

W. Rate Sheet Dated: 6/18/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.979	99.979	99.979	2.750	99.858	99.858	99.858	2.375	97.720	97.720	97.720	3.125	95.788	95.788	95.788
2.875	99.984	99.984	99.984	2.875	99.861	99.861	99.861	2.500	97.724	97.724	97.724	3.250	97.290	97.290	97.290
3.000	99.988	99.988	99.988	3.000	99.865	99.865	99.865	2.625	97.727	97.727	97.727	3.375	97.292	97.292	97.292
3.125	99.993	99.993	99.993	3.125	99.869	99.869	99.869	2.750	98.831	98.831	98.831	3.500	97.287	97.287	97.287
3.250	101.084	101.084	101.084	3.250	100.763	100.763	100.763	2.875	98.835	98.835	98.835	3.625	97.288	97.288	97.288
3.375	100.988	100.988	100.988	3.375	100.767	100.767	100.767	3.000	98.838	98.838	98.838	Margin = 2.250		Index = 0.190	
3.500	100.993	100.993	100.993	3.500	100.770	100.770	100.770	3.125	98.842	98.842	98.842				
3.625	100.997	100.997	100.997	3.625	100.784	100.784	100.784	3.250	101.229	101.229	101.229				
3.750	102.109	102.109	102.109	3.750	101.649	101.649	101.649	3.375	101.232	101.232	101.232				
3.875	102.013	102.013	102.013	3.875	101.681	101.681	101.681	3.500	101.236	101.236	101.236				
4.000	102.035	102.035	102.035	4.000	101.684	101.684	101.684	3.625	101.259	101.259	101.259				
4.125	102.039	102.039	102.039	4.125	101.673	101.673	101.673	3.750	101.546	101.546	101.546				
4.250	102.745	102.745	102.745	4.250	102.243	102.243	102.243	3.875	101.588	101.588	101.588				
4.375	102.648	102.648	102.648	4.375	102.245	102.245	102.245	4.000	101.591	101.591	101.591				
4.500	102.637	102.637	102.637	4.500	102.248	102.248	102.248	4.125	101.580	101.580	101.580				
4.625	102.640	102.640	102.640	4.625	102.237	102.237	102.237	4.250	102.338	102.338	102.338				
4.750	103.309	103.309	103.309	4.750	102.807	102.807	102.807	4.375	102.340	102.340	102.340				
4.875	103.212	103.212	103.212	4.875	102.809	102.809	102.809	4.500	102.342	102.342	102.342				
6.250	104.570	104.570	104.570	6.250	104.167	104.167	104.167	4.625	102.332	102.332	102.332				

