

W. Rate Sheet Dated: 6/24/2020

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	99.838	99.838	99.838	2.750	99.717	99.717	99.717	2.375	97.451	97.451	97.451	3.125	95.802	95.802	95.802
2.875	99.843	99.843	99.843	2.875	99.721	99.721	99.721	2.500	97.455	97.455	97.455	3.250	97.304	97.304	97.304
3.000	99.848	99.848	99.848	3.000	99.725	99.725	99.725	2.625	97.459	97.459	97.459	3.375	97.306	97.306	97.306
3.125	99.852	99.852	99.852	3.125	99.728	99.728	99.728	2.750	98.492	98.492	98.492	3.500	97.301	97.301	97.301
3.250	100.881	100.881	100.881	3.250	100.560	100.560	100.560	2.875	98.496	98.496	98.496	3.625	97.302	97.302	97.302
3.375	100.785	100.785	100.785	3.375	100.564	100.564	100.564	3.000	98.499	98.499	98.499	Margin = 2.250		Index = 0.180	
3.500	100.789	100.789	100.789	3.500	100.567	100.567	100.567	3.125	98.503	98.503	98.503				
3.625	100.794	100.794	100.794	3.625	100.581	100.581	100.581	3.250	100.859	100.859	100.859				
3.750	101.937	101.937	101.937	3.750	101.477	101.477	101.477	3.375	100.862	100.862	100.862				
3.875	101.841	101.841	101.841	3.875	101.509	101.509	101.509	3.500	100.865	100.865	100.865				
4.000	101.864	101.864	101.864	4.000	101.512	101.512	101.512	3.625	100.915	100.915	100.915				
4.125	101.867	101.867	101.867	4.125	101.501	101.501	101.501	3.750	101.397	101.397	101.397				
4.250	102.511	102.511	102.511	4.250	102.009	102.009	102.009	3.875	101.466	101.466	101.466				
4.375	102.414	102.414	102.414	4.375	102.011	102.011	102.011	4.000	101.468	101.468	101.468				
4.500	102.403	102.403	102.403	4.500	102.013	102.013	102.013	4.125	101.457	101.457	101.457				
4.625	102.406	102.406	102.406	4.625	102.003	102.003	102.003	4.250	102.075	102.075	102.075				
4.750	103.216	103.216	103.216	4.750	102.713	102.713	102.713	4.375	102.077	102.077	102.077				
4.875	103.118	103.118	103.118	4.875	102.716	102.716	102.716	4.500	102.079	102.079	102.079				
6.250	104.476	104.476	104.476	6.250	104.073	104.073	104.073	4.625	102.068	102.068	102.068				

