

W. Rate Sheet Dated: 10/12/2020

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	100.552	100.552	100.162	2.500	99.981	99.981	99.590	2.250	98.789	98.789	98.489	3.125	96.248	96.248	95.948
2.625	100.556	100.556	100.165	2.625	99.983	99.983	99.593	2.500	98.795	98.795	98.495	3.250	97.749	97.749	97.449
2.750	101.185	101.185	100.810	2.750	100.114	100.114	99.739	2.625	98.798	98.798	98.498	3.375	97.745	97.745	97.445
2.875	101.189	101.189	100.814	2.875	100.117	100.117	99.742	2.750	99.054	99.054	98.754	3.500	97.746	97.746	97.446
3.000	101.192	101.192	100.817	3.000	100.120	100.120	99.745	2.875	99.057	99.057	98.757	3.625	97.748	97.748	97.448
3.125	101.196	101.196	100.821	3.125	100.123	100.123	99.748	3.000	99.060	99.060	98.760	Margin = 2.250		Index = 0.120	
3.250	101.341	101.341	101.041	3.250	100.020	100.020	99.720	3.125	99.062	99.062	98.762	30 Year OTC			
3.375	101.345	101.345	101.045	3.375	100.023	100.023	99.723	3.250	101.214	101.214	100.914	Rate	30 Day	45 Day	60 Day
3.500	101.348	101.348	101.048	3.500	100.037	100.037	99.737	3.375	101.216	101.216	100.916	4.000	101.509	101.509	101.009
3.625	101.351	101.351	101.051	3.625	100.039	100.039	99.739	3.500	101.269	101.269	100.969	4.125	101.512	101.512	101.012
3.750	102.487	102.487	102.103	3.750	101.860	101.860	101.476	3.625	101.271	101.271	100.971	4.375	102.500	102.500	102.000
3.875	102.390	102.390	102.006	3.875	101.862	101.862	101.478	3.750	102.345	102.345	102.045	4.500	102.489	102.489	101.989
4.000	102.384	102.384	102.000	4.000	101.851	101.851	101.466	3.875	102.347	102.347	102.047	4.625	102.491	102.491	101.991
4.125	102.387	102.387	102.002	4.125	101.853	101.853	101.468	4.000	102.335	102.335	102.035	4.875	103.033	103.033	102.533
4.250	103.473	103.473	103.273	4.250	102.830	102.830	102.630	4.125	102.337	102.337	102.037	5.000	103.022	103.022	102.522
4.375	103.375	103.375	103.175	4.375	102.832	102.832	102.632	4.250	102.449	102.449	102.149	5.125	103.024	103.024	102.524
4.500	103.364	103.364	103.164	4.500	102.821	102.821	102.621	4.375	102.450	102.450	102.150	5.500	104.476	104.476	103.976
4.625	103.366	103.366	103.166	4.625	102.823	102.823	102.623	4.500	102.439	102.439	102.139	5.625	104.479	104.479	103.979
6.250	105.140	105.140	104.940	6.250	104.290	104.290	104.090	4.625	102.440	102.440	102.140	6.250	103.500	103.500	103.000