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	99.229	99.229	99.229	2.750	98.858	98.858	98.858	2.375	96.720	96.720	96.720	3.125	94.788	94.788	94.788
2.875	99.234	99.234	99.234	2.875	98.861	98.861	98.861	2.500	96.724	96.724	96.724	3.250	96.290	96.290	96.290
3.000	99.238	99.238	99.238	3.000	98.865	98.865	98.865	2.625	96.727	96.727	96.727	3.375	96.292	96.292	96.292
3.125	99.243	99.243	99.243	3.125	98.869	98.869	98.869	2.750	97.831	97.831	97.831	3.500	96.287	96.287	96.287
3.250	100.334	100.334	100.334	3.250	100.263	100.263	100.263	2.875	97.835	97.835	97.835	3.625	96.288	96.288	96.288
3.375	100.238	100.238	100.238	3.375	100.267	100.267	100.267	3.000	97.838	97.838	97.838	Margin = 2.250		Index = 0.190	
3.500	100.243	100.243	100.243	3.500	100.270	100.270	100.270	3.125	97.842	97.842	97.842	30 Year OTC			
3.625	100.247	100.247	100.247	3.625	100.284	100.284	100.284	3.250	100.229	100.229	100.229	Rate	30 Day	45 Day	60 Day
3.750	101.159	101.159	101.159	3.750	100.649	100.649	100.649	3.375	100.232	100.232	100.232	4.000	101.660	101.660	101.660
3.875	101.063	101.063	101.063	3.875	100.681	100.681	100.681	3.500	100.236	100.236	100.236	4.125	101.664	101.664	101.664
4.000	101.085	101.085	101.085	4.000	100.684	100.684	100.684	3.625	100.259	100.259	100.259	4.375	102.273	102.273	102.273
4.125	101.089	101.089	101.089	4.125	100.673	100.673	100.673	3.750	100.546	100.546	100.546	4.500	102.262	102.262	102.262
4.250	101.995	101.995	101.995	4.250	101.243	101.243	101.243	3.875	100.588	100.588	100.588	4.625	102.265	102.265	102.265
4.375	101.898	101.898	101.898	4.375	101.245	101.245	101.245	4.000	100.591	100.591	100.591	4.875	102.837	102.837	102.837
4.500	101.887	101.887	101.887	4.500	101.248	101.248	101.248	4.125	100.580	100.580	100.580	5.000	102.827	102.827	102.827
4.625	101.890	101.890	101.890	4.625	101.237	101.237	101.237	4.250	101.338	101.338	101.338	5.125	102.829	102.829	102.829
4.750	102.559	102.559	102.559	4.750	101.807	101.807	101.807	4.375	101.340	101.340	101.340	5.500	104.656	104.656	104.656
4.875	102.462	102.462	102.462	4.875	101.809	101.809	101.809	4.500	101.342	101.342	101.342	5.625	104.659	104.659	104.659
6.250	103.820	103.820	103.820	6.250	103.167	103.167	103.167	4.625	101.332	101.332	101.332	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	98.910	98.910	98.910	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.914	98.914	98.914				
4.125	99.089	99.089	99.089	6.250	103.750	103.500	103.250	4.375	99.523	99.523	99.523				
4.250	99.695	99.695	99.695					4.500	99.512	99.512	99.512				
4.375	99.698	99.698	99.698					4.625	99.515	99.515	99.515				
4.500	99.487	99.487	99.487					4.875	100.087	100.087	100.087				
4.625	99.490	99.490	99.490					5.000	100.077	100.077	100.077				
5.000	100.252	100.252	100.252					5.125	100.079	100.079	100.079				
5.125	100.254	100.254	100.254					5.500	101.906	101.906	101.906				
5.250	100.654	100.654	100.654					5.625	101.909	101.909	101.909				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	Rate	30 Day	45 Day	60 Day
								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	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/20/2020