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	99.088	99.088	99.088	2.750	98.717	98.717	98.717	2.375	96.451	96.451	96.451	3.125	94.802	94.802	94.802
2.875	99.093	99.093	99.093	2.875	98.721	98.721	98.721	2.500	96.455	96.455	96.455	3.250	96.304	96.304	96.304
3.000	99.098	99.098	99.098	3.000	98.725	98.725	98.725	2.625	96.459	96.459	96.459	3.375	96.306	96.306	96.306
3.125	99.102	99.102	99.102	3.125	98.728	98.728	98.728	2.750	97.492	97.492	97.492	3.500	96.301	96.301	96.301
3.250	100.131	100.131	100.131	3.250	100.060	100.060	100.060	2.875	97.496	97.496	97.496	3.625	96.302	96.302	96.302
3.375	100.035	100.035	100.035	3.375	100.064	100.064	100.064	3.000	97.499	97.499	97.499	Margin = 2.250		Index = 0.180	
3.500	100.039	100.039	100.039	3.500	100.067	100.067	100.067	3.125	97.503	97.503	97.503	30 Year OTC			
3.625	100.044	100.044	100.044	3.625	100.081	100.081	100.081	3.250	99.859	99.859	99.859	Rate	30 Day	45 Day	60 Day
3.750	100.987	100.987	100.987	3.750	100.477	100.477	100.477	3.375	99.862	99.862	99.862	4.000	101.489	101.489	101.489
3.875	100.891	100.891	100.891	3.875	100.509	100.509	100.509	3.500	99.865	99.865	99.865	4.125	101.492	101.492	101.492
4.000	100.914	100.914	100.914	4.000	100.512	100.512	100.512	3.625	99.915	99.915	99.915	4.375	102.039	102.039	102.039
4.125	100.917	100.917	100.917	4.125	100.501	100.501	100.501	3.750	100.397	100.397	100.397	4.500	102.028	102.028	102.028
4.250	101.761	101.761	101.761	4.250	101.009	101.009	101.009	3.875	100.466	100.466	100.466	4.625	102.031	102.031	102.031
4.375	101.664	101.664	101.664	4.375	101.011	101.011	101.011	4.000	100.468	100.468	100.468	4.875	102.743	102.743	102.743
4.500	101.653	101.653	101.653	4.500	101.013	101.013	101.013	4.125	100.457	100.457	100.457	5.000	102.733	102.733	102.733
4.625	101.656	101.656	101.656	4.625	101.003	101.003	101.003	4.250	101.075	101.075	101.075	5.125	102.736	102.736	102.736
4.750	102.466	102.466	102.466	4.750	101.713	101.713	101.713	4.375	101.077	101.077	101.077	5.500	104.813	104.813	104.813
4.875	102.368	102.368	102.368	4.875	101.716	101.716	101.716	4.500	101.079	101.079	101.079	5.625	104.815	104.815	104.815
6.250	103.726	103.726	103.726	6.250	103.073	103.073	103.073	4.625	101.068	101.068	101.068	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	98.739	98.739	98.739	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.742	98.742	98.742				
4.125	98.917	98.917	98.917	6.250	103.750	103.500	103.250	4.375	99.289	99.289	99.289				
4.250	99.461	99.461	99.461					4.500	99.278	99.278	99.278				
4.375	99.464	99.464	99.464					4.625	99.281	99.281	99.281				
4.500	99.253	99.253	99.253					4.875	99.993	99.993	99.993				
4.625	99.256	99.256	99.256					5.000	99.983	99.983	99.983				
5.000	100.158	100.158	100.158					5.125	99.986	99.986	99.986				
5.125	100.161	100.161	100.161					5.500	102.063	102.063	102.063				
5.250	100.561	100.561	100.561					5.625	102.065	102.065	102.065	30 yr DPA "3.5% DPA ; Lender Paid Only"			
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

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/24/2020

45 Day Lock Exp.:

8/10/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/24/2020

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	98.063	98.063	98.063	2.750	98.372	98.372	98.372	2.375	94.231	94.231	94.231	3.125	95.037	95.037	95.037
2.875	98.068	98.068	98.068	2.875	98.376	98.376	98.376	2.500	94.235	94.235	94.235	3.250	96.476	96.476	96.476
3.000	98.073	98.073	98.073	3.000	98.380	98.380	98.380	2.625	94.239	94.239	94.239	3.375	96.478	96.478	96.478
3.125	98.077	98.077	98.077	3.125	98.383	98.383	98.383	2.750	97.147	97.147	97.147	3.500	96.473	96.473	96.473
3.250	99.044	99.044	99.044	3.250	99.153	99.153	99.153	2.875	97.151	97.151	97.151	3.625	96.475	96.475	96.475
3.375	98.948	98.948	98.948	3.375	99.156	99.156	99.156	3.000	97.154	97.154	97.154	Margin = 2.250		Index = 0.180	
3.500	98.952	98.952	98.952	3.500	99.160	99.160	99.160	3.125	97.158	97.158	97.158				
3.625	98.956	98.956	98.956	3.625	99.173	99.173	99.173	3.250	99.451	99.451	99.451				
3.750	99.974	99.974	99.974	3.750	99.944	99.944	99.944	3.375	99.455	99.455	99.455				
3.875	99.878	99.878	99.878	3.875	99.977	99.977	99.977	3.500	99.458	99.458	99.458				
4.000	99.901	99.901	99.901	4.000	99.979	99.979	99.979	3.625	99.507	99.507	99.507				
4.125	99.905	99.905	99.905	4.125	99.969	99.969	99.969	3.750	99.865	99.865	99.865				
4.250	100.361	100.361	100.361	4.250	100.289	100.289	100.289	3.875	99.933	99.933	99.933				
4.375	100.264	100.264	100.264	4.375	100.291	100.291	100.291	4.000	99.936	99.936	99.936				
4.500	100.253	100.253	100.253	4.500	100.293	100.293	100.293	4.125	99.925	99.925	99.925				
4.625	100.256	100.256	100.256	4.625	100.283	100.283	100.283	4.250	100.355	100.355	100.355				
4.750	100.503	100.503	100.503	4.750	100.431	100.431	100.431	4.375	100.357	100.357	100.357				
4.875	100.406	100.406	100.406	4.875	100.433	100.433	100.433	4.500	100.359	100.359	100.359				
6.250	100.826	100.826	100.826	6.250	100.853	100.853	100.853	4.625	100.348	100.348	100.348				

