

W. Rate Sheet Dated: 9/23/2020

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	100.084	100.084	99.662	2.500	99.482	99.482	99.060	2.250	98.603	98.603	98.303	3.125	96.304	96.304	96.004
2.625	100.087	100.087	99.665	2.625	99.485	99.485	99.063	2.500	98.609	98.609	98.309	3.250	97.805	97.805	97.505
2.750	100.982	100.982	100.623	2.750	99.881	99.881	99.522	2.625	98.611	98.611	98.311	3.375	97.801	97.801	97.501
2.875	100.986	100.986	100.627	2.875	99.884	99.884	99.525	2.750	99.110	99.110	98.810	3.500	97.802	97.802	97.502
3.000	100.989	100.989	100.630	3.000	99.887	99.887	99.528	2.875	99.113	99.113	98.813	3.625	97.804	97.804	97.504
3.125	100.993	100.993	100.633	3.125	99.890	99.890	99.530	3.000	99.116	99.116	98.816	Margin = 2.250		Index = 0.130	
3.250	101.404	101.404	101.104	3.250	100.052	100.052	99.752	3.125	99.118	99.118	98.818	30 Year OTC			
3.375	101.407	101.407	101.107	3.375	100.055	100.055	99.755	3.250	101.406	101.406	101.106	Rate	30 Day	45 Day	60 Day
3.500	101.410	101.410	101.110	3.500	100.074	100.074	99.774	3.375	101.409	101.409	101.109	4.000	101.275	101.275	100.775
3.625	101.413	101.413	101.113	3.625	100.076	100.076	99.776	3.500	101.466	101.466	101.166	4.125	101.277	101.277	100.777
3.750	102.253	102.253	101.953	3.750	101.605	101.605	101.305	3.625	101.468	101.468	101.168	4.375	102.562	102.562	102.062
3.875	102.156	102.156	101.856	3.875	101.607	101.607	101.307	3.750	102.473	102.473	102.173	4.500	102.551	102.551	102.051
4.000	102.150	102.150	101.850	4.000	101.595	101.595	101.295	3.875	102.474	102.474	102.174	4.625	102.554	102.554	102.054
4.125	102.152	102.152	101.852	4.125	101.597	101.597	101.297	4.000	102.463	102.463	102.163	4.875	103.080	103.080	102.580
4.250	103.535	103.535	103.335	4.250	102.872	102.872	102.672	4.125	102.465	102.465	102.165	5.000	103.069	103.069	102.569
4.375	103.437	103.437	103.237	4.375	102.874	102.874	102.674	4.250	102.678	102.678	102.378	5.125	103.071	103.071	102.571
4.500	103.426	103.426	103.226	4.500	102.862	102.862	102.662	4.375	102.679	102.679	102.379	5.500	103.820	103.820	103.320
4.625	103.429	103.429	103.229	4.625	102.864	102.864	102.664	4.500	102.668	102.668	102.368	5.625	103.822	103.822	103.322
6.250	103.983	103.983	103.783	6.250	103.113	103.113	102.913	4.625	102.669	102.669	102.369	6.250	103.500	103.500	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	101.516	101.516	101.094	2.500	101.416	101.416	100.994	2.250	100.899	100.899	100.599
2.625	101.516	101.516	101.094	2.625	101.416	101.416	100.994	2.375	100.902	100.902	100.602
2.750	102.672	102.672	102.313	2.750	102.572	102.572	102.213	2.500	100.902	100.902	100.602
2.875	102.676	102.676	102.316	2.875	102.575	102.575	102.216	2.625	100.901	100.901	100.601
3.000	102.676	102.676	102.316	3.000	102.575	102.575	102.216	2.750	101.398	101.398	101.098
3.125	102.675	102.675	102.316	3.125	102.575	102.575	102.216	2.875	101.409	101.409	101.109
3.250	102.833	102.833	102.533	3.250	102.735	102.735	102.435	3.000	101.409	101.409	101.109
3.375	102.847	102.847	102.547	3.375	102.747	102.747	102.447	3.125	101.409	101.409	101.109
3.500	102.847	102.847	102.547	3.500	102.763	102.763	102.463	3.250	103.695	103.695	103.395
3.625	102.847	102.847	102.547	3.625	102.747	102.747	102.447	3.375	103.706	103.706	103.406
3.750	103.584	103.584	103.284	3.750	103.522	103.522	103.222	3.500	103.761	103.761	103.461
3.875	103.597	103.597	103.297	3.875	103.496	103.496	103.196	3.625	103.706	103.706	103.406
4.000	103.588	103.588	103.288	4.000	103.483	103.483	103.183	3.750	104.708	104.708	104.408

