	4.375	101.261	101.261	101.261	4.000	100.684	100.684	100.684	4.875	102.915	102.915	102.915
4.500	101.903	101.903	101.903	4.500	101.263	101.263	101.263	4.125	100.674	100.674	100.674	5.000	102.905	102.905	102.905
4.625	101.906	101.906	101.906	4.625	101.253	101.253	101.253	4.250	101.275	101.275	101.275	5.125	102.908	102.908	102.908
4.750	102.637	102.637	102.637	4.750	101.885	101.885	101.885	4.375	101.278	101.278	101.278	5.500	104.656	104.656	104.656
4.875	102.540	102.540	102.540	4.875	101.888	101.888	101.888	4.500	101.280	101.280	101.280	5.625	104.659	104.659	104.659
6.250	103.258	103.258	103.258	6.250	102.605	102.605	102.605	4.625	101.269	101.269	101.269	6.250	103.500	103.500	103.500

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	98.957	98.957	98.957	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.961	98.961	98.961				
4.125	99.136	99.136	99.136	6.250	103.750	103.500	103.250	4.375	99.539	99.539	99.539				
4.250	99.711	99.711	99.711					4.500	99.528	99.528	99.528				
4.375	99.714	99.714	99.714					4.625	99.531	99.531	99.531				
4.500	99.503	99.503	99.503					4.875	100.165	100.165	100.165				
4.625	99.506	99.506	99.506					5.000	100.155	100.155	100.155				
5.000	100.330	100.330	100.330					5.125	100.158	100.158	100.158				
5.125	100.333	100.333	100.333					5.500	101.906	101.906	101.906				
5.250	100.733	100.733	100.733					5.625	101.909	101.909	101.909				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750				
								6.250	102.750	102.750	102.750	6.250	102.750	102.750	102.750

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.:

7/17/2020

45 Day Lock Exp.:

8/3/2020

60 Day Lock Exp.:

8/17/2020

W. Rate Sheet Dated: 6/17/2020

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	98.126	98.126	98.126	2.750	98.435	98.435	98.435	2.375	94.492	94.492	94.492	3.125	94.898	94.898	94.898
2.875	98.131	98.131	98.131	2.875	98.438	98.438	98.438	2.500	94.496	94.496	94.496	3.250	96.369	96.369	96.369
3.000	98.135	98.135	98.135	3.000	98.442	98.442	98.442	2.625	94.500	94.500	94.500	3.375	96.370	96.370	96.370
3.125	98.140	98.140	98.140	3.125	98.446	98.446	98.446	2.750	97.350	97.350	97.350	3.500	96.365	96.365	96.365
3.250	99.215	99.215	99.215	3.250	99.325	99.325	99.325	2.875	97.353	97.353	97.353	3.625	96.367	96.367	96.367
3.375	99.120	99.120	99.120	3.375	99.328	99.328	99.328	3.000	97.357	97.357	97.357	Margin = 2.250		Index = 0.190	
3.500	99.124	99.124	99.124	3.500	99.331	99.331	99.331	3.125	97.360	97.360	97.360				
3.625	99.128	99.128	99.128	3.625	99.345	99.345	99.345	3.250	99.728	99.728	99.728				
3.750	99.881	99.881	99.881	3.750	99.850	99.850	99.850	3.375	99.731	99.731	99.731				
3.875	99.784	99.784	99.784	3.875	99.883	99.883	99.883	3.500	99.734	99.734	99.734				
4.000	99.807	99.807	99.807	4.000	99.886	99.886	99.886	3.625	99.757	99.757	99.757				
4.125	99.811	99.811	99.811	4.125	99.875	99.875	99.875	3.750	99.795	99.795	99.795				
4.250	100.361	100.361	100.361	4.250	100.289	100.289	100.289	3.875	99.837	99.837	99.837				
4.375	100.264	100.264	100.264	4.375	100.291	100.291	100.291	4.000	99.839	99.839	99.839				
4.500	100.253	100.253	100.253	4.500	100.293	100.293	100.293	4.125	99.829	99.829	99.829				
4.625	100.256	100.256	100.256	4.625	100.283	100.283	100.283	4.250	100.305	100.305	100.305				
4.750	99.300	99.300	99.300	4.750	99.228	99.228	99.228	4.375	100.308	100.308	100.308				
4.875	99.203	99.203	99.203	4.875	99.230	99.230	99.230	4.500	100.310	100.310	100.310				
6.250	100.358	100.358	100.358	6.250	100.385	100.385	100.385	4.625	100.299	100.299	100.299				

