

W. Rate Sheet Dated: 9/9/2020

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
2.500	100.400	100.150	99.932	2.500	99.979	99.729	99.510	2.250	99.248	99.092	98.936	3.125	96.448	96.298	96.148
2.625	100.404	100.154	99.935	2.625	99.982	99.732	99.513	2.500	99.254	99.098	98.942	3.250	97.949	97.799	97.649
2.750	101.659	101.471	101.252	2.750	100.738	100.550	100.331	2.625	99.257	99.100	98.944	3.375	97.945	97.795	97.645
2.875	101.662	101.475	101.256	2.875	100.740	100.553	100.334	2.750	99.845	99.695	99.545	3.500	97.946	97.796	97.646
3.000	101.666	101.478	101.259	3.000	100.743	100.556	100.337	2.875	99.848	99.698	99.548	3.625	97.948	97.798	97.648
3.125	101.669	101.481	101.263	3.125	100.746	100.559	100.340	3.000	99.851	99.701	99.551	Margin = 2.250		Index = 0.120	
3.250	101.939	101.736	101.586	3.250	100.768	100.565	100.415	3.125	99.853	99.703	99.553	30 Year OTC			
3.375	101.943	101.740	101.590	3.375	100.771	100.568	100.418	3.250	101.692	101.542	101.392	Rate	30 Day	45 Day	60 Day
3.500	101.946	101.743	101.593	3.500	100.790	100.587	100.437	3.375	101.695	101.545	101.395	4.000	101.356	101.106	100.856
3.625	101.949	101.746	101.596	3.625	100.792	100.589	100.439	3.500	101.752	101.602	101.452	4.125	101.359	101.109	100.859
3.750	102.507	102.357	102.207	3.750	102.049	101.889	101.739	3.625	101.754	101.604	101.454	4.375	102.593	102.343	102.093
3.875	102.410	102.260	102.110	3.875	102.041	101.891	101.741	3.750	102.798	102.648	102.498	4.500	102.582	102.332	102.082
4.000	102.431	102.281	102.131	4.000	102.030	101.880	101.730	3.875	102.799	102.649	102.499	4.625	102.584	102.334	102.084
4.125	102.434	102.284	102.134	4.125	102.032	101.882	101.732	4.000	102.788	102.638	102.488	4.875	103.204	102.954	102.704
4.250	103.766	103.666	103.566	4.250	103.228	103.128	103.028	4.125	102.790	102.640	102.490	5.000	103.193	102.943	102.693
4.375	103.668	103.568	103.468	4.375	103.230	103.130	103.030	4.250	102.940	102.790	102.640	5.125	103.195	102.945	102.695
4.500	103.657	103.557	103.457	4.500	103.219	103.119	103.019	4.375	102.942	102.792	102.642	5.500	104.538	104.288	104.038
4.625	103.659	103.559	103.459	4.625	103.221	103.121	103.021	4.500	102.930	102.780	102.630	5.625	104.540	104.290	104.040
6.250	104.901	104.801	104.701	6.250	104.157	104.057	103.957	4.625	102.932	102.782	102.632	6.250	103.500	103.250	103.000