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	97.313	97.313	97.313	2.750	96.942	96.942	96.942	2.375	94.301	94.301	94.301	3.125	93.027	93.027	93.027
2.875	97.318	97.318	97.318	2.875	96.946	96.946	96.946	2.500	94.305	94.305	94.305	3.250	94.466	94.466	94.466
3.000	97.323	97.323	97.323	3.000	96.950	96.950	96.950	2.625	94.309	94.309	94.309	3.375	94.468	94.468	94.468
3.125	97.327	97.327	97.327	3.125	96.953	96.953	96.953	2.750	95.061	95.061	95.061	3.500	94.463	94.463	94.463
3.250	98.294	98.294	98.294	3.250	98.223	98.223	98.223	2.875	95.065	95.065	95.065	3.625	94.465	94.465	94.465
3.375	98.198	98.198	98.198	3.375	98.226	98.226	98.226	3.000	95.068	95.068	95.068	Margin = 2.250		Index = 0.180	
3.500	98.202	98.202	98.202	3.500	98.230	98.230	98.230	3.125	95.072	95.072	95.072	30 Year OTC			
3.625	98.206	98.206	98.206	3.625	98.243	98.243	98.243	3.250	97.084	97.084	97.084	Rate	30 Day	45 Day	60 Day
3.750	99.024	99.024	99.024	3.750	98.514	98.514	98.514	3.375	97.087	97.087	97.087	4.000	99.526	99.526	99.526
3.875	98.928	98.928	98.928	3.875	98.547	98.547	98.547	3.500	97.090	97.090	97.090	4.125	99.530	99.530	99.530
4.000	98.951	98.951	98.951	4.000	98.549	98.549	98.549	3.625	97.140	97.140	97.140	4.375	99.889	99.889	99.889
4.125	98.955	98.955	98.955	4.125	98.539	98.539	98.539	3.750	97.622	97.622	97.622	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	97.691	97.691	97.691	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	97.693	97.693	97.693	4.875	100.031	100.031	100.031
4.500	99.503	99.503	99.503	4.500	98.863	98.863	98.863	4.125	97.682	97.682	97.682	5.000	100.020	100.020	100.020
4.625	99.506	99.506	99.506	4.625	98.853	98.853	98.853	4.250	97.675	97.675	97.675	5.125	100.023	100.023	100.023
4.750	99.753	99.753	99.753	4.750	99.001	99.001	99.001	4.375	97.677	97.677	97.677	5.500	100.913	100.913	100.913
4.875	99.656	99.656	99.656	4.875	99.003	99.003	99.003	4.500	97.679	97.679	97.679	5.625	100.915	100.915	100.915
6.250	100.076	100.076	100.076	6.250	99.423	99.423	99.423	4.625	97.668	97.668	97.668	6.250	100.142	100.142	100.142

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	96.776	96.776	96.776	4.750	N/A	N/A	N/A
4.125	96.605	96.605	96.605	6.250	99.750	99.500	99.250	4.125	96.780	96.780	96.780				
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					4.875	97.281	97.281	97.281				
5.000	97.095	97.095	97.095					5.000	97.270	97.270	97.270				
5.125	97.098	97.098	97.098					5.125	97.273	97.273	97.273				
5.250	96.311	96.311	96.311					5.500	98.163	98.163	98.163				
Borrower Paid Comp Only				Lender Paid Only				5.625	98.165	98.165	98.165	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.392	97.392	97.392	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.:

7/24/2020

45 Day Lock Exp.:

8/10/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/24/2020

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	96.112	96.112	95.862	
2.625	97.192	97.192	96.942	
2.750	97.891	97.891	97.641	
2.875	98.499	98.499	98.249	
3.000	99.135	99.135	98.885	
3.125	99.480	99.480	99.230	
3.250	99.807	99.807	99.557	
3.375	100.256	100.256	100.006	
3.500	100.578	100.578	100.328	
3.625	100.874	100.874	100.624	
3.750	100.808	100.808	100.558	
3.875	101.148	101.148	100.898	
4.000	101.447	101.447	101.197	
4.125	101.573	101.573	101.323	
4.250	100.836	100.836	100.586	
4.375	101.146	101.146	100.896	
4.500	101.398	101.398	101.148	
4.625	101.492	101.492	101.242	
4.750	101.607	101.607	101.357	
4.875	102.883	102.883	102.633	