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	-0.350
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	98.525	98.525	98.025	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.527	98.527	98.027	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.150	100.150	99.650	6.250	103.750	103.750	103.500	4.375	99.812	99.812	99.312				
4.000	100.157	100.157	99.657					4.500	99.801	99.801	99.301	Rate	30 Day	45 Day	60 Day
4.125	100.154	100.154	99.654					4.625	99.804	99.804	99.304	6.250	102.750	102.750	102.250
4.250	101.433	101.433	100.933					4.875	100.330	100.330	99.830	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.431	101.431	100.931					5.000	100.319	100.319	99.819				
4.500	101.442	101.442	100.942					5.125	100.321	100.321	99.821				
4.625	101.440	101.440	100.940					5.500	101.070	101.070	100.570				
4.750	101.979	101.979	101.479					5.625	101.072	101.072	100.572				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	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 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/23/2020

45 Day Lock Exp.:

11/9/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/23/2020

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	95.664	95.664	95.364
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	97.555	97.555	97.255
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	97.551	97.551	97.251
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.890	97.890	97.590	3.500	97.552	97.552	97.252
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.893	97.893	97.593	3.625	97.554	97.554	97.254
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.896	97.896	97.596	Margin = 2.250		Index = .130	
3.250	100.504	100.504	100.204	3.250	99.582	99.582	99.282	3.125	97.898	97.898	97.598	30 Year OTC			
3.375	100.507	100.507	100.207	3.375	99.585	99.585	99.285	3.250	100.936	100.936	100.636	Rate	30 Day	45 Day	60 Day
3.500	100.510	100.510	100.210	3.500	99.604	99.604	99.304	3.375	100.939	100.939	100.639	3.250	98.629	98.629	98.129
3.625	100.513	100.513	100.213	3.625	99.606	99.606	99.306	3.500	100.996	100.996	100.696	3.375	98.632	98.632	98.132
3.750	100.978	100.978	100.678	3.750	100.760	100.760	100.460	3.625	100.998	100.998	100.698	3.500	98.635	98.635	98.135
3.875	100.881	100.881	100.581	3.875	100.762	100.762	100.462	3.750	101.628	101.628	101.328	3.625	98.638	98.638	98.138
4.000	100.875	100.875	100.575	4.000	100.750	100.750	100.450	3.875	N/A	N/A	N/A	3.750	100.003	100.003	99.503
4.125	100.877	100.877	100.577	4.125	100.752	100.752	100.452	4.000	N/A	N/A	N/A	3.875	100.006	100.006	99.506
4.250	101.323	101.323	101.123	4.250	101.089	101.089	100.889	4.125	N/A	N/A	N/A	4.000	100.000	100.000	99.500
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	100.002	100.002	99.502
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	100.348	100.348	99.848
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

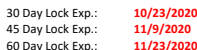
FHA High Balance Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.500	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	101.583	101.583	101.283	3.250	101.485	101.485	101.185	2.750	98.616	98.616	98.316
3.375	101.597	101.597	101.297	3.375	101.497	101.497	101.197	2.875	98.628	98.628	98.328
3.500	101.597	101.597	101.297	3.500	101.513	101.513	101.213	3.000	98.628	98.628	98.328
3.625	101.597	101.597	101.297	3.625	101.497	101.497	101.197	3.125	98.628	98.628	98.328
3.750	101.959	101.959	101.659	3.750	101.897	101.897	101.597	3.250	100.570	100.570	100.270
3.875	101.972	101.972	101.672	3.875	101.871	101.871	101.571	3.375	100.581	100.581	100.281
4.000	101.963	101.963	101.663	4.000	101.858	101.858	101.558	3.500	100.636	100.636	100.336
4.125	101.972	101.972	101.672	4.125	101.871	101.871	101.571	3.625	100.581	100.581	100.281
4.250	102.315	102.315	102.115	4.250	102.206	102.206	102.006	3.750	101.583	101.583	101.283

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	-0.350
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	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
4.000	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)	



Prices are subject to change without notice.

Mortgages with Subordinate Financing *			
LTV Range	CLTV 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% – 90.00%	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.