45 Day Lock Exp.:

8/3/2020

60 Day Lock Exp.:

8/17/2020

W. Rate Sheet Dated: 6/18/2020

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	98.079	98.079	98.079	2.750	98.388	98.388	98.388	2.375	94.500	94.500	94.500	3.125	94.898	94.898	94.898
2.875	98.084	98.084	98.084	2.875	98.391	98.391	98.391	2.500	94.504	94.504	94.504	3.250	96.369	96.369	96.369
3.000	98.088	98.088	98.088	3.000	98.395	98.395	98.395	2.625	94.507	94.507	94.507	3.375	96.370	96.370	96.370
3.125	98.093	98.093	98.093	3.125	98.399	98.399	98.399	2.750	97.361	97.361	97.361	3.500	96.365	96.365	96.365
3.250	99.153	99.153	99.153	3.250	99.262	99.262	99.262	2.875	97.365	97.365	97.365	3.625	96.367	96.367	96.367
3.375	99.057	99.057	99.057	3.375	99.266	99.266	99.266	3.000	97.368	97.368	97.368	Margin = 2.250		Index = 0.190	
3.500	99.061	99.061	99.061	3.500	99.269	99.269	99.269	3.125	97.372	97.372	97.372				
3.625	99.065	99.065	99.065	3.625	99.282	99.282	99.282	3.250	99.728	99.728	99.728				
3.750	99.834	99.834	99.834	3.750	99.804	99.804	99.804	3.375	99.731	99.731	99.731				
3.875	99.738	99.738	99.738	3.875	99.836	99.836	99.836	3.500	99.734	99.734	99.734				
4.000	99.760	99.760	99.760	4.000	99.839	99.839	99.839	3.625	99.757	99.757	99.757				
4.125	99.764	99.764	99.764	4.125	99.828	99.828	99.828	3.750	99.701	99.701	99.701				
4.250	100.345	100.345	100.345	4.250	100.273	100.273	100.273	3.875	99.743	99.743	99.743				
4.375	100.248	100.248	100.248	4.375	100.275	100.275	100.275	4.000	99.746	99.746	99.746				
4.500	100.237	100.237	100.237	4.500	100.278	100.278	100.278	4.125	99.735	99.735	99.735				
4.625	100.240	100.240	100.240	4.625	100.267	100.267	100.267	4.250	100.368	100.368	100.368				
4.750	99.222	99.222	99.222	4.750	99.150	99.150	99.150	4.375	100.370	100.370	100.370				
4.875	99.125	99.125	99.125	4.875	99.152	99.152	99.152	4.500	100.372	100.372	100.372				
6.250	100.920	100.920	100.920	6.250	100.947	100.947	100.947	4.625	100.362	100.362	100.362				

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	97.329	97.329	97.329	2.750	96.958	96.958	96.958	2.375	94.570	94.570	94.570	3.125	92.888	92.888	92.888
2.875	97.334	97.334	97.334	2.875	96.961	96.961	96.961	2.500	94.574	94.574	94.574	3.250	94.359	94.359	94.359
3.000	97.338	97.338	97.338	3.000	96.965	96.965	96.965	2.625	94.577	94.577	94.577	3.375	94.360	94.360	94.360
3.125	97.343	97.343	97.343	3.125	96.969	96.969	96.969	2.750	95.400	95.400	95.400	3.500	94.355	94.355	94.355
3.250	98.403	98.403	98.403	3.250	98.332	98.332	98.332	2.875	95.404	95.404	95.404	3.625	94.357	94.357	94.357
3.375	98.307	98.307	98.307	3.375	98.336	98.336	98.336	3.000	95.407	95.407	95.407	Margin = 2.250		Index = 0.190	
3.500	98.311	98.311	98.311	3.500	98.339	98.339	98.339	3.125	95.411	95.411	95.411	30 Year OTC			
3.625	98.315	98.315	98.315	3.625	98.352	98.352	98.352	3.250	97.454	97.454	97.454	Rate	30 Day	45 Day	60 Day
3.750	98.884	98.884	98.884	3.750	98.374	98.374	98.374	3.375	97.457	97.457	97.457	4.000	99.385	99.385	99.385
3.875	98.788	98.788	98.788	3.875	98.406	98.406	98.406	3.500	97.461	97.461	97.461	4.125	99.389	99.389	99.389
4.000	98.810	98.810	98.810	4.000	98.409	98.409	98.409	3.625	97.484	97.484	97.484	4.375	99.873	99.873	99.873
4.125	98.814	98.814	98.814	4.125	98.398	98.398	98.398	3.750	97.771	97.771	97.771	4.500	99.862	99.862	99.862
4.250	99.595	99.595	99.595	4.250	98.843	98.843	98.843	3.875	97.813	97.813	97.813	4.625	99.865	99.865	99.865
4.375	99.498	99.498	99.498	4.375	98.845	98.845	98.845	4.000	97.816	97.816	97.816	4.875	98.750	98.750	98.750
4.500	99.487	99.487	99.487	4.500	98.848	98.848	98.848	4.125	97.805	97.805	97.805	5.000	98.739	98.739	98.739
4.625	99.490	99.490	99.490	4.625	98.837	98.837	98.837	4.250	97.938	97.938	97.938	5.125	98.742	98.742	98.742
4.750	98.472	98.472	98.472	4.750	97.720	97.720	97.720	4.375	97.940	97.940	97.940	5.500	100.756	100.756	100.756
4.875	98.375	98.375	98.375	4.875	97.722	97.722	97.722	4.500	97.942	97.942	97.942	5.625	100.759	100.759	100.759
6.250	100.170	100.170	100.170	6.250	99.517	99.517	99.517	4.625	97.932	97.932	97.932	6.250	100.236	100.236	100.236