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	95.725	95.725	95.475	
2.500	96.592	96.592	96.342	
2.625	97.402	97.402	97.152	
2.750	97.908	97.908	97.658	
2.875	98.604	98.604	98.354	
3.000	99.120	99.120	98.870	
3.125	99.557	99.557	99.307	
3.250	99.509	99.509	99.259	
3.375	99.985	99.985	99.735	
3.500	100.363	100.363	100.113	
3.625	100.637	100.637	100.387	
3.750	100.634	100.634	100.384	
3.875	101.026	101.026	100.776	
4.000	101.354	101.354	101.104	
4.125	101.482	101.482	101.232	

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	96.516	96.516	96.266	
2.250	96.922	96.922	96.672	
2.375	97.458	97.458	97.208	
2.500	98.110	98.110	97.860	
2.625	98.549	98.549	98.299	
2.750	99.028	99.028	98.778	
2.875	99.367	99.367	99.117	
3.000	99.495	99.495	99.245	
3.125	100.029	100.029	99.779	
3.250	100.373	100.373	100.123	
3.375	100.671	100.671	100.421	
3.500	100.847	100.847	100.597	
3.625	100.764	100.764	100.514	
3.750	101.078	101.078	100.828	
3.875	101.224	101.224	100.974	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.643	97.643	97.393	
3.000	98.278	98.278	98.028	
3.125	98.623	98.623	98.373	
3.250	98.325	98.325	98.075	
3.375	98.774	98.774	98.524	
3.500	99.096	99.096	98.846	
3.625	99.391	99.391	99.141	
3.750	98.573	98.573	98.323	
3.875	98.913	98.913	98.663	
4.000	99.211	99.211	98.961	
4.125	99.337	99.337	99.087	
4.250	98.167	98.167	97.917	
4.375	98.477	98.477	98.227	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.903	97.903	97.653	
3.000	98.242	98.242	97.992	
3.125	98.370	98.370	98.120	
3.250	98.091	98.091	97.841	
3.375	98.435	98.435	98.185	
3.500	98.733	98.733	98.483	
3.625	98.909	98.909	98.659	
3.750	97.639	97.639	97.389	
3.875	97.953	97.953	97.703	
4.000	98.099	98.099	97.849	
4.125	98.440	98.440	98.190	
4.250	97.319	97.319	97.069	
4.375	97.625	97.625	97.375	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.803	97.803	97.553	
2.875	98.142	98.142	97.892	
3.000	98.270	98.270	98.020	
3.125	97.991	97.991	97.741	
3.250	98.335	98.335	98.085	
3.375	98.633	98.633	98.383	
3.500	98.809	98.809	98.559	
3.625	97.539	97.539	97.289	
3.750	97.853	97.853	97.603	
3.875	97.999	97.999	97.749	
4.000	98.340	98.340	98.090	
4.125	97.219	97.219	96.969	
4.250	97.525	97.525	97.275	

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.:

7/24/2020

45 Day Lock Exp.:

8/10/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/24/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																											
30/25 Year				30/25 Year 105-125								30/25 Year >125								30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	98.924	98.924	98.924	3.375	100.633	100.633	100.633	3.375	100.633	100.633	100.633	2.750	98.291	98.291	98.291	3.375	99.406	99.406	99.406	2.750	98.291	98.291	98.291				
2.875	99.582	99.582	99.582	3.500	101.004	101.004	101.004	3.500	101.004	101.004	101.004	2.875	98.949	98.949	98.949	3.500	99.777	99.777	99.777	2.875	98.949	98.949	98.949				
2.990	100.167	100.167	100.167	3.625	101.343	101.343	101.343	3.625	101.343	101.343	101.343	2.990	99.534	99.534	99.534	3.625	100.116	100.116	100.116	2.990	99.534	99.534	99.534				
3.000	100.267	100.267	100.267	3.750	101.254	101.254	101.254	3.750	101.254	101.254	101.254	3.000	99.634	99.634	99.634	3.750	99.279	99.279	99.279	3.000	99.634	99.634	99.634				
3.125	100.664	100.664	100.664	3.875	101.628	101.628	101.628	3.875	101.628	101.628	101.628	3.125	100.031	100.031	100.031	3.875	99.653	99.653	99.653	3.125	100.031	100.031	100.031				
3.250	101.007	101.007	101.007	3.990	101.854	101.854	101.854	3.990	101.854	101.854	101.854	3.250	99.780	99.780	99.780	3.990	99.879	99.879	99.879	3.250	99.780	99.780	99.780				
3.375	101.508	101.508	101.508	4.000	101.954	101.954	101.954	4.000	101.954	101.954	101.954	3.375	100.281	100.281	100.281	4.000	99.979	99.979	99.979	3.375	100.281	100.281	100.281				
3.500	101.879	101.879	101.879	4.125	102.102	102.102	102.102	4.125	102.102	102.102	102.102	3.500	100.652	100.652	100.652	4.125	100.127	100.127	100.127	3.500	100.652	100.652	100.652				
3.625	102.218	102.218	102.218	4.250	101.372	101.372	101.372	4.250	101.372	101.372	101.372	3.625	100.991	100.991	100.991	4.250	99.020	99.020	99.020	3.625	100.991	100.991	100.991				
3.750	102.129	102.129	102.129	4.375	101.685	101.685	101.685	4.375	101.685	101.685	101.685	3.750	100.154	100.154	100.154	4.375	99.333	99.333	99.333	3.750	100.154	100.154	100.154				
3.875	102.503	102.503	102.503	4.500	101.692	101.692	101.692	4.500	101.692	101.692	101.692	3.875	100.528	100.528	100.528	4.500	99.340	99.340	99.340	3.875	100.528	100.528	100.528				
3.990	102.729	102.729	102.729	4.625	101.791	101.791	101.791	4.625	101.791	101.791	101.791	3.990	100.754	100.754	100.754	4.625	99.439	99.439	99.439	3.990	100.754	100.754	100.754				
4.000	102.829	102.829	102.829	4.750	101.876	101.876	101.876	4.750	101.876	101.876	101.876	4.000	100.854	100.854	100.854	4.750	99.215	99.215	99.215	4.000	100.854	100.854	100.854				
4.125	102.977	102.977	102.977	4.875	102.181	102.181	102.181	4.875	102.181	102.181	102.181	4.125	101.002	101.002	101.002	4.875	99.520	99.520	99.520	4.125	101.002	101.002	101.002				
4.250	102.247	102.247	102.247	4.990	102.306	102.306	102.306	4.990	102.306	102.306	102.306	4.250	99.895	99.895	99.895	4.990	99.645	99.645	99.645	4.250	99.895	99.895	99.895				
4.375	102.560	102.560	102.560	5.000	102.406	102.406	102.406	5.000	102.406	102.406	102.406	4.375	100.208	100.208	100.208	5.000	99.745	99.745	99.745	4.375	100.208	100.208	100.208				
4.500	102.817	102.817	102.817	5.125	102.352	102.352	102.352	5.125	102.352	102.352	102.352	4.500	100.465	100.465	100.465	5.125	98.423	98.423	98.423	4.500	100.465	100.465	100.465				
4.625	102.916	102.916	102.916	5.250	103.128	103.128	103.128	5.250	103.128	103.128	103.128	4.625	100.564	100.564	100.564	5.250	99.199	99.199	99.199	4.625	100.564	100.564	100.564				
4.750	103.001	103.001	103.001	5.375	104.142	104.142	104.142	5.375	104.142	104.142	104.142	4.750	100.340	100.340	100.340	5.375	100.063	100.063	100.063	4.750	100.340	100.340	100.340				
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.375	99.406	99.406	99.406	2.750	99.349	99.349	99.349	3.375	101.137	101.137	101.137	3.375	101.137	101.137	101.137	2.750	100.702	100.702	100.702	3.375	101.137	101.137	101.137				