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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/23/2020

45 Day Lock Exp.:

11/9/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/23/2020

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

30 Day Lock Exp.: 10/23/2020
45 Day Lock Exp.: 11/9/2020
60 Day Lock Exp.: 11/23/2020

W. Rate Sheet Dated: 9/23/2020

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					
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
2.750	100.142	100.142	99.856	3.375	101.578	101.578	101.356	3.375	101.578	101.578	101.356	2.750	100.018	100.018	99.732	3.375	100.335
2.875	100.772	100.772	100.501	3.500	101.951	101.951	101.732	3.500	101.951	101.951	101.732	2.875	100.648	100.648	100.377	3.500	100.708
2.990	101.215	101.215	100.957	3.625	102.332	102.332	102.024	3.625	102.332	102.332	102.024	2.990	101.091	101.091	100.833	3.625	100.989
3.000	101.315	101.315	101.057	3.750	101.253	101.253	101.053	3.750	101.253	101.253	101.053	3.000	101.191	101.191	100.933	3.750	100.659
3.125	101.639	101.639	101.396	3.875	101.624	101.624	101.424	3.875	101.624	101.624	101.424	3.125	101.515	101.515	101.272	3.875	101.030
3.250	101.834	101.834	101.599	3.990	101.925	101.925	101.725	3.990	101.925	101.925	101.725	3.250	100.591	100.591	100.356	3.990	101.331
3.375	102.328	102.328	102.106	4.000	102.025	102.025	101.825	4.000	102.025	102.025	101.825	3.375	101.085	101.085	100.863	4.000	101.431
3.500	102.701	102.701	102.482	4.125	102.256	102.256	102.056	4.125	102.256	102.256	102.056	3.500	101.458	101.458	101.239	4.125	101.662
3.625	102.982	102.982	102.774	4.250	102.377	102.377	102.177	4.250	102.377	102.377	102.177	3.625	101.739	101.739	101.531	4.250	100.081
3.750	102.003	102.003	101.803	4.375	102.656	102.656	102.456	4.375	102.656	102.656	102.456	3.750	101.409	101.409	101.209	4.375	100.360
3.875	102.374	102.374	102.174	4.500	102.912	102.912	102.712	4.500	102.912	102.912	102.712	3.875	101.780	101.780	101.580	4.500	100.616
3.990	102.550	102.550	102.350	4.625	103.029	103.029	102.829	4.625	103.029	103.029	102.829	3.990	101.956	101.956	101.756	4.625	100.733
4.000	102.650	102.650	102.450	4.750	103.368	103.368	103.168	4.750	103.368	103.368	103.168	4.000	102.056	102.056	101.856	4.750	100.518
4.125	102.881	102.881	102.681	4.875	103.643	103.643	103.443	4.875	103.643	103.643	103.443	4.125	102.287	102.287	102.087	4.875	100.793
4.250	103.002	103.002	102.802	4.990	103.931	103.931	103.731	4.990	103.931	103.931	103.731	4.250	100.706	100.706	100.506	4.990	101.081
4.375	103.281	103.281	103.081	5.000	104.031	104.031	103.831	5.000	104.031	104.031	103.831	4.375	100.985	100.985	100.785	5.000	101.181
4.500	103.537	103.537	103.337	5.125	104.324	104.324	104.124	5.125	104.324	104.324	104.124	4.500	101.241	101.241	101.041	5.125	101.324
4.625	103.654	103.654	103.454	5.250	104.446	104.446	104.246	5.250	104.446	104.446	104.246	4.625	101.358	101.358	101.158	5.250	101.296
4.750	103.993	103.993	103.793	5.375	105.069	105.069	104.869	5.375	105.069	105.069	104.869	4.750	101.143	101.143	100.943	5.375	101.769
30/25 Year SC >125						20 Year						20 Year 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
3.375	100.335	100.335	100.113	2.750	100.280	100.280	100.054	3.375	102.902	102.902	102.702	3.375	102.902	102.902	102.702	2.750	101.401
3.500	100.708	100.708	100.489	2.875	100.852	100.852	100.638	3.500	103.244	103.244	103.044	3.500	103.244	103.244	103.044	2.875	101.691
3.625	100.989	100.989	100.781	2.990	101.220	101.220	101.012	3.625	103.525	103.525	103.325	3.625	103.525	103.525	103.325	2.990	101.817
3.750	100.659	100.659	100.459	3.000	101.320	101.320	101.112	3.750	102.526	102.526	102.326	3.750	102.526	102.526	102.326	3.000	101.917
3.875	101.030	101.030	100.830	3.125	101.631	101.631	101.431	3.875	102.909	102.909	102.709	3.875	102.909	102.909	102.709	3.125	101.503
3.990	101.331	101.331	101.131	3.250	101.962	101.962	101.762	3.990	103.129	103.129	102.929	3.990	103.129	103.129	102.929	3.250	101.715