FHA Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	101.797	101.547	101.328	2.500	101.697	101.447	101.228	2.250	101.328	101.172	101.016
2.625	101.797	101.547	101.328	2.625	101.697	101.447	101.228	2.375	101.331	101.175	101.019
2.750	103.313	103.125	102.906	2.750	103.213	103.025	102.806	2.500	101.331	101.175	101.018
2.875	103.316	103.129	102.910	2.875	103.215	103.028	102.809	2.625	101.331	101.174	101.018
3.000	103.316	103.128	102.910	3.000	103.215	103.028	102.809	2.750	101.917	101.767	101.617
3.125	103.316	103.128	102.909	3.125	103.215	103.028	102.809	2.875	101.928	101.778	101.628
3.250	103.333	103.130	102.980	3.250	103.235	103.031	102.881	3.000	101.928	101.778	101.628
3.375	103.347	103.144	102.994	3.375	103.246	103.043	102.893	3.125	101.928	101.778	101.628
3.500	103.347	103.144	102.994	3.500	103.263	103.060	102.910	3.250	103.765	103.615	103.465
3.625	103.347	103.144	102.994	3.625	103.246	103.043	102.893	3.375	103.776	103.626	103.476
3.750	103.802	103.652	103.502	3.750	103.741	103.591	103.441	3.500	103.830	103.680	103.530
3.875	103.816	103.666	103.516	3.875	103.714	103.564	103.414	3.625	103.776	103.626	103.476
4.000	103.833	103.683	103.533	4.000	103.701	103.551	103.401	3.750	104.817	104.667	104.517

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.100	0.100	0.100	0.100	0.100	0.100	0.000	0.000
3.25-3.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
3.75-4.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.25-4.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.75-5.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

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	98.606	98.356	98.106	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.609	98.359	98.109				
3.875	100.565	100.315	100.065	6.250	103.750	103.750	103.750	4.375	99.843	99.593	99.343	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.544	100.294	100.044					4.500	99.832	99.582	99.332	Rate	30 Day	45 Day	60 Day
4.125	100.541	100.291	100.041					4.625	99.834	99.584	99.334	6.250	102.750	102.500	102.250
4.250	101.716	101.466	101.216					4.875	100.454	100.204	99.954	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.714	101.464	101.214					5.000	100.443	100.193	99.943				
4.500	101.725	101.475	101.225					5.125	100.445	100.195	99.945				
4.625	101.722	101.472	101.222					5.500	101.788	101.538	101.288				
4.750	102.355	102.105	101.855					5.625	101.790	101.540	101.290				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250				

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

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

10/9/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/9/2020

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
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.870	95.720	95.570
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.622	97.472	97.322
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.618	97.468	97.318
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.688	98.538	98.388	3.500	97.619	97.469	97.319
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.691	98.541	98.391	3.625	97.620	97.470	97.320
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.693	98.543	98.393	Margin = 2.250		Index = .120	
3.250	100.602	100.399	100.249	3.250	99.861	99.657	99.507	3.125	98.696	98.546	98.396	30 Year OTC			
3.375	100.605	100.402	100.252	3.375	99.863	99.660	99.510	3.250	100.785	100.635	100.485	Rate	30 Day	45 Day	60 Day
3.500	100.608	100.405	100.255	3.500	99.882	99.679	99.529	3.375	100.787	100.637	100.487	3.250	98.527	98.277	98.027
3.625	100.612	100.408	100.258	3.625	99.885	99.681	99.531	3.500	100.844	100.694	100.544	3.375	98.530	98.280	98.030
3.750	101.420	101.270	101.120	3.750	101.382	101.232	101.082	3.625	100.847	100.697	100.547	3.500	98.533	98.283	98.033
3.875	101.323	101.173	101.023	3.875	101.383	101.233	101.083	3.750	102.140	101.990	101.840	3.625	98.537	98.287	98.037
4.000	101.344	101.194	101.044	4.000	101.372	101.222	101.072	3.875	N/A	N/A	N/A	3.750	100.245	99.995	99.745
4.125	101.346	101.196	101.046	4.125	101.374	101.224	101.074	4.000	N/A	N/A	N/A	3.875	100.248	99.998	99.748
4.250	101.866	101.766	101.666	4.250	101.758	101.658	101.558	4.125	N/A	N/A	N/A	4.000	100.269	100.019	99.769
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.271	100.021	99.771
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.691	100.441	100.191
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