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500	101.899	101.799	101.799	101.408	2.500	101.799	101.699	101.699	101.308	2.250	100.969	100.869	100.869	100.569
2.625	101.899	101.799	101.799	101.408	2.625	101.799	101.699	101.699	101.308	2.375	100.972	100.872	100.872	100.572
2.750	102.789	102.689	102.689	102.314	2.750	102.689	102.589	102.589	102.214	2.500	100.972	100.872	100.872	100.572
2.875	102.793	102.693	102.693	102.318	2.875	102.692	102.592	102.592	102.217	2.625	100.972	100.872	100.872	100.572
3.000	102.793	102.693	102.693	102.318	3.000	102.692	102.592	102.592	102.217	2.750	101.226	101.126	101.126	100.826
3.125	102.793	102.693	102.693	102.318	3.125	102.692	102.592	102.592	102.217	2.875	101.237	101.137	101.137	100.837
3.250	102.685	102.585	102.585	102.285	3.250	102.586	102.486	102.486	102.186	3.000	101.237	101.137	101.137	100.837
3.375	102.699	102.599	102.599	102.299	3.375	102.598	102.498	102.498	102.198	3.125	101.237	101.137	101.137	100.837
3.500	102.699	102.599	102.599	102.299	3.500	102.610	102.510	102.510	102.210	3.250	103.386	103.286	103.286	102.986
3.625	102.699	102.599	102.599	102.299	3.625	102.598	102.498	102.498	102.198	3.375	103.397	103.297	103.297	102.997
3.750	103.732	103.632	103.632	103.248	3.750	103.666	103.566	103.566	103.182	3.500	103.447	103.347	103.347	103.047
3.875	103.746	103.646	103.646	103.261	3.875	103.644	103.544	103.544	103.160	3.625	103.397	103.297	103.297	102.997
4.000	103.736	103.636	103.636	103.252	4.000	103.631	103.531	103.531	103.147	3.750	104.469	104.369	104.369	104.069

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	98.759	98.759	98.259	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.762	98.762	98.262	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.385	100.385	99.885	6.250	103.750	103.750	103.500	4.375	99.750	99.750	99.250				
4.000	100.391	100.391	99.891					4.500	99.739	99.739	99.239	Rate	30 Day	45 Day	60 Day
4.125	100.388	100.388	99.888					4.625	99.741	99.741	99.241	6.250	102.750	102.750	102.250
4.250	101.371	101.371	100.871					4.875	100.283	100.283	99.783	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.369	101.369	100.869					5.000	100.272	100.272	99.772				
4.500	101.380	101.380	100.880					5.125	100.274	100.274	99.774				
4.625	101.378	101.378	100.878					5.500	101.726	101.726	101.226				
4.750	101.932	101.932	101.432					5.625	101.729	101.729	101.229				
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 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

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.:

11/11/2020

45 Day Lock Exp.:

11/26/2020

60 Day Lock Exp.:

12/11/2020

W. Rate Sheet Dated: 10/12/2020

Release Time: 10:00 am ET

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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	95.670	95.670	95.370
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	97.499	97.499	97.199
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	97.495	97.495	97.195
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.897	97.897	97.597	3.500	97.496	97.496	97.196
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.899	97.899	97.599	3.625	97.498	97.498	97.198
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.902	97.902	97.602	Margin = 2.250		Index = .120	
3.250	100.347	100.347	100.047	3.250	99.456	99.456	99.156	3.125	97.905	97.905	97.605	30 Year OTC			
3.375	100.351	100.351	100.051	3.375	99.459	99.459	99.159	3.250	100.650	100.650	100.350	Rate	30 Day	45 Day	60 Day
3.500	100.354	100.354	100.054	3.500	99.473	99.473	99.173	3.375	100.652	100.652	100.352	3.250	98.472	98.472	97.972
3.625	100.357	100.357	100.057	3.625	99.476	99.476	99.176	3.500	100.705	100.705	100.405	3.375	98.476	98.476	97.976
3.750	101.087	101.087	100.703	3.750	100.890	100.890	100.506	3.625	100.707	100.707	100.407	3.500	98.479	98.479	97.979
3.875	100.990	100.990	100.606	3.875	100.892	100.892	100.508	3.750	101.375	101.375	101.075	3.625	98.482	98.482	97.982
4.000	100.984	100.984	100.600	4.000	100.881	100.881	100.496	3.875	N/A	N/A	N/A	3.750	100.112	100.112	99.612
4.125	100.987	100.987	100.602	4.125	100.883	100.883	100.498	4.000	N/A	N/A	N/A	3.875	100.115	100.115	99.615
4.250	101.198	101.198	100.998	4.250	100.985	100.985	100.785	4.125	N/A	N/A	N/A	4.000	100.109	100.109	99.609
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	100.112	100.112	99.612
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	100.223	100.223	99.723
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