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	96.635	96.635	96.635	4.750	N/A	N/A	N/A
4.125	96.464	96.464	96.464	6.250	99.750	99.500	99.250	4.125	96.639	96.639	96.639				
4.250	96.945	96.945	96.945					4.375	97.123	97.123	97.123				
4.375	96.948	96.948	96.948					4.500	97.112	97.112	97.112				
4.500	96.737	96.737	96.737					4.625	97.115	97.115	97.115				
4.625	96.740	96.740	96.740					4.875	96.000	96.000	96.000				
5.000	95.814	95.814	95.814					5.000	95.989	95.989	95.989				
5.125	95.817	95.817	95.817					5.125	95.992	95.992	95.992				
5.250	96.404	96.404	96.404					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	97.486	97.486	97.486	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.:

7/20/2020

45 Day Lock Exp.:

8/3/2020

60 Day Lock Exp.:

8/17/2020

W. Rate Sheet Dated: 6/18/2020

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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/20/2020
45 Day Lock Exp.: 8/3/2020
60 Day Lock Exp.: 8/17/2020

W. Rate Sheet Dated: 6/18/2020

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	98.960	98.960	98.960	3.375	100.547	100.547	100.547	3.375	100.547	100.547	100.547	2.750	98.327	98.327	98.327	3.375	99.320	99.320	99.320
2.875	99.613	99.613	99.613	3.500	100.917	100.917	100.917	3.500	100.917	100.917	100.917	2.875	98.980	98.980	98.980	3.500	99.690	99.690	99.690
2.990	100.195	100.195	100.195	3.625	101.253	101.253	101.253	3.625	101.253	101.253	101.253	2.990	99.562	99.562	99.562	3.625	100.026	100.026	100.026
3.000	100.295	100.295	100.295	3.750	101.398	101.398	101.398	3.750	101.398	101.398	101.398	3.000	99.662	99.662	99.662	3.750	99.423	99.423	99.423
3.125	100.686	100.686	100.686	3.875	101.769	101.769	101.769	3.875	101.769	101.769	101.769	3.125	100.053	100.053	100.053	3.875	99.794	99.794	99.794
3.250	100.924	100.924	100.924	3.990	101.993	101.993	101.993	3.990	101.993	101.993	101.993	3.250	99.697	99.697	99.697	3.990	100.018	100.018	100.018
3.375	101.422	101.422	101.422	4.000	102.093	102.093	102.093	4.000	102.093	102.093	102.093	3.375	100.195	100.195	100.195	4.000	100.118	100.118	100.118
3.500	101.792	101.792	101.792	4.125	102.238	102.238	102.238	4.125	102.238	102.238	102.238	3.500	100.565	100.565	100.565	4.125	100.263	100.263	100.263
3.625	102.128	102.128	102.128	4.250	101.493	101.493	101.493	4.250	101.493	101.493	101.493	3.625	100.901	100.901	100.901	4.250	99.141	99.141	99.141
3.750	102.273	102.273	102.273	4.375	101.803	101.803	101.803	4.375	101.803	101.803	101.803	3.750	100.298	100.298	100.298	4.375	99.451	99.451	99.451
3.875	102.644	102.644	102.644	4.500	101.809	101.809	101.809	4.500	101.809	101.809	101.809	3.875	100.669	100.669	100.669	4.500	99.457	99.457	99.457