3.500	99.777	99.777	99.777	2.875	100.084	100.084	100.084	3.500	101.534	101.534	101.534	3.500	101.534	101.534	101.534	2.875	101.071	101.071	101.071	3.500	101.534	101.534	101.534				
3.625	100.116	100.116	100.116	2.990	100.538	100.538	100.538	3.625	101.825	101.825	101.825	3.625	101.825	101.825	101.825	2.990	101.127	101.127	101.127	3.625	101.825	101.825	101.825				
3.750	99.279	99.279	99.279	3.000	100.638	100.638	100.638	3.750	101.804	101.804	101.804	3.750	101.804	101.804	101.804	3.000	101.227	101.227	101.227	3.750	101.804	101.804	101.804				
3.875	99.653	99.653	99.653	3.125	101.108	101.108	101.108	3.875	102.202	102.202	102.202	3.875	102.202	102.202	102.202	3.125	101.809	101.809	101.809	3.875	102.202	102.202	102.202				
3.990	99.879	99.879	99.879	3.250	101.132	101.132	101.132	3.990	102.434	102.434	102.434	3.990	102.434	102.434	102.434	3.250	102.175	102.175	102.175	3.990	102.434	102.434	102.434				
4.000	99.979	99.979	99.979	3.375	101.637	101.637	101.637	4.000	102.534	102.534	102.534	4.000	102.534	102.534	102.534	3.375	102.493	102.493	102.493	4.000	102.534	102.534	102.534				
4.125	100.127	100.127	100.127	3.500	102.034	102.034	102.034	4.125	102.666	102.666	102.666	4.125	102.666	102.666	102.666	3.500	102.685	102.685	102.685	4.125	102.666	102.666	102.666				
4.250	99.020	99.020	99.020	3.625	102.325	102.325	102.325	4.250	102.236	102.236	102.236	4.250	102.236	102.236	102.236	3.625	102.515	102.515	102.515	4.250	102.236	102.236	102.236				
4.375	99.333	99.333	99.333	3.750	102.304	102.304	102.304	4.375	102.428	102.428	102.428	4.375	102.428	102.428	102.428	3.750	102.829	102.829	102.829	4.375	102.428	102.428	102.428				
4.500	99.340	99.340	99.340	3.875	102.702	102.702	102.702	4.500	101.843	101.843	101.843	4.500	101.843	101.843	101.843	3.875	102.980	102.980	102.980	4.500	101.843	101.843	101.843				
4.625	99.439	99.439	99.439	3.990	102.934	102.934	102.934	4.625	101.910	101.910	101.910	4.625	101.910	101.910	101.910	3.990	103.225	103.225	103.225	4.625	101.910	101.910	101.910				
4.750	99.215	99.215	99.215	4.000	103.034	103.034	103.034	4.750	102.429	102.429	102.429	4.750	102.429	102.429	102.429	4.000	103.325	103.325	103.325	4.750	102.429	102.429	102.429				
4.875	99.520	99.520	99.520	4.125	103.166	103.166	103.166	4.875	102.678	102.678	102.678	4.875	102.678	102.678	102.678	4.125	102.469	102.469	102.469	4.875	102.678	102.678	102.678				
4.990	99.645	99.645	99.645	4.250	102.736	102.736	102.736	4.990	102.993	102.993	102.993	4.990	102.993	102.993	102.993	4.250	102.778	102.778	102.778	4.990	102.993	102.993	102.993				
5.000	99.745	99.745	99.745	4.375	102.928	102.928	102.928	5.000	103.093	103.093	103.093	5.000	103.093	103.093	103.093	4.375	103.026	103.026	103.026	5.000	103.093	103.093	103.093				
5.125	98.423	98.423	98.423	4.500	103.093	103.093	103.093	5.125	103.369	103.369	103.369	5.125	103.369	103.369	103.369	4.500	103.156	103.156	103.156	5.125	103.369	103.369	103.369				
5.250	99.199	99.199	99.199	4.625	103.160	103.160	103.160	5.250	103.292	103.292	103.292	5.250	103.292	103.292	103.292	4.625	102.880	102.880	102.880	5.250	103.292	103.292	103.292				
5.375	100.063	100.063	100.063	4.750	103.679	103.679	103.679	5.375	104.432	104.432	104.432	5.375	104.432	104.432	104.432	4.750	103.018	103.018	103.018	5.375	104.432	104.432	104.432				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	102.702	102.702	102.702	2.750	102.952	102.952	102.952	2.750	99.739	99.739	99.739	2.750	101.739	101.739	101.739	2.750	101.989	101.989	101.989	2.750	101.739	101.739	101.739				
2.875	101.071	101.071	101.071	2.875	101.071	101.071	101.071	2.875	100.108	100.108	100.108	2.875	100.108	100.108	100.108	2.875	100.108	100.108	100.108	2.875	100.108	100.108	100.108				
2.990	101.127	101.127	101.127	2.990	101.127	101.127	101.127	2.990	100.164	100.164	100.164	2.990	100.164														