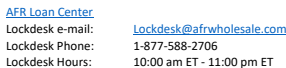
FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	101.341	101.241	101.241	100.941	3.250	101.243	101.143	101.143	100.843	2.750	98.445	98.345	98.345	98.045
3.375	101.355	101.255	101.255	100.955	3.375	101.255	101.155	101.155	100.855	2.875	98.456	98.356	98.356	98.056
3.500	101.355	101.255	101.255	100.955	3.500	101.266	101.166	101.166	100.866	3.000	98.456	98.356	98.356	98.056
3.625	101.355	101.255	101.255	100.955	3.625	101.254	101.154	101.154	100.854	3.125	98.456	98.356	98.356	98.056
3.750	101.982	101.882	101.882	101.498	3.750	101.916	101.816	101.816	101.432	3.250	100.261	100.161	100.161	99.861
3.875	101.996	101.896	101.896	101.511	3.875	101.894	101.794	101.794	101.410	3.375	100.272	100.172	100.172	99.872
4.000	101.986	101.886	101.886	101.502	4.000	101.881	101.781	101.781	101.397	3.500	100.322	100.222	100.222	99.922
4.125	101.995	101.895	101.895	101.511	4.125	101.894	101.794	101.794	101.410	3.625	100.272	100.172	100.172	99.872
4.250	102.104	102.004	102.004	101.804	4.250	101.995	101.895	101.895	101.695	3.750	101.344	101.244	101.244	100.944

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 AVIM	-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					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
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	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% – 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 SEC 118.

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Flood Certification = \$10.00	UW Fee with option to buyout = \$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.			FHA ID# - 1358600006
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.:

11/11/2020

45 Day Lock Exp.:

11/26/2020

60 Day Lock Exp.:

12/11/2020

W. Rate Sheet Dated: 10/12/2020

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@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/11/2020