3.990	102.868	102.868	102.868	4.625	101.907	101.907	101.907	4.625	101.907	101.907	101.907	3.990	100.893	100.893	100.893	4.625	99.555	99.555	99.555
4.000	102.968	102.968	102.968	4.750	101.970	101.970	101.970	4.750	101.970	101.970	101.970	4.000	100.993	100.993	100.993	4.750	99.309	99.309	99.309
4.125	103.113	103.113	103.113	4.875	102.276	102.276	102.276	4.875	102.276	102.276	102.276	4.125	101.138	101.138	101.138	4.875	99.615	99.615	99.615
4.250	102.368	102.368	102.368	4.990	102.400	102.400	102.400	4.990	102.400	102.400	102.400	4.250	100.016	100.016	100.016	4.990	99.739	99.739	99.739
4.375	102.678	102.678	102.678	5.000	102.500	102.500	102.500	5.000	102.500	102.500	102.500	4.375	100.326	100.326	100.326	5.000	99.839	99.839	99.839
4.500	102.934	102.934	102.934	5.125	102.498	102.498	102.498	5.125	102.498	102.498	102.498	4.500	100.582	100.582	100.582	5.125	98.569	98.569	98.569
4.625	103.032	103.032	103.032	5.250	103.274	103.274	103.274	5.250	103.274	103.274	103.274	4.625	100.680	100.680	100.680	5.250	99.345	99.345	99.345
4.750	103.095	103.095	103.095	5.375	104.506	104.506	104.506	5.375	104.506	104.506	104.506	4.750	100.434	100.434	100.434	5.375	100.427	100.427	100.427
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	99.320	99.320	99.320	2.750	99.456	99.456	99.456	3.375	101.084	101.084	101.084	3.375	101.084	101.084	101.084	2.750	100.790	100.790	100.790
3.500	99.690	99.690	99.690	2.875	100.188	100.188	100.188	3.500	101.481	101.481	101.481	3.500	101.481	101.481	101.481	2.875	101.160	101.160	101.160
3.625	100.026	100.026	100.026	2.990	100.635	100.635	100.635	3.625	101.768	101.768	101.768	3.625	101.768	101.768	101.768	2.990	101.215	101.215	101.215
3.750	99.423	99.423	99.423	3.000	100.735	100.735	100.735	3.750	101.915	101.915	101.915	3.750	101.915	101.915	101.915	3.000	101.315	101.315	101.315
3.875	99.794	99.794	99.794	3.125	101.197	101.197	101.197	3.875	102.312	102.312	102.312	3.875	102.312	102.312	102.312	3.125	101.890	101.890	101.890
3.990	100.018	100.018	100.018	3.250	101.085	101.085	101.085	3.990	102.542	102.542	102.542	3.990	102.542	102.542	102.542	3.250	102.255	102.255	102.255
4.000	100.118	100.118	100.118	3.375	101.584	101.584	101.584	4.000	102.642	102.642	102.642	4.000	102.642	102.642	102.642	3.375	102.568	102.568	102.568
4.125	100.263	100.263	100.263	3.500	101.981	101.981	101.981	4.125	102.773	102.773	102.773	4.125	102.773	102.773	102.773	3.500	102.763	102.763	102.763
4.250	99.141	99.141	99.141	3.625	102.268	102.268	102.268	4.250	102.355	102.355	102.355	4.250	102.355	102.355	102.355	3.625	102.693	102.693	102.693
4.375	99.451	99.451	99.451	3.750	102.415	102.415	102.415	4.375	102.546	102.546	102.546	4.375	102.546	102.546	102.546	3.750	103.008	103.008	103.008
4.500	99.457	99.457	99.457	3.875	102.812	102.812	102.812	4.500	101.961	101.961	101.961	4.500	101.961	101.961	101.961	3.875	103.156	103.156	103.156