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.:

7/24/2020

45 Day Lock Exp.:

8/10/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/24/2020

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	98.909	98.909	98.909	2.750	99.429	99.429	99.429	2.750	100.702	100.702	100.702	2.750	97.926	97.926	97.926	2.750	99.439	99.439	99.439
2.875	99.561	99.561	99.561	2.875	100.160	100.160	100.160	2.875	101.069	101.069	101.069	2.875	98.578	98.578	98.578	2.875	99.806	99.806	99.806
2.990	100.141	100.141	100.141	2.990	100.606	100.606	100.606	2.990	101.123	101.123	101.123	2.990	99.158	99.158	99.158	2.990	99.860	99.860	99.860
3.000	100.241	100.241	100.241	3.000	100.706	100.706	100.706	3.000	101.223	101.223	101.223	3.000	99.258	99.258	99.258	3.000	99.960	99.960	99.960
3.125	100.631	100.631	100.631	3.125	101.171	101.171	101.171	3.125	101.812	101.812	101.812	3.125	99.648	99.648	99.648	3.125	99.643	99.643	99.643
3.250	101.008	101.008	101.008	3.250	101.149	101.149	101.149	3.250	102.178	102.178	102.178	3.250	99.431	99.431	99.431	3.250	100.009	100.009	100.009
3.375	101.504	101.504	101.504	3.375	101.650	101.650	101.650	3.375	102.492	102.492	102.492	3.375	99.927	99.927	99.927	3.375	100.323	100.323	100.323
3.500	101.870	101.870	101.870	3.500	102.044	102.044	102.044	3.500	102.686	102.686	102.686	3.500	100.293	100.293	100.293	3.500	100.517	100.517	100.517
3.625	102.208	102.208	102.208	3.625	102.332	102.332	102.332	3.625	102.551	102.551	102.551	3.625	100.631	100.631	100.631	3.625	99.227	99.227	99.227
3.750	102.180	102.180	102.180	3.750	102.338	102.338	102.338	3.750	102.865	102.865	102.865	3.750	99.855	99.855	99.855	3.750	99.541	99.541	99.541
3.875	102.550	102.550	102.550	3.875	102.735	102.735	102.735	3.875	103.015	103.015	103.015	3.875	100.225	100.225	100.225	3.875	99.691	99.691	99.691
3.990	102.775	102.775	102.775	3.990	102.965	102.965	102.965	3.990	103.258	103.258	103.258	3.990	100.450	100.450	100.450	3.990	99.934	99.934	99.934
4.000	102.875	102.875	102.875	4.000	103.065	103.065	103.065	4.000	103.358	103.358	103.358	4.000	100.550	100.550	100.550	4.000	100.034	100.034	100.034
4.125	103.020	103.020	103.020	4.125	103.196	103.196	103.196	4.125	102.600	102.600	102.600	4.125	100.695	100.695	100.695	4.125	98.903	98.903	98.903
4.250	102.270	102.270	102.270	4.250	102.758	102.758	102.758	4.250	102.909	102.909	102.909	4.250	99.568	99.568	99.568	4.250	99.212	99.212	99.212
4.375	102.580	102.580	102.580	4.375	102.949	102.949	102.949	4.375	103.153	103.153	103.153	4.375	99.878	99.878	99.878	4.375	99.456	99.456	99.456
4.500	102.836	102.836	102.836	4.500	103.113	103.113	103.113	4.500	103.281	103.281	103.281	4.500	100.134	100.134	100.134	4.500	99.584	99.584	99.584
4.625	102.932	102.932	102.932	4.625	103.180	103.180	103.180	4.625	102.904	102.904	102.904	4.625	100.230	100.230	100.230	4.625	98.610	98.610	98.610
4.750	103.025	103.025	103.025	4.750	103.703	103.703	103.703	4.750	103.041	103.041	103.041	4.750	100.014	100.014	100.014	4.750	100.080	100.080	100.080

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/24/2020

45 Day Lock Exp.:

8/10/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/24/2020

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)