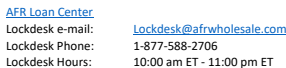
FHA High Balance Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.500	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.625	N/A	N/A	N/A
3.250	101.645	101.442	101.292	3.250	101.547	101.344	101.194	2.750	99.136	98.986	98.836
3.375	101.660	101.456	101.306	3.375	101.559	101.356	101.206	2.875	99.147	98.997	98.847
3.500	101.659	101.456	101.306	3.500	101.575	101.372	101.222	3.000	99.147	98.997	98.847
3.625	101.659	101.456	101.306	3.625	101.559	101.356	101.206	3.125	99.147	98.997	98.847
3.750	102.365	102.215	102.065	3.750	102.303	102.153	102.003	3.250	100.640	100.490	100.340
3.875	102.378	102.228	102.078	3.875	102.277	102.127	101.977	3.375	100.651	100.501	100.351
4.000	102.396	102.246	102.096	4.000	102.264	102.114	101.964	3.500	100.705	100.555	100.405
4.125	102.378	102.228	102.078	4.125	102.277	102.127	101.977	3.625	100.651	100.501	100.351
4.250	102.794	102.694	102.594	4.250	102.659	102.559	102.459	3.750	101.692	101.542	101.392

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	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	3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A					3.375	N/A	N/A	N/A				
4.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	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				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												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)	



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Mortgages with Subordinate Financing *			
LTV Range	LTV Range	Credit Score < 720	Credit Score > 720
< 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds* loan, these LTPAs do not apply and the lender must use SFC 118.

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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)
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.			FHA ID# - 1358600006



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/9/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/9/2020

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	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
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	
4.625	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
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	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
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	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
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	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
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	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
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	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
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	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
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	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
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	