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	97.376	97.376	97.376	2.750	97.005	97.005	97.005	2.375	94.562	94.562	94.562	3.125	92.888	92.888	92.888
2.875	97.381	97.381	97.381	2.875	97.008	97.008	97.008	2.500	94.566	94.566	94.566	3.250	94.359	94.359	94.359
3.000	97.385	97.385	97.385	3.000	97.012	97.012	97.012	2.625	94.570	94.570	94.570	3.375	94.360	94.360	94.360
3.125	97.390	97.390	97.390	3.125	97.016	97.016	97.016	2.750	95.388	95.388	95.388	3.500	94.355	94.355	94.355
3.250	98.465	98.465	98.465	3.250	98.395	98.395	98.395	2.875	95.392	95.392	95.392	3.625	94.357	94.357	94.357
3.375	98.370	98.370	98.370	3.375	98.398	98.398	98.398	3.000	95.396	95.396	95.396	Margin = 2.250		Index = 0.190	
3.500	98.374	98.374	98.374	3.500	98.401	98.401	98.401	3.125	95.399	95.399	95.399	30 Year OTC			
3.625	98.378	98.378	98.378	3.625	98.415	98.415	98.415	3.250	97.454	97.454	97.454	Rate	30 Day	45 Day	60 Day
3.750	98.931	98.931	98.931	3.750	98.420	98.420	98.420	3.375	97.457	97.457	97.457	4.000	99.432	99.432	99.432
3.875	98.834	98.834	98.834	3.875	98.453	98.453	98.453	3.500	97.461	97.461	97.461	4.125	99.436	99.436	99.436
4.000	98.857	98.857	98.857	4.000	98.456	98.456	98.456	3.625	97.484	97.484	97.484	4.375	99.889	99.889	99.889
4.125	98.861	98.861	98.861	4.125	98.445	98.445	98.445	3.750	97.865	97.865	97.865	4.500	99.878	99.878	99.878
4.250	99.611	99.611	99.611	4.250	98.859	98.859	98.859	3.875	97.907	97.907	97.907	4.625	99.881	99.881	99.881
4.375	99.514	99.514	99.514	4.375	98.861	98.861	98.861	4.000	97.909	97.909	97.909	4.875	98.828	98.828	98.828
4.500	99.503	99.503	99.503	4.500	98.863	98.863	98.863	4.125	97.899	97.899	97.899	5.000	98.817	98.817	98.817
4.625	99.506	99.506	99.506	4.625	98.853	98.853	98.853	4.250	97.875	97.875	97.875	5.125	98.820	98.820	98.820
4.750	98.550	98.550	98.550	4.750	97.798	97.798	97.798	4.375	97.878	97.878	97.878	5.500	100.756	100.756	100.756
4.875	98.453	98.453	98.453	4.875	97.800	97.800	97.800	4.500	97.880	97.880	97.880	5.625	100.759	100.759	100.759
6.250	99.608	99.608	99.608	6.250	98.955	98.955	98.955	4.625	97.869	97.869	97.869	6.250	99.674	99.674	99.674

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	96.682	96.682	96.682	4.750	N/A	N/A	N/A
4.125	96.511	96.511	96.511	6.250	99.750	99.500	99.250	4.125	96.686	96.686	96.686				
4.250	96.961	96.961	96.961					4.375	97.139	97.139	97.139				
4.375	96.964	96.964	96.964					4.500	97.128	97.128	97.128				
4.500	96.753	96.753	96.753					4.625	97.131	97.131	97.131				
4.625	96.756	96.756	96.756					4.750	96.078	96.078	96.078				
5.000	95.892	95.892	95.892					5.000	96.067	96.067	96.067				
5.125	95.895	95.895	95.895					5.125	96.070	96.070	96.070				
5.250	96.483	96.483	96.483					5.500	98.006	98.006	98.006				
Borrower Paid Comp Only				Lender Paid Only				5.625	98.009	98.009	98.009	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.924	96.924	96.924	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@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/17/2020