4.000	101.431	101.431	101.231	3.375	102.402	102.402	102.202	4.000	103.229	103.229	103.029	4.000	103.229	103.229	103.029	3.375	102.016
4.125	101.662	101.662	101.462	3.500	102.744	102.744	102.544	4.125	103.411	103.411	103.211	4.125	103.411	103.411	103.211	3.500	102.195
4.250	100.081	100.081	99.881	3.625	103.025	103.025	102.825	4.250	104.382	104.382	104.182	4.250	104.382	104.382	104.182	3.625	102.465
4.375	100.360	100.360	100.160	3.750	102.026	102.026	101.826	4.375	104.571	104.571	104.371	4.375	104.571	104.571	104.371	3.750	102.757
4.500	100.616	100.616	100.416	3.875	102.409	102.409	102.209	4.500	105.106	105.106	104.906	4.500	105.106	105.106	104.906	3.875	102.899
4.625	100.733	100.733	100.533	3.990	102.629	102.629	102.429	4.625	105.230	105.230	105.030	4.625	105.230	105.230	105.030	3.990	103.106
4.750	100.518	100.518	100.318	4.000	102.729	102.729	102.529	4.750	105.604	105.604	105.404	4.750	105.604	105.604	105.404	4.000	103.206
4.875	100.793	100.793	100.593	4.125	102.911	102.911	102.711	4.875	105.849	105.849	105.649	4.875	105.849	105.849	105.649	4.125	103.259
4.990	101.081	101.081	100.881	4.250	103.882	103.882	103.682	4.990	106.043	106.043	105.843	4.990	106.043	106.043	105.843	4.250	103.455
5.000	101.181	101.181	100.981	4.375	104.071	104.071	103.871	5.000	106.143	106.143	105.943	5.000	106.143	106.143	105.943	4.375	103.667
5.125	101.324	101.324	101.124	4.500	104.231	104.231	104.031	5.125	106.419	106.419	106.219	5.125	106.419	106.419	106.219	4.500	103.807
5.250	101.296	101.296	101.096	4.625	104.355	104.355	104.155	5.250	106.237	106.237	106.037	5.250	106.237	106.237	106.037	4.625	103.146
5.375	101.769	101.769	101.569	4.750	104.729	104.729	104.529	5.375	105.482	105.482	105.282	5.375	105.482	105.482	105.282	4.750	103.242
15 Year 105-125						15 Year >125						15 Year SC					
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
2.750	103.401	103.401	103.201	2.750	103.651	103.651	103.451	2.750	101.938	101.938	101.738	2.750	103.938	103.938	103.738	2.750	104.188
2.875	101.816	101.816	101.616	2.875	101.816	101.816	101.616	2.875	102.928	102.928	102.728	2.875	102.353	102.353	102.153	2.875	102.353
2.990	101.942	101.942	101.742	2.990	101.942	101.942	101.742	2.990	102.354	102.354	102.154	2.990	102.479	102.479	102.279	2.990	102.479
3.000	102.042	102.042	101.842	3.000	102.042	102.042	101.842	3.000	102.454	102.454	102.254	3.000	102.579	102.579	102.379	3.000	102.579
3.125	101.628	101.628	101.428	3.125	101.628	101.628	101.428	3.125	101.540	101.540	101.340	3.125	101.665	101.665	101.465	3.125	101.665
3.250	101.840	101.840	101.640	3.250	101.840	101.840	101.640	3.250	101.752	101.752	101.552	3.250	101.877	101.877	101.677	3.250	101.877
3.375	102.141	102.141	101.941	3.375	102.141	102.141	101.941	3.375	102.053	102.053	101.853	3.375	102.178	102.178	101.978	3.375	102.178
3.500	102.320	102.320	102.120	3.500	102.320	102.320	102.120	3.500	102.232	102.232	102.032	3.500	102.357	102.357	102.157	3.500	102.357
3.625	102.590	102.590	102.390	3.625	102.590	102.590	102.390	3.625	102.002	102.002	101.802	3.625	102.127	102.127	101.927	3.625	102.127
3.750	102.882	102.882	102.682	3.750	102.882	102.882	102.682	3.750	102.294	102.294	102.094	3.750	102.419	102.419	102.219	3.750	102.419
3.875	103.024	103.024	102.824	3.875	103.024	103.024	102.824	3.875	102.436	102.436	102.236	3.875	102.561	102.561	102.361	3.875	102.561
3.990	103.231	103.231	103.031	3.990	103.231	103.231	103.031	3.990	102.643	102.643	102.443	3.990	102.768	102.768	102.568	3.990	102.768
4.000	103.331	103.331	103.131	4.000	103.331	103.331	103.131	4.000	102.743	102.743	102.543	4.000	102.868	102.868	102.668	4.000	102.868
4.125	103.384	103.384	103.184	4.125	103.384	103.384	103.184	4.125	102.296	102.296	102.096	4.125	102.421	102.421	102.221	4.125	102.421
4.250	103.580	103.580	103.380	4.250	103.580	103.580	103.380	4.250	102.492	102.492	102.292	4.250	102.617	102.617	102.417	4.250	102.617
4.375	103.792	103.792	103.592	4.3.													