45 Day Lock Exp.:

11/26/2020

60 Day Lock Exp.:

12/11/2020

W. Rate Sheet Dated: 10/12/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.295	100.295	99.969	3.375	101.542	101.542	101.314	3.375	101.542	101.542	101.314	2.750	99.980	99.980	99.654	3.375	100.635	100.635	100.407
2.875	100.976	100.976	100.668	3.500	101.972	101.972	101.755	3.500	101.972	101.972	101.755	2.875	100.661	100.661	100.353	3.500	101.065	101.065	100.848
2.990	101.515	101.515	101.228	3.625	102.205	102.205	101.992	3.625	102.205	102.205	101.992	2.990	101.200	101.200	100.913	3.625	101.298	101.298	101.085
3.000	101.615	101.615	101.328	3.750	101.302	101.302	101.053	3.750	101.302	101.302	101.053	3.000	101.300	101.300	101.013	3.750	100.361	100.361	100.112
3.125	101.904	101.904	101.641	3.875	101.660	101.660	101.431	3.875	101.660	101.660	101.431	3.125	101.589	101.589	101.326	3.875	100.719	100.719	100.490
3.250	101.761	101.761	101.515	3.990	101.957	101.957	101.740	3.990	101.957	101.957	101.740	3.250	100.854	100.854	100.608	3.990	101.016	101.016	100.799
3.375	102.292	102.292	102.064	4.000	102.057	102.057	101.840	4.000	102.057	102.057	101.840	3.375	101.385	101.385	101.157	4.000	101.116	101.116	100.899
3.500	102.722	102.722	102.505	4.125	102.267	102.267	102.051	4.125	102.267	102.267	102.051	3.500	101.815	101.815	101.598	4.125	101.326	101.326	101.110
3.625	102.955	102.955	102.742	4.250	102.301	102.301	102.101	4.250	102.301	102.301	102.101	3.625	102.048	102.048	101.835	4.250	100.515	100.515	100.315
3.750	102.052	102.052	101.803	4.375	102.570	102.570	102.370	4.375	102.570	102.570	102.370	3.750	101.111	101.111	100.862	4.375	100.784	100.784	100.584
3.875	102.410	102.410	102.181	4.500	102.811	102.811	102.611	4.500	102.811	102.811	102.611	3.875	101.469	101.469	101.240	4.500	101.025	101.025	100.825
3.990	102.582	102.582	102.365	4.625	102.927	102.927	102.727	4.625	102.927	102.927	102.727	3.990	101.641	101.641	101.424	4.625	101.141	101.141	100.941
4.000	102.682	102.682	102.465	4.750	103.260	103.260	103.060	4.750	103.260	103.260	103.060	4.000	101.741	101.741	101.524	4.750	100.474	100.474	100.274
4.125	102.892	102.892	102.676	4.875	103.506	103.506	103.306	4.875	103.506	103.506	103.306	4.125	101.951	101.951	101.735	4.875	100.720	100.720	100.520
4.250	102.926	102.926	102.726	4.990	103.756	103.756	103.556	4.990	103.756	103.756	103.556	4.250	101.140	101.140	100.940	4.990	100.970	100.970	100.770
4.375	103.195	103.195	102.995	5.000	103.856	103.856	103.656	5.000	103.856	103.856	103.656	4.375	101.409	101.409	101.209	5.000	101.070	101.070	100.870
4.500	103.436	103.436	103.236	5.125	104.106	104.106	103.906	5.125	104.106	104.106	103.906	4.500	101.650	101.650	101.450	5.125	101.170	101.170	100.970
4.625	103.552	103.552	103.352	5.250	104.227	104.227	104.027	5.250	104.227	104.227	104.027	4.625	101.766	101.766	101.566	5.250	101.141	101.141	100.941
4.750	103.885	103.885	103.685	5.375	104.847	104.847	104.647	5.375	104.847	104.847	104.647	4.750	101.099	101.099	100.899	5.375	101.611	101.611	101.411
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.635	100.635	100.407	2.750	100.352	100.352	100.152	3.375	102.851	102.851	102.651	3.375	102.851	102.851	102.651	2.750	101.512	101.512	101.312
3.500	101.065	101.065	100.848	2.875	100.975	100.975	100.775	3.500	103.216	103.216	103.016	3.500	103.216	103.216	103.016	2.875	101.816	101.816	101.616
3.625	101.298	101.298	101.085	2.990	101.387	101.387	101.187	3.625	103.515	103.515	103.315	3.625	103.515	103.515	103.315	2.990	102.037	102.037	101.837
3.750	100.361	100.361	100.112	3.000	101.487	101.487	101.287	3.750	103.363	103.363	103.153	3.750	103.363	103.363	103.153	3.000	102.137	102.137	101.937
3.875	100.719	100.719	100.490	3.125	101.830	101.830	101.630	3.875	103.773	103.773	103.569	3.875	103.773	103.773	103.569	3.125	101.621	101.621	101.421