4.625	99.555	99.555	99.555	3.990	103.042	103.042	103.042	4.625	102.028	102.028	102.028	4.625	102.028	102.028	102.028	3.990	103.398	103.398	103.398
4.750	99.309	99.309	99.309	4.000	103.142	103.142	103.142	4.750	102.523	102.523	102.523	4.750	102.523	102.523	102.523	4.000	103.498	103.498	103.498
4.875	99.615	99.615	99.615	4.125	103.273	103.273	103.273	4.875	102.773	102.773	102.773	4.875	102.773	102.773	102.773	4.125	102.778	102.778	102.778
4.990	99.739	99.739	99.739	4.250	102.855	102.855	102.855	4.990	103.090	103.090	103.090	4.990	103.090	103.090	103.090	4.250	103.082	103.082	103.082
5.000	99.839	99.839	99.839	4.375	103.046	103.046	103.046	5.000	103.190	103.190	103.190	5.000	103.190	103.190	103.190	4.375	103.325	103.325	103.325
5.125	98.569	98.569	98.569	4.500	103.211	103.211	103.211	5.125	103.466	103.466	103.466	5.125	103.466	103.466	103.466	4.500	103.452	103.452	103.452
5.250	99.345	99.345	99.345	4.625	103.278	103.278	103.278	5.250	103.443	103.443	103.443	5.250	103.443	103.443	103.443	4.625	103.039	103.039	103.039
5.375	100.427	100.427	100.427	4.750	103.773	103.773	103.773	5.375	104.689	104.689	104.689	5.375	104.689	104.689	104.689	4.750	103.177	103.177	103.177
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	102.790	102.790	102.790	2.750	103.040	103.040	103.040	2.750	99.827	99.827	99.827	2.750	101.827	101.827	101.827	2.750	102.077	102.077	102.077
2.875	101.160	101.160	101.160	2.875	101.160	101.160	101.160	2.875	100.197	100.197	100.197	2.875	100.197	100.197	100.197	2.875	100.197	100.197	100.197
2.990	101.215	101.215	101.215	2.990	101.215	101.215	101.215	2.990	100.252	100.252	100.252	2.990	100.252	100.252	100.252	2.990	100.252	100.252	100.252
3.000	101.315	101.315	101.315	3.000	101.315	101.315	101.315	3.000	100.352	100.352	100.352	3.000	100.352	100.352	100.352	3.000	100.352	100.352	100.352
3.125	101.890	101.890	101.890	3.125	101.890	101.890	101.890	3.125	100.021	100.021	100.021	3.125	100.021	100.021	100.021	3.125	100.021	100.021	100.021
3.250	102.255	102.255	102.255	3.250	102.255	102.255	102.255	3.250	100.386	100.386	100.386	3.250	100.386	100.386	100.386	3.250	100.386	100.386	100.386
3.375	102.568	102.568	102.568	3.375	102.568	102.568	102.568	3.375	100.699	100.699	100.699	3.375	100.699	100.699	100.699	3.375	100.699	100.699	100.699
3.500	102.763	102.763	102.763	3.500	102.763	102.763	102.763	3.500	100.894	100.894	100.894	3.500	100.894	100.894	100.894	3.500	100.894	100.894	100.894
3.625	102.693	102.693	102.693	3.625	102.693	102.693	102.693	3.625	99.669	99.669	99.669	3.625	99.669	99.669	99.669	3.625	99.669	99.669	99.669
3.750	103.008	103.008	103.008	3.750	103.008	103.008	103.008	3.750	99.984	99.984	99.984	3.750	99.984	99.984	99.984	3.750			



