

W. Rate Sheet Dated: 10/13/2020

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	100.646	100.646	100.209	2.500	100.074	100.074	99.637	2.250	98.814	98.814	98.514	3.125	96.248	96.248	95.948
2.625	100.650	100.650	100.212	2.625	100.077	100.077	99.640	2.500	98.820	98.820	98.520	3.250	97.749	97.749	97.449
2.750	101.217	101.217	100.842	2.750	100.146	100.146	99.771	2.625	98.822	98.822	98.522	3.375	97.745	97.745	97.445
2.875	101.220	101.220	100.845	2.875	100.149	100.149	99.774	2.750	99.036	99.036	98.736	3.500	97.746	97.746	97.446
3.000	101.224	101.224	100.849	3.000	100.151	100.151	99.776	2.875	99.039	99.039	98.739	3.625	97.748	97.748	97.448
3.125	101.227	101.227	100.852	3.125	100.154	100.154	99.779	3.000	99.041	99.041	98.741	Margin = 2.250		Index = 0.120	
3.250	101.279	101.279	100.979	3.250	99.957	99.957	99.657	3.125	99.044	99.044	98.744	30 Year OTC			
3.375	101.282	101.282	100.982	3.375	99.960	99.960	99.660	3.250	101.160	101.160	100.860	Rate	30 Day	45 Day	60 Day
3.500	101.285	101.285	100.985	3.500	99.975	99.975	99.675	3.375	101.163	101.163	100.863	4.000	101.572	101.572	101.072
3.625	101.288	101.288	100.988	3.625	99.977	99.977	99.677	3.500	101.220	101.220	100.920	4.125	101.574	101.574	101.074
3.750	102.550	102.550	102.244	3.750	101.923	101.923	101.616	3.625	101.222	101.222	100.922	4.375	102.344	102.344	101.844
3.875	102.453	102.453	102.147	3.875	101.924	101.924	101.618	3.750	102.250	102.250	101.950	4.500	102.333	102.333	101.833
4.000	102.447	102.447	102.140	4.000	101.913	101.913	101.607	3.875	102.252	102.252	101.952	4.625	102.335	102.335	101.835
4.125	102.449	102.449	102.143	4.125	101.915	101.915	101.609	4.000	102.240	102.240	101.940	4.875	102.720	102.720	102.220
4.250	103.317	103.317	103.117	4.250	102.674	102.674	102.474	4.125	102.242	102.242	101.942	5.000	102.709	102.709	102.209
4.375	103.219	103.219	103.019	4.375	102.676	102.676	102.476	4.250	102.631	102.631	102.331	5.125	102.711	102.711	102.211
4.500	103.208	103.208	103.008	4.500	102.665	102.665	102.465	4.375	102.632	102.632	102.332	5.500	103.945	103.945	103.445
4.625	103.210	103.210	103.010	4.625	102.667	102.667	102.467	4.500	102.621	102.621	102.321	5.625	103.947	103.947	103.447
6.250	104.327	104.327	104.127	6.250	103.478	103.478	103.278	4.625	102.623	102.623	102.323	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	102.022	101.922	101.922	101.484	2.500	101.922	101.822	101.822	101.384	2.250	101.053	100.953	100.953	100.653
2.625	102.022	101.922	101.922	101.484	2.625	101.922	101.822	101.822	101.384	2.375	101.056	100.956	100.956	100.656
2.750	102.850	102.750	102.750	102.375	2.750	102.750	102.650	102.650	102.275	2.500	101.056	100.956	100.956	100.656
2.875	102.853	102.753	102.753	102.378	2.875	102.753	102.653	102.653	102.278	2.625	101.055	100.955	100.955	100.655
3.000	102.853	102.753	102.753	102.378	3.000	102.752	102.652	102.652	102.277	2.750	101.267	101.167	101.167	100.867
3.125	102.853	102.753	102.753	102.378	3.125	102.752	102.652	102.652	102.277	2.875	101.278	101.178	101.178	100.878
3.250	102.651	102.551	102.551	102.251	3.250	102.553	102.453	102.453	102.153	3.000	101.278	101.178	101.178	100.878
3.375	102.665	102.565	102.565	102.265	3.375	102.565	102.465	102.465	102.165	3.125	101.278	101.178	101.178	100.878
3.500	102.665	102.565	102.565	102.265	3.500	102.577	102.477	102.477	102.177	3.250	103.392	103.292	103.292	102.992
3.625	102.665	102.565	102.565	102.265	3.625	102.565	102.465	102.465	102.165	3.375	103.403	103.303	103.303	103.003
3.750	103.824	103.724	103.724	103.417	3.750	103.758	103.658	103.658	103.351	3.500	103.457	103.357	103.357	103.057
3.875	103.837	103.737	103.737	103.431	3.875	103.736	103.636	103.636	103.330	3.625	103.403	103.303	103.303	103.003
4.000	103.828	103.728	103.728	103.421	4.000	103.723	103.623	103.623	103.316	3.750	104.429	104.329	104.329	104.029