3.990	101.016	101.016	100.799	3.250	101.877	101.877	101.677	3.990	104.014	104.014	103.814	3.990	104.014	104.014	103.814	3.250	101.863	101.863	101.663
4.000	101.116	101.116	100.899	3.375	102.351	102.351	102.151	4.000	104.114	104.114	103.914	4.000	104.114	104.114	103.914	3.375	102.158	102.158	101.958
4.125	101.326	101.326	101.110	3.500	102.716	102.716	102.516	4.125	104.307	104.307	104.107	4.125	104.307	104.307	104.107	3.500	102.343	102.343	102.143
4.250	100.515	100.515	100.315	3.625	103.015	103.015	102.815	4.250	104.180	104.180	103.980	4.250	104.180	104.180	103.980	3.625	102.316	102.316	102.116
4.375	100.784	100.784	100.584	3.750	102.863	102.863	102.653	4.375	104.380	104.380	104.180	4.375	104.380	104.380	104.180	3.750	102.623	102.623	102.423
4.500	101.025	101.025	100.825	3.875	103.273	103.273	103.069	4.500	104.922	104.922	104.722	4.500	104.922	104.922	104.722	3.875	102.772	102.772	102.572
4.625	101.141	101.141	100.941	3.990	103.514	103.514	103.314	4.625	105.050	105.050	104.850	4.625	105.050	105.050	104.850	3.990	103.000	103.000	102.800
4.750	100.474	100.474	100.274	4.000	103.614	103.614	103.414	4.750	105.468	105.468	105.268	4.750	105.468	105.468	105.268	4.000	103.100	103.100	102.900
4.875	100.720	100.720	100.520	4.125	103.807	103.807	103.607	4.875	105.721	105.721	105.521	4.875	105.721	105.721	105.521	4.125	103.069	103.069	102.869
4.990	100.970	100.970	100.770	4.250	103.680	103.680	103.480	4.990	105.919	105.919	105.719	4.990	105.919	105.919	105.719	4.250	103.277	103.277	103.077
5.000	101.070	101.070	100.870	4.375	103.880	103.880	103.680	5.000	106.019	106.019	105.819	5.000	106.019	106.019	105.819	4.375	103.500	103.500	103.300
5.125	101.170	101.170	100.970	4.500	104.047	104.047	103.847	5.125	106.303	106.303	106.103	5.125	106.303	106.303	106.103	4.500	103.642	103.642	103.442
5.250	101.141	101.141	100.941	4.625	104.175	104.175	103.975	5.250	106.011	106.011	105.811	5.250	106.011	106.011	105.811	4.625	102.774	102.774	102.574
5.375	101.611	101.611	101.411	4.750	104.593	104.593	104.393	5.375	105.260	105.260	105.060	5.375	105.260	105.260	105.060	4.750	102.873	102.873	102.673
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.512	103.512	103.312	2.750	103.762	103.762	103.562	2.750	101.799	101.799	101.599	2.750	103.799	103.799	103.599	2.750	104.049	104.049	103.849
2.875	101.941	101.941	101.741	2.875	101.941	101.941	101.741	2.875	102.103	102.103	101.903	2.875	102.228	102.228	102.028	2.875	102.228	102.228	102.028
2.990	102.162	102.162	101.962	2.990	102.162	102.162	101.962	2.990	102.324	102.324	102.124	2.990	102.449	102.449	102.249	2.990	102.449	102.449	102.249
3.000	102.262	102.262	102.062	3.000	102.262	102.262	102.062	3.000	102.424	102.424	102.224	3.000	102.549	102.549	102.349	3.000	102.549	102.549	102.349
3.125	101.746	101.746	101.546	3.125	101.746	101.746	101.546	3.125	101.658	101.658	101.458	3.125	101.783	101.783	101.583	3.125	101.783	101.783	101.583
3.250	101.988	101.988	101.788	3.250	101.988	101.988	101.788	3.250	101.900	101.900	101.700	3.250	102.025	102.025	101.825	3.250	102.025	102.025	101.825
3.375	102.283	102.283	102.083	3.375	102.283	102.283	102.083	3.375	102.195	102.195	101.995	3.375	102.320	102.320	102.120	3.375	102.320	102.320	102.120
3.500	102.468	102.468	102.268	3.500	102.468	102.468	102.268	3.500	102.380	102.380	102.180	3.500	102.505	102.505	102.305	3.500	102.505	102.505	102.305
3.625	102.441	102.441	102.241	3.625	102.441	102.441	102.241	3.625	101.850	101.850	101.650	3.625	101.975	101.975	101.775	3.625	101.975	101.975	101.775
3.750	102.748	102.748	102.548	3.750	102.748	102.748	102.548	3.750	102.157	102.157	101.957	3.750	102.282	102.282	102.082	3.750	102.282	102.282	102.082
3.875	102.897	102.897	102.697	3.875	102.897	102.897	102												