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 e-mail: Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/9/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/9/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.359	100.190	100.075	3.375	101.969	101.869	101.769	3.375	101.969	101.869	101.769	2.750	99.430	99.261	99.146	3.375	99.681	99.581	99.481	2.750	100.359	100.190	100.075	3.375	101.969	101.869	101.769	3.375	101.969	101.869	101.769
2.875	100.995	100.835	100.720	3.500	102.318	102.218	102.118	3.500	102.318	102.218	102.118	2.875	100.066	99.906	99.791	3.500	100.030	99.930	99.830	2.875	100.995	100.835	100.720	3.500	102.318	102.218	102.118	3.500	102.318	102.218	102.118
2.990	101.407	101.259	101.144	3.625	102.562	102.462	102.362	3.625	102.562	102.462	102.362	2.990	100.478	100.330	100.215	3.625	100.274	100.174	100.074	2.990	101.407	101.259	101.144	3.625	102.562	102.462	102.362	3.625	102.562	102.462	102.362
3.000	101.507	101.359	101.244	3.750	101.352	101.252	101.152	3.750	101.352	101.252	101.152	3.000	100.578	100.430	100.315	3.750	99.442	99.342	99.242	3.000	101.507	101.359	101.244	3.750	101.352	101.252	101.152	3.750	101.352	101.252	101.152
3.125	101.820	101.683	101.568	3.875	101.725	101.625	101.525	3.875	101.725	101.625	101.525	3.125	100.891	100.754	100.639	3.875	99.815	99.715	99.615	3.125	101.820	101.683	101.568	3.875	101.725	101.625	101.525	3.875	101.725	101.625	101.525
3.250	102.343	102.236	102.143	3.990	101.906	101.806	101.706	3.990	101.906	101.806	101.706	3.250	100.055	99.948	99.855	3.990	99.996	99.896	99.796	3.250	102.343	102.236	102.143	3.990	101.906	101.806	101.706	3.990	101.906	101.806	101.706
3.375	102.844	102.744	102.644	4.000	102.006	101.906	101.806	4.000	102.006	101.906	101.806	3.375	100.556	100.456	100.356	4.000	100.096	99.996	99.896	3.375	102.844	102.744	102.644	4.000	102.006	101.906	101.806	4.000	102.006	101.906	101.806
3.500	103.193	103.093	102.993	4.125	102.173	102.073	101.973	4.125	102.173	102.073	101.973	3.500	100.905	100.805	100.705	4.125	100.263	100.163	100.063	3.500	103.193	103.093	102.993	4.125	102.173	102.073	101.973	4.125	102.173	102.073	101.973
3.625	103.437	103.337	103.237	4.250	102.264	102.164	102.064	4.250	102.264	102.164	102.064	3.625	101.149	101.049	100.949	4.250	99.034	98.934	98.834	3.625	103.437	103.337	103.237	4.250	102.264	102.164	102.064	4.250	102.264	102.164	102.064
3.750	102.227	102.127	102.027	4.375	102.558	102.458	102.358	4.375	102.558	102.458	102.358	3.750	100.317	100.217	100.117	4.375	99.328	99.228	99.128	3.750	102.227	102.127	102.027	4.375	102.558	102.458	102.358	4.375	102.558	102.458	102.358
3.875	102.600	102.500	102.400	4.500	102.579	102.479	102.379	4.500	102.579	102.479	102.379	3.875	100.690	100.590	100.490	4.500	99.349	99.249	99.149	3.875	102.600	102.500	102.400	4.500	102.579	102.479	102.379	4.500	102.579	102.479	102.379
3.990	102.781	102.681	102.581	4.625	102.699	102.599	102.499	4.625	102.699	102.599	102.499	3.990	100.871	100.771	100.671	4.625	99.469	99.369	99.269	3.990	102.781	102.681	102.581	4.625	102.699	102.599	102.499	4.625	102.699	102.599	102.499
4.000	102.881	102.781	102.681	4.750	102.933	102.833	102.733	4.750	102.933	102.833	102.733	4.000	100.971	100.871	100.771	4.750	99.264	99.164	99.064	4.000	102.881	102.781	102.681	4.750	102.933	102.833	102.733	4.750	102.933	102.833	102.733
4.125	103.048	102.948	102.848	4.875	103.223	103.123	103.023	4.875	103.223	103.123	103.023	4.125	101.138	101.038	100.938	4.875	99.554	99.454	99.354	4.125	103.048	102.948	102.848	4.875	103.223	103.123	103.023	4.875	103.223	103.123	103.023
4.250	103.139	103.039	102.939	4.990	103.398	103.298	103.198	4.990	103.398	103.298	103.198	4.250	99.909	99.809	99.709	4.990	99.729	99.629	99.529	4.250	103.139	103.039	102.939	4.990	103.398	103.298	103.198	4.990	103.398	103.298	103.198