45 Day Lock Exp.:

8/3/2020

60 Day Lock Exp.:

8/17/2020

W. Rate Sheet Dated: 6/17/2020

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	
2.500	96.504	96.504	96.254	
2.625	97.593	97.593	97.343	
2.750	98.300	98.300	98.050	
2.875	98.915	98.915	98.665	
3.000	99.542	99.542	99.292	
3.125	99.886	99.886	99.636	
3.250	99.964	99.964	99.714	
3.375	100.384	100.384	100.134	
3.500	100.734	100.734	100.484	
3.625	101.023	101.023	100.773	
3.750	101.222	101.222	100.972	
3.875	101.544	101.544	101.294	
4.000	101.847	101.847	101.597	
4.125	101.967	101.967	101.717	
4.250	101.135	101.135	100.885	
4.375	101.445	101.445	101.195	
4.500	101.697	101.697	101.447	
4.625	101.793	101.793	101.543	
4.750	101.905	101.905	101.655	
4.875	103.189	103.189	102.939	

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	96.131	96.131	95.881	
2.500	97.003	97.003	96.753	
2.625	97.817	97.817	97.567	
2.750	98.327	98.327	98.077	
2.875	99.027	99.027	98.777	
3.000	99.540	99.540	99.290	
3.125	99.982	99.982	99.732	
3.250	99.683	99.683	99.433	
3.375	100.163	100.163	99.913	
3.500	100.544	100.544	100.294	
3.625	100.821	100.821	100.571	
3.750	101.109	101.109	100.859	
3.875	101.504	101.504	101.254	
4.000	101.836	101.836	101.586	
4.125	101.962	101.962	101.712	

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	96.739	96.739	96.489	
2.250	97.339	97.339	97.089	
2.375	97.878	97.878	97.628	
2.500	98.535	98.535	98.285	
2.625	98.975	98.975	98.725	
2.750	99.455	99.455	99.205	
2.875	99.795	99.795	99.545	
3.000	99.916	99.916	99.666	
3.125	100.360	100.360	100.110	
3.250	100.708	100.708	100.458	
3.375	101.007	101.007	100.757	
3.500	101.190	101.190	100.940	
3.625	101.037	101.037	100.787	
3.750	101.351	101.351	101.101	
3.875	101.501	101.501	101.251	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.930	97.930	97.680	
3.000	98.556	98.556	98.306	
3.125	98.900	98.900	98.650	
3.250	98.384	98.384	98.134	
3.375	98.804	98.804	98.554	
3.500	99.154	99.154	98.904	
3.625	99.442	99.442	99.192	
3.750	98.925	98.925	98.675	
3.875	99.246	99.246	98.996	
4.000	99.549	99.549	99.299	
4.125	99.669	99.669	99.419	
4.250	98.399	98.399	98.149	
4.375	98.709	98.709	98.459	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.330	98.330	98.080	
3.000	98.670	98.670	98.420	
3.125	98.791	98.791	98.541	
3.250	98.422	98.422	98.172	
3.375	98.770	98.770	98.520	
3.500	99.069	99.069	98.819	
3.625	99.252	99.252	99.002	
3.750	97.910	97.910	97.660	
3.875	98.224	98.224	97.974	
4.000	98.374	98.374	98.124	
4.125	98.717	98.717	98.467	
4.250	97.416	97.416	97.166	
4.375	97.729	97.729	97.479	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.230	98.230	97.980	
2.875	98.570	98.570	98.320	
3.000	98.691	98.691	98.441	
3.125	98.322	98.322	98.072	
3.250	98.670	98.670	98.420	
3.375	98.969	98.969	98.719	
3.500	99.152	99.152	98.902	
3.625	97.810	97.810	97.560	
3.750	98.124	98.124	97.874	
3.875	98.274	98.274	98.024	
4.000	98.617	98.617	98.367	
4.125	97.316	97.316	97.066	
4.250	97.629	97.629	97.379	

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.:

7/17/2020

45 Day Lock Exp.:

8/3/2020

60 Day Lock Exp.:

8/17/2020

W. Rate Sheet Dated: 6/17/2020

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	98.949	98.949	98.949	3.375	100.518	100.518	100.518	3.375	100.518	100.518	100.518	2.750	98.316	98.316	98.316	3.375	99.291	99.291	99.291
2.875	99.610	99.610	99.610	3.500	100.926	100.926	100.926	3.500	100.926	100.926	100.926	2.875	98.977	98.977	98.977	3.500	99.699	99.699	99.699
2.990	100.184	100.184	100.184	3.625	101.269	101.269	101.269	3.625	101.269	101.269	101.269	2.990	99.551	99.551	99.551	3.625	100.042	100.042	100.042
3.000	100.284	100.284	100.284	3.750	101.469	101.469	101.469	3.750	101.469	101.469	101.469	3.000	99.651	99.651	99.651	3.750	99.494	99.494	99.494
3.125	100.680	100.680	100.680	3.875	101.826	101.826	101.826	3.875	101.826	101.826	101.826	3.125	100.047	100.047	100.047	3.875	99.851	99.851	99.851
3.250	100.919	100.919	100.919	3.990	102.059	102.059	102.059	3.990	102.059	102.059	102.059	3.250	99.692	99.692	99.692	3.990	100.084	100.084	100.084
3.375	101.393	101.393	101.393	4.000	102.159	102.159	102.159	4.000	102.159	102.159	102.159	3.375	100.166	100.166	100.166	4.000	100.184	100.184	100.184
3.500	101.801	101.801	101.801	4.125	102.297	102.297	102.297	4.125	102.297	102.297	102.297	3.500	100.574	100.574	100.574	4.125	100.322	100.322	100.322
3.625	102.144	102.144	102.144	4.250	101.535	101.535	101.535	4.250	101.535	101.535	101.535	3.625	100.917	100.917	100.917	4.250	99.183	99.183	99.183
3.750	102.344	102.344	102.344	4.375	101.851	101.851	101.851	4.375	101.851	101.851	101.851	3.750	100.369	100.369	100.369	4.375	99.499	99.499	99.499
3.875	102.701	102.701	102.701	4.500	101.862	101.862	101.862	4.500	101.862	101.862	101.862	3.875	100.726	100.726	100.726	4.500	99.510	99.510	99.510
3.990	102.934	102.934	102.934	4.625	101.960	101.960	101.960	4.625	101.960	101.960	101.960	3.990	100.959	100.959	100.959	4.625	99.608	99.608	99.608
4.000	103.034	103.034	103.034	4.750	102.015	102.015	102.015	4.750	102.015	102.015	102.015	4.000	101.059	101.059	101.059	4.750	99.354	99.354	99.354
4.125	103.172	103.172	103.172	4.875	102.324	102.324	102.324	4.875	102.324	102.324	102.324	4.125	101.197	101.197	101.197	4.875	99.663	99.663	99.663
4.250	102.410	102.410	102.410	4.990	102.452	102.452	102.452	4.990	102.452	102.452	102.452	4.250	100.058	100.058	100.058	4.990	99.791	99.791	99.791
4.375	102.726	102.726	102.726	5.000	102.552	102.552	102.552	5.000	102.552	102.552	102.552	4.375	100.374	100.374	100.374	5.000	99.891	99.891	99.891
4.500	102.987	102.987	102.987	5.125	102.589	102.589	102.589	5.125	102.589	102.589	102.589	4.500	100.635	100.635	100.635	5.125	98.660	98.660	98.660
4.625	103.085	103.085	103.085	5.250	103.371	103.371	103.371	5.250	103.371	103.371	103.371	4.625	100.733	100.733	100.733	5.250	99.442	99.442	99.442
4.750	103.140	103.140	103.140	5.375	104.601	104.601	104.601	5.375	104.601	104.601	104.601	4.750	100.479	100.479	100.479	5.375	100.522	100.522	100.522
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	99.291	99.291	99.291	2.750	99.375	99.375	99.375	3.375	101.086	101.086	101.086	3.375	101.086	101.086	101.086	2.750	100.826	100.826	100.826
3.500	99.699	99.699	99.699	2.875	100.117	100.117	100.117	3.500	101.488	101.488	101.488	3.500	101.488	101.488	101.488	2.875	101.198	101.198	101.198
3.625	100.042	100.042	100.042	2.990	100.572	100.572	100.572	3.625	101.782	101.782	101.782	3.625	101.782	101.782	101.782	2.990	101.255	101.255	101.255
3.750	99.494	99.494	99.494	3.000	100.672	100.672	100.672	3.750	101.995	101.995	101.995	3.750	101.995	101.995	101.995	3.000	101.355	101.355	101.355
3.875	99.851	99.851	99.851	3.125	101.145	101.145	101.145	3.875	102.398	102.398	102.398	3.875	102.398	102.398	102.398	3.125	101.922	101.922	101.922