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.:

7/20/2020

45 Day Lock Exp.:

8/3/2020

60 Day Lock Exp.:

8/17/2020

W. Rate Sheet Dated: 6/18/2020

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	98.949	98.949	98.949	2.750	99.375	99.375	99.375	2.750	100.826	100.826	100.826	2.750	97.966	97.966	97.966	2.750	99.563	99.563	99.563
2.875	99.610	99.610	99.610	2.875	100.117	100.117	100.117	2.875	101.198	101.198	101.198	2.875	98.627	98.627	98.627	2.875	99.935	99.935	99.935
2.990	100.184	100.184	100.184	2.990	100.572	100.572	100.572	2.990	101.255	101.255	101.255	2.990	99.201	99.201	99.201	2.990	99.992	99.992	99.992
3.000	100.284	100.284	100.284	3.000	100.672	100.672	100.672	3.000	101.355	101.355	101.355	3.000	99.301	99.301	99.301	3.000	100.092	100.092	100.092
3.125	100.680	100.680	100.680	3.125	101.145	101.145	101.145	3.125	101.922	101.922	101.922	3.125	99.697	99.697	99.697	3.125	99.753	99.753	99.753
3.250	100.919	100.919	100.919	3.250	101.076	101.076	101.076	3.250	102.293	102.293	102.293	3.250	99.342	99.342	99.342	3.250	100.124	100.124	100.124
3.375	101.393	101.393	101.393	3.375	101.586	101.586	101.586	3.375	102.610	102.610	102.610	3.375	99.816	99.816	99.816	3.375	100.441	100.441	100.441
3.500	101.801	101.801	101.801	3.500	101.988	101.988	101.988	3.500	102.807	102.807	102.807	3.500	100.224	100.224	100.224	3.500	100.638	100.638	100.638
3.625	102.144	102.144	102.144	3.625	102.282	102.282	102.282	3.625	102.731	102.731	102.731	3.625	100.567	100.567	100.567	3.625	99.407	99.407	99.407
3.750	102.344	102.344	102.344	3.750	102.495	102.495	102.495	3.750	103.050	103.050	103.050	3.750	100.019	100.019	100.019	3.750	99.726	99.726	99.726
3.875	102.701	102.701	102.701	3.875	102.898	102.898	102.898	3.875	103.200	103.200	103.200	3.875	100.376	100.376	100.376	3.875	99.876	99.876	99.876
3.990	102.934	102.934	102.934	3.990	103.137	103.137	103.137	3.990	103.447	103.447	103.447	3.990	100.609	100.609	100.609	3.990	100.123	100.123	100.123
4.000	103.034	103.034	103.034	4.000	103.237	103.237	103.237	4.000	103.547	103.547	103.547	4.000	100.709	100.709	100.709	4.000	100.223	100.223	100.223
4.125	103.172	103.172	103.172	4.125	103.369	103.369	103.369	4.125	102.835	102.835	102.835	4.125	100.847	100.847	100.847	4.125	99.138	99.138	99.138
4.250	102.410	102.410	102.410	4.250	102.902	102.902	102.902	4.250	103.147	103.147	103.147	4.250	99.708	99.708	99.708	4.250	99.450	99.450	99.450
4.375	102.726	102.726	102.726	4.375	103.097	103.097	103.097	4.375	103.397	103.397	103.397	4.375	100.024	100.024	100.024	4.375	99.700	99.700	99.700
4.500	102.987	102.987	102.987	4.500	103.265	103.265	103.265	4.500	103.528	103.528	103.528	4.500	100.285	100.285	100.285	4.500	99.831	99.831	99.831
4.625	103.085	103.085	103.085	4.625	103.334	103.334	103.334	4.625	103.052	103.052	103.052	4.625	100.383	100.383	100.383	4.625	98.758	98.758	98.758
4.750	103.140	103.140	103.140	4.750	103.821	103.821	103.821	4.750	103.192	103.192	103.192	4.750	100.129	100.129	100.129	4.750	100.231	100.231	100.231

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

7/20/2020

45 Day Lock Exp.:

8/3/2020

60 Day Lock Exp.:

8/17/2020

W. Rate Sheet Dated: 6/18/2020

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)