4.375	103.433	103.333	103.233	5.000	103.498	103.398	103.298	5.000	103.498	103.398	103.298	4.375	100.203	100.103	100.003	5.000	99.829	99.729	99.629	4.375	103.433	103.333	103.233	5.000	103.498	103.398	103.298	5.000	103.498	103.398	103.298
4.500	103.704	103.604	103.504	5.125	103.804	103.704	103.604	5.125	103.804	103.704	103.604	4.500	100.474	100.374	100.274	5.125	99.985	99.885	99.785	4.500	103.704	103.604	103.504	5.125	103.804	103.704	103.604	5.125	103.804	103.704	103.604
4.625	103.824	103.724	103.624	5.250	103.663	103.568	103.450	5.250	103.663	103.568	103.450	4.625	100.594	100.494	100.394	5.250	99.694	99.594	99.494	4.625	103.824	103.724	103.624	5.250	103.663	103.568	103.450	5.250	103.663	103.568	103.450
4.750	104.058	103.958	103.858	5.375	104.923	104.812	104.704	5.375	104.923	104.812	104.704	4.750	100.389	100.289	100.189	5.375	100.804	100.693	100.585	4.750	104.058	103.958	103.858	5.375	104.923	104.812	104.704	5.375	104.923	104.812	104.704
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	99.681	99.581	99.481	2.750	100.515	100.323	100.208	3.375	102.425	102.308	102.217	3.375	102.425	102.308	102.217	2.750	101.751	101.651	101.551	3.375	99.681	99.581	99.481	2.750	100.515	100.323	100.208	3.375	102.425	102.308	102.217
3.500	100.030	99.930	99.830	2.875	101.087	100.909	100.794	3.500	102.765	102.654	102.563	3.500	102.765	102.654	102.563	2.875	102.072	101.972	101.872	3.500	100.030	99.930	99.830	2.875	101.087	100.909	100.794	3.500	102.765	102.654	102.563
3.625	100.274	100.174	100.074	2.990	101.456	101.285	101.170	3.625	103.041	102.937	102.841	3.625	103.041	102.937	102.841	2.990	102.203	102.103	102.003	3.625	100.274	100.174	100.074	2.990	101.456	101.285	101.170	3.625	103.041	102.937	102.841
3.750	99.442	99.342	99.242	3.000	101.556	101.385	101.270	3.750	101.770	101.670	101.570	3.750	101.770	101.670	101.570	3.000	102.303	102.203	102.103	3.750	99.442	99.342	99.242	3.000	101.556	101.385	101.270	3.750	101.770	101.670	101.570
3.875	99.815	99.715	99.615	3.125	101.867	101.705	101.590	3.875	102.149	102.049	101.949	3.875	102.149	102.049	101.949	3.125	102.101	102.001	101.901	3.875	99.815	99.715	99.615	3.125	101.867	101.705	101.590	3.875	102.149	102.049	101.949
3.990	99.996	99.896	99.796	3.250	102.494	102.367	102.277	3.990	102.374	102.274	102.174	3.990	102.374	102.274	102.174	3.250	102.311	102.211	102.111	3.990	99.996	99.896	99.796	3.250	102.494	102.367	102.277	3.990	102.374	102.274	102.174
4.000	100.096	99.996	99.896	3.375	102.925	102.808	102.717	4.000	102.474	102.374	102.274	4.000	102.474	102.374	102.274	3.375	102.611	102.511	102.411	4.000	100.096	99.996	99.896	3.375	102.925	102.808	102.717	4.000	102.474	102.374	102.274
4.125	100.263	100.163	100.063	3.500	103.265	103.154	103.063	4.125	102.652	102.552	102.452	4.125	102.652	102.552	102.452	3.500	102.785	102.685	102.585	4.125	100.263	100.163	100.063	3.500	103.265	103.154	103.063	4.125	102.652	102.552	102.452
4.250	99.034	98.934	98.834	3.625	103.541	103.437	103.341	4.250	103.141	103.028	102.915	4.250	103.141	103.028	102.915	3.625	102.561	102.461	102.361	4.250	99.034	98.934	98.834	3.625	103.541	103.437	103.341	4.250	103.141	103.028	102.915
4.375	99.328	99.228	99.128	3.750	102.270	102.170	102.070	4.375	103.338	103.230	103.117	4.375	103.338	103.230	103.117	3.750	102.860	102.760	102.660	4.375	99.328	99.228	99.128	3.750	102.270	102.170	102.070	4.375	103.338	103.230	103.117
4.500	99.949	99.249	99.149	3.875	102.649	102.549	102.449	4.500	102.758	102.653	102.539	4.500	102.758	102.653	102.539	3.875	103.003	102.903	102.803	4.500	99.949	99.249	99.149	3.875	102.649	102.549	102.449	4.500	102.758	102.653	102.539
4.625	99.469	99.369	99.269	3.990	102.874	102.774	102.674	4.625	102.886	102.783	102.670	4.625	102.886	102.783	102.670	3.990	103.212	103.112	103.012	4.625	99.469	99.369	99.269	3.990	102.874	102.774	102.674	4.625	102.886	102.783	102.670
4.750	99.264	99.164	99.064	4.000	102.974	102.874																									