3.990	100.084	100.084	100.084	3.250	101.076	101.076	101.076	3.990	102.637	102.637	102.637	3.990	102.637	102.637	102.637	3.250	102.293	102.293	102.293
4.000	100.184	100.184	100.184	3.375	101.586	101.586	101.586	4.000	102.737	102.737	102.737	4.000	102.737	102.737	102.737	3.375	102.610	102.610	102.610
4.125	100.322	100.322	100.322	3.500	101.988	101.988	101.988	4.125	102.869	102.869	102.869	4.125	102.869	102.869	102.869	3.500	102.807	102.807	102.807
4.250	99.183	99.183	99.183	3.625	102.282	102.282	102.282	4.250	102.402	102.402	102.402	4.250	102.402	102.402	102.402	3.625	102.731	102.731	102.731
4.375	99.499	99.499	99.499	3.750	102.495	102.495	102.495	4.375	102.597	102.597	102.597	4.375	102.597	102.597	102.597	3.750	103.050	103.050	103.050
4.500	99.510	99.510	99.510	3.875	102.898	102.898	102.898	4.500	102.015	102.015	102.015	4.500	102.015	102.015	102.015	3.875	103.200	103.200	103.200
4.625	99.608	99.608	99.608	3.990	103.137	103.137	103.137	4.625	102.084	102.084	102.084	4.625	102.084	102.084	102.084	3.990	103.447	103.447	103.447
4.750	99.354	99.354	99.354	4.000	103.237	103.237	103.237	4.750	102.571	102.571	102.571	4.750	102.571	102.571	102.571	4.000	103.547	103.547	103.547
4.875	99.663	99.663	99.663	4.125	103.369	103.369	103.369	4.875	102.823	102.823	102.823	4.875	102.823	102.823	102.823	4.125	102.835	102.835	102.835
4.990	99.791	99.791	99.791	4.250	102.902	102.902	102.902	4.990	103.140	103.140	103.140	4.990	103.140	103.140	103.140	4.250	103.147	103.147	103.147
5.000	99.891	99.891	99.891	4.375	103.097	103.097	103.097	5.000	103.240	103.240	103.240	5.000	103.240	103.240	103.240	4.375	103.397	103.397	103.397
5.125	98.660	98.660	98.660	4.500	103.265	103.265	103.265	5.125	103.519	103.519	103.519	5.125	103.519	103.519	103.519	4.500	103.528	103.528	103.528
5.250	99.442	99.442	99.442	4.625	103.334	103.334	103.334	5.250	103.535	103.535	103.535	5.250	103.535	103.535	103.535	4.625	103.052	103.052	103.052
5.375	100.522	100.522	100.522	4.750	103.821	103.821	103.821	5.375	104.782	104.782	104.782	5.375	104.782	104.782	104.782	4.750	103.192	103.192	103.192
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	102.826	102.826	102.826	2.750	103.076	103.076	103.076	2.750	99.863	99.863	99.863	2.750	101.863	101.863	101.863	2.750	102.113	102.113	102.113
2.875	101.198	101.198	101.198	2.875	101.198	101.198	101.198	2.875	100.235	100.235	100.235	2.875	100.235	100.235	100.235	2.875	100.235	100.235	100.235
2.990	101.255	101.255	101.255	2.990	101.255	101.255	101.255	2.990	100.292	100.292	100.292	2.990	100.292	100.292	100.292	2.990	100.292	100.292	100.292
3.000	101.355	101.355	101.355	3.000	101.355	101.355	101.355	3.000	100.392	100.392	100.392	3.000	100.392	100.392	100.392	3.000	100.392	100.392	100.392
3.125	101.922	101.922	101.922	3.125	101.922	101.922	101.922	3.125	100.053	100.053	100.053	3.125	100.053	100.053	100.053	3.125	100.053	100.053	100.053
3.250	102.293	102.293	102.293	3.250	102.293	102.293	102.293	3.250	100.424	100.424	100.424	3.250	100.424	100.424	100.424	3.250	100.424	100.424	100.424
3.375	102.610	102.610	102.610	3.375	102.610	102.610	102.610	3.375	100.741	100.741	100.741	3.375	100.741	100.741	100.741	3.375	100.741	100.741	100.741
3.500	102.807	102.807	102.807	3.500	102.807	102.807	102.807	3.500	100.938	100.938	100.938	3.500	100.938	100.938	100.938	3.500	100.938	100.938	100.938
3.625	102.731	102.731	102.731	3.625	102.731	102.731	102.731	3.625	99.707	99.707	99.707	3.625	99.707	99.707	99.707	3.625	99.707	99.707	99.707
3.750	103.050	103.050	103.050	3.750	103.050	103.050	103.050	3.750	100.026	100.026	100.026	3.750	100.026	100.026	100.026	3.750	100.026	100.026	100.026
3.875	103.200	103.200	103.200	3.875	103.200	103.200	103.200	3.875	100.176	100.176	100.176	3.875	100.176	100.176	100.176	3.875	100.		