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.:

11/11/2020

45 Day Lock Exp.:

11/26/2020

60 Day Lock Exp.:

12/11/2020

W. Rate Sheet Dated: 10/12/2020

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	100.295	100.295	99.969	2.750	100.352	100.352	100.152	2.750	101.512	101.512	101.312	2.750	98.630	98.630	98.304	2.750	100.499	100.499	100.299
2.875	100.976	100.976	100.668	2.875	100.975	100.975	100.775	2.875	101.816	101.816	101.616	2.875	99.311	99.311	99.003	2.875	100.803	100.803	100.603
2.990	101.515	101.515	101.228	2.990	101.387	101.387	101.187	2.990	102.037	102.037	101.837	2.990	99.850	99.850	99.563	2.990	101.024	101.024	100.824
3.000	101.615	101.615	101.328	3.000	101.487	101.487	101.287	3.000	102.137	102.137	101.937	3.000	99.950	99.950	99.663	3.000	101.124	101.124	100.924
3.125	101.904	101.904	101.641	3.125	101.830	101.830	101.630	3.125	101.621	101.621	101.421	3.125	100.239	100.239	99.976	3.125	100.358	100.358	100.158
3.250	101.761	101.761	101.515	3.250	101.877	101.877	101.677	3.250	101.863	101.863	101.663	3.250	99.504	99.504	99.258	3.250	100.600	100.600	100.400
3.375	102.292	102.292	102.064	3.375	102.351	102.351	102.151	3.375	102.158	102.158	101.958	3.375	100.035	100.035	99.807	3.375	100.895	100.895	100.695
3.500	102.722	102.722	102.505	3.500	102.716	102.716	102.516	3.500	102.343	102.343	102.143	3.500	100.465	100.465	100.248	3.500	101.080	101.080	100.880
3.625	102.955	102.955	102.742	3.625	103.015	103.015	102.815	3.625	102.316	102.316	102.116	3.625	100.698	100.698	100.485	3.625	100.550	100.550	100.350
3.750	102.052	102.052	101.803	3.750	102.863	102.863	102.653	3.750	102.623	102.623	102.423	3.750	99.761	99.761	99.512	3.750	100.857	100.857	100.657
3.875	102.410	102.410	102.181	3.875	103.273	103.273	103.069	3.875	102.772	102.772	102.572	3.875	100.119	100.119	99.890	3.875	101.006	101.006	100.806
3.990	102.582	102.582	102.365	3.990	103.514	103.514	103.314	3.990	103.000	103.000	102.800	3.990	100.291	100.291	100.074	3.990	101.234	101.234	101.034
4.000	102.682	102.682	102.465	4.000	103.614	103.614	103.414	4.000	103.100	103.100	102.900	4.000	100.391	100.391	100.174	4.000	101.334	101.334	101.134
4.125	102.892	102.892	102.676	4.125	103.807	103.807	103.607	4.125	103.069	103.069	102.869	4.125	100.601	100.601	100.385	4.125	100.809	100.809	100.609
4.250	102.926	102.926	102.726	4.250	103.680	103.680	103.480	4.250	103.277	103.277	103.077	4.250	99.790	99.790	99.590	4.250	101.017	101.017	100.817
4.375	103.195	103.195	102.995	4.375	103.880	103.880	103.680	4.375	103.500	103.500	103.300	4.375	100.059	100.059	99.859	4.375	101.240	101.240	101.040
4.500	103.436	103.436	103.236	4.500	104.047	104.047	103.847	4.500	103.642	103.642	103.442	4.500	100.300	100.300	100.100	4.500	101.382	101.382	101.182
4.625	103.552	103.552	103.352	4.625	104.175	104.175	103.975	4.625	102.774	102.774	102.574	4.625	100.416	100.416	100.216	4.625	98.542	98.542	98.342
4.750	103.885	103.885	103.685	4.750	104.593	104.593	104.393	4.750	102.873	102.873	102.673	4.750	99.749	99.749	99.549	4.750	99.776	99.776	99.576

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%	> 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.:

11/11/2020

45 Day Lock Exp.:

11/26/2020

60 Day Lock Exp.:

12/11/2020

W. Rate Sheet Dated: 10/12/2020

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)