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.:

10/9/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/9/2020

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	100.382	100.205	100.078	2.750	100.532	100.332	100.206	2.750	101.708	101.608	101.508	2.750	99.103	98.926	98.799	2.750	100.945	100.845	100.745
2.875	101.014	100.847	100.720	2.875	101.102	100.916	100.789	2.875	102.026	101.926	101.826	2.875	99.735	99.568	99.441	2.875	101.263	101.163	101.063
2.990	101.419	101.263	101.137	2.990	101.472	101.290	101.164	2.990	102.156	102.056	101.956	2.990	100.140	99.984	99.858	2.990	101.393	101.293	101.193
3.000	101.519	101.363	101.237	3.000	101.572	101.390	101.264	3.000	102.256	102.156	102.056	3.000	100.240	100.084	99.958	3.000	101.493	101.393	101.293
3.125	101.828	101.686	101.559	3.125	101.882	101.712	101.585	3.125	102.088	101.988	101.888	3.125	100.549	100.407	100.280	3.125	100.825	100.725	100.625
3.250	102.273	102.173	102.070	3.250	102.421	102.304	102.197	3.250	102.297	102.197	102.097	3.250	99.635	99.535	99.432	3.250	101.034	100.934	100.834
3.375	102.770	102.670	102.570	3.375	102.852	102.746	102.639	3.375	102.596	102.496	102.396	3.375	100.132	100.032	99.932	3.375	101.333	101.233	101.133
3.500	103.117	103.017	102.917	3.500	103.189	103.089	102.985	3.500	102.770	102.670	102.570	3.500	100.479	100.379	100.279	3.500	101.507	101.407	101.307
3.625	103.357	103.257	103.157	3.625	103.464	103.364	103.264	3.625	102.521	102.421	102.321	3.625	100.719	100.619	100.519	3.625	100.755	100.655	100.555
3.750	102.344	102.244	102.144	3.750	102.383	102.283	102.183	3.750	102.821	102.721	102.621	3.750	100.084	99.984	99.884	3.750	101.055	100.955	100.855
3.875	102.714	102.614	102.514	3.875	102.762	102.662	102.562	3.875	102.962	102.862	102.762	3.875	100.454	100.354	100.254	3.875	101.196	101.096	100.996
3.990	102.895	102.795	102.695	3.990	102.987	102.887	102.787	3.990	103.173	103.073	102.973	3.990	100.635	100.535	100.435	3.990	101.407	101.307	101.207
4.000	102.995	102.895	102.795	4.000	103.087	102.987	102.887	4.000	103.273	103.173	103.073	4.000	100.735	100.635	100.535	4.000	101.507	101.407	101.307
4.125	103.162	103.062	102.962	4.125	103.269	103.169	103.069	4.125	103.240	103.140	103.040	4.125	100.902	100.802	100.702	4.125	100.977	100.877	100.777
4.250	103.164	103.064	102.964	4.250	103.651	103.542	103.403	4.250	103.439	103.339	103.239	4.250	99.584	99.484	99.384	4.250	101.176	101.076	100.976
4.375	103.458	103.358	103.258	4.375	103.849	103.744	103.605	4.375	103.657	103.557	103.457	4.375	99.878	99.778	99.678	4.375	101.394	101.294	101.194
4.500	103.729	103.629	103.529	4.500	104.019	103.917	103.778	4.500	103.800	103.700	103.600	4.500	100.149	100.049	99.949	4.500	101.537	101.437	101.337
4.625	103.851	103.751	103.651	4.625	104.149	104.048	103.910	4.625	103.050	102.950	102.850	4.625	100.271	100.171	100.071	4.625	98.818	98.718	98.618
4.750	104.056	103.956	103.856	4.750	104.782	104.682	104.582	4.750	103.147	103.047	102.947	4.750	100.037	99.937	99.837	4.750	100.035	99.935	99.835

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%	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, LPMI , UW Fee Buyout			

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"	N/A
All Refinances "R/T"	0.000
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.:

10/9/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/9/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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