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.:

10/23/2020

45 Day Lock Exp.:

11/9/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/23/2020

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	100.142	100.142	99.856	2.750	100.280	100.280	100.054	2.750	101.401	101.401	101.201	2.750	98.668	98.668	98.382	2.750	100.638	100.638	100.438
2.875	100.772	100.772	100.501	2.875	100.852	100.852	100.638	2.875	101.691	101.691	101.491	2.875	99.298	99.298	99.027	2.875	100.928	100.928	100.728
2.990	101.215	101.215	100.957	2.990	101.220	101.220	101.012	2.990	101.817	101.817	101.617	2.990	99.741	99.741	99.483	2.990	101.054	101.054	100.854
3.000	101.315	101.315	101.057	3.000	101.320	101.320	101.112	3.000	101.917	101.917	101.717	3.000	99.841	99.841	99.583	3.000	101.154	101.154	100.954
3.125	101.639	101.639	101.396	3.125	101.631	101.631	101.431	3.125	101.503	101.503	101.303	3.125	100.165	100.165	99.922	3.125	100.240	100.240	100.040
3.250	101.834	101.834	101.599	3.250	101.962	101.962	101.762	3.250	101.715	101.715	101.515	3.250	99.241	99.241	99.006	3.250	100.452	100.452	100.252
3.375	102.328	102.328	102.106	3.375	102.402	102.402	102.202	3.375	102.016	102.016	101.816	3.375	99.735	99.735	99.513	3.375	100.753	100.753	100.553
3.500	102.701	102.701	102.482	3.500	102.744	102.744	102.544	3.500	102.195	102.195	101.995	3.500	100.108	100.108	99.889	3.500	100.932	100.932	100.732
3.625	102.982	102.982	102.774	3.625	103.025	103.025	102.825	3.625	102.465	102.465	102.265	3.625	100.389	100.389	100.181	3.625	100.702	100.702	100.502
3.750	102.003	102.003	101.803	3.750	102.026	102.026	101.826	3.750	102.757	102.757	102.557	3.750	100.059	100.059	99.859	3.750	100.994	100.994	100.794
3.875	102.374	102.374	102.174	3.875	102.409	102.409	102.209	3.875	102.899	102.899	102.699	3.875	100.430	100.430	100.230	3.875	101.136	101.136	100.936
3.990	102.550	102.550	102.350	3.990	102.629	102.629	102.429	3.990	103.106	103.106	102.906	3.990	100.606	100.606	100.406	3.990	101.343	101.343	101.143
4.000	102.650	102.650	102.450	4.000	102.729	102.729	102.529	4.000	103.206	103.206	103.006	4.000	100.706	100.706	100.506	4.000	101.443	101.443	101.243
4.125	102.881	102.881	102.681	4.125	102.911	102.911	102.711	4.125	103.259	103.259	103.059	4.125	100.937	100.937	100.737	4.125	100.996	100.996	100.796
4.250	103.002	103.002	102.802	4.250	103.882	103.882	103.682	4.250	103.455	103.455	103.255	4.250	99.356	99.356	99.156	4.250	101.192	101.192	100.992
4.375	103.281	103.281	103.081	4.375	104.071	104.071	103.871	4.375	103.667	103.667	103.467	4.375	99.635	99.635	99.435	4.375	101.404	101.404	101.204
4.500	103.537	103.537	103.337	4.500	104.231	104.231	104.031	4.500	103.807	103.807	103.607	4.500	99.891	99.891	99.691	4.500	101.544	101.544	101.344
4.625	103.654	103.654	103.454	4.625	104.355	104.355	104.155	4.625	103.146	103.146	102.937	4.625	100.008	100.008	99.808	4.625	98.914	98.914	98.705
4.750	103.993	103.993	103.793	4.750	104.729	104.729	104.529	4.750	103.242	103.242	103.033	4.750	99.793	99.793	99.593	4.750	100.152	100.152	99.943

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, 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%	> 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"	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.:

10/23/2020

45 Day Lock Exp.:

11/9/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/23/2020

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)