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.:

7/17/2020

45 Day Lock Exp.:

8/3/2020

60 Day Lock Exp.:

8/17/2020

W. Rate Sheet Dated: 6/17/2020

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	99.003	99.003	99.003	2.750	99.364	99.364	99.364	2.750	100.967	100.967	100.967	2.750	98.020	98.020	98.020	2.750	99.704	99.704	99.704
2.875	99.654	99.654	99.654	2.875	100.100	100.100	100.100	2.875	101.337	101.337	101.337	2.875	98.671	98.671	98.671	2.875	100.074	100.074	100.074
2.990	100.220	100.220	100.220	2.990	100.557	100.557	100.557	2.990	101.385	101.385	101.385	2.990	99.237	99.237	99.237	2.990	100.122	100.122	100.122
3.000	100.320	100.320	100.320	3.000	100.657	100.657	100.657	3.000	101.485	101.485	101.485	3.000	99.337	99.337	99.337	3.000	100.222	100.222	100.222
3.125	100.709	100.709	100.709	3.125	101.128	101.128	101.128	3.125	101.979	101.979	101.979	3.125	99.726	99.726	99.726	3.125	99.810	99.810	99.810
3.250	100.982	100.982	100.982	3.250	101.098	101.098	101.098	3.250	102.349	102.349	102.349	3.250	99.405	99.405	99.405	3.250	100.180	100.180	100.180
3.375	101.448	101.448	101.448	3.375	101.604	101.604	101.604	3.375	102.664	102.664	102.664	3.375	99.871	99.871	99.871	3.375	100.495	100.495	100.495
3.500	101.854	101.854	101.854	3.500	102.006	102.006	102.006	3.500	102.864	102.864	102.864	3.500	100.277	100.277	100.277	3.500	100.695	100.695	100.695
3.625	102.199	102.199	102.199	3.625	102.294	102.294	102.294	3.625	102.719	102.719	102.719	3.625	100.622	100.622	100.622	3.625	99.395	99.395	99.395
3.750	102.453	102.453	102.453	3.750	102.583	102.583	102.583	3.750	103.036	103.036	103.036	3.750	100.128	100.128	100.128	3.750	99.712	99.712	99.712
3.875	102.804	102.804	102.804	3.875	102.984	102.984	102.984	3.875	103.187	103.187	103.187	3.875	100.479	100.479	100.479	3.875	99.863	99.863	99.863
3.990	103.035	103.035	103.035	3.990	103.221	103.221	103.221	3.990	103.434	103.434	103.434	3.990	100.710	100.710	100.710	3.990	100.110	100.110	100.110
4.000	103.135	103.135	103.135	4.000	103.321	103.321	103.321	4.000	103.534	103.534	103.534	4.000	100.810	100.810	100.810	4.000	100.210	100.210	100.210
4.125	103.268	103.268	103.268	4.125	103.452	103.452	103.452	4.125	102.642	102.642	102.642	4.125	100.943	100.943	100.943	4.125	98.945	98.945	98.945
4.250	102.566	102.566	102.566	4.250	103.034	103.034	103.034	4.250	102.958	102.958	102.958	4.250	99.864	99.864	99.864	4.250	99.261	99.261	99.261
4.375	102.879	102.879	102.879	4.375	103.228	103.228	103.228	4.375	103.212	103.212	103.212	4.375	100.177	100.177	100.177	4.375	99.515	99.515	99.515
4.500	103.134	103.134	103.134	4.500	103.394	103.394	103.394	4.500	103.338	103.338	103.338	4.500	100.432	100.432	100.432	4.500	99.641	99.641	99.641
4.625	103.232	103.232	103.232	4.625	103.462	103.462	103.462	4.625	102.832	102.832	102.832	4.625	100.530	100.530	100.530	4.625	98.538	98.538	98.538
4.750	103.225	103.225	103.225	4.750	103.881	103.881	103.881	4.750	102.970	102.970	102.970	4.750	100.214	100.214	100.214	4.750	100.009	100.009	100.009

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.:

7/17/2020

45 Day Lock Exp.:

8/3/2020

60 Day Lock Exp.:

8/17/2020

W. Rate Sheet Dated: 6/17/2020

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)