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	98.822	98.822	98.322	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.824	98.824	98.324				
3.875	100.447	100.447	99.947	6.250	103.750	103.750	103.500	4.375	99.594	99.594	99.094				
4.000	100.453	100.453	99.953					4.500	99.583	99.583	99.083	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.451	100.451	99.951					4.625	99.585	99.585	99.085	Rate	30 Day	45 Day	60 Day
4.250	101.215	101.215	100.715					4.875	99.970	99.970	99.470	6.250	102.750	102.750	102.250
4.375	101.213	101.213	100.713					5.000	99.959	99.959	99.459	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.224	101.224	100.724					5.125	99.961	99.961	99.461				
4.625	101.221	101.221	100.721					5.500	101.195	101.195	100.695				
4.750	101.619	101.619	101.119					5.625	101.197	101.197	100.697				
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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/12/2020

45 Day Lock Exp.:

11/27/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/13/2020

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	95.670	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	97.879	97.879	97.579	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	97.881	97.881	97.581	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	97.884	97.884	97.584	Margin = 2.250		Index = .120	
3.250	100.285	100.285	99.985	3.250	99.394	99.394	99.094	3.125	97.886	97.886	97.586	30 Year OTC			
3.375	100.288	100.288	99.988	3.375	99.396	99.396	99.096	3.250	100.597	100.597	100.297	Rate	30 Day	45 Day	60 Day
3.500	100.291	100.291	99.991	3.500	99.411	99.411	99.111	3.375	100.599	100.599	100.299	3.250	98.410	98.410	97.910
3.625	100.295	100.295	99.995	3.625	99.413	99.413	99.113	3.500	100.656	100.656	100.356	3.375	98.413	98.413	97.913
3.750	101.150	101.150	100.844	3.750	100.953	100.953	100.646	3.625	100.658	100.658	100.358	3.500	98.416	98.416	97.916
3.875	101.053	101.053	100.747	3.875	100.954	100.954	100.648	3.750	101.280	101.280	100.980	3.625	98.420	98.420	97.920
4.000	101.047	101.047	100.740	4.000	100.943	100.943	100.637	3.875	N/A	N/A	N/A	3.750	100.175	100.175	99.675
4.125	101.049	101.049	100.743	4.125	100.945	100.945	100.639	4.000	N/A	N/A	N/A	3.875	100.178	100.178	99.678
4.250	101.042	101.042	100.842	4.250	100.829	100.829	100.629	4.125	N/A	N/A	N/A	4.000	100.172	100.172	99.672
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	100.174	100.174	99.674
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	100.067	100.067	99.567
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

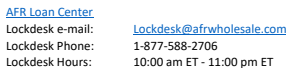
FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	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	101.308	101.208	101.208	100.908	3.250	101.209	101.109	101.109	100.809	2.750	98.485	98.385	98.385	98.085
3.375	101.322	101.222	101.222	100.922	3.375	101.221	101.121	101.121	100.821	2.875	98.497	98.397	98.397	98.097
3.500	101.322	101.222	101.222	100.922	3.500	101.233	101.133	101.133	100.833	3.000	98.497	98.397	98.397	98.097
3.625	101.322	101.222	101.222	100.922	3.625	101.221	101.121	101.121	100.821	3.125	98.497	98.397	98.397	98.097
3.750	102.074	101.974	101.974	101.667	3.750	102.008	101.908	101.908	101.601	3.250	100.267	100.167	100.167	99.867
3.875	102.087	101.987	101.987	101.681	3.875	101.986	101.886	101.886	101.580	3.375	100.278	100.178	100.178	99.878
4.000	102.078	101.978	101.978	101.671	4.000	101.973	101.873	101.873	101.566	3.500	100.332	100.232	100.232	99.932
4.125	102.087	101.987	101.987	101.680	4.125	101.986	101.886	101.886	101.580	3.625	100.278	100.178	100.178	99.878
4.250	101.976	101.876	101.876	101.676	4.250	101.868	101.768	101.768	101.568	3.750	101.304	101.204	101.204	100.904

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	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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	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)	



W. Rate Sheet Dated: 10/13/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

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.

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)
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.:

11/12/2020

45 Day Lock Exp.:

11/27/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/13/2020

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

30 Day Lock Exp.: 11/12/2020
45 Day Lock Exp.: 11/27/2020
60 Day Lock Exp.: 12/14/2020

W. Rate Sheet Dated: 10/13/2020

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	100.411	100.411	100.120	3.375	101.607	101.607	101.356	3.375	101.607	101.607	101.356	2.750	100.096	100.096	99.805	3.375	100.700	100.700	100.449	2.750	100.096	100.096	99.805	3.375	100.700	100.700	100.449	2.750	100.096	100.096	99.805
2.875	101.069	101.069	100.792	3.500	102.021	102.021	101.776	3.500	102.021	102.021	101.776	2.875	100.754	100.754	100.477	3.500	101.114	101.114	100.869	2.875	100.754	100.754	100.477	3.500	101.114	101.114	100.869	2.875	100.754	100.754	100.477
2.990	101.582	101.582	101.322	3.625	102.241	102.241	102.001	3.625	102.241	102.241	102.001	2.990	101.267	101.267	101.007	3.625	101.334	101.334	101.094	2.990	101.267	101.267	101.007	3.625	101.334	101.334	101.094	2.990	101.267	101.267	101.007
3.000	101.682	101.682	101.422	3.750	101.370	101.370	101.170	3.750	101.370	101.370	101.170	3.000	101.367	101.367	101.107	3.750	100.429	100.429	100.229	3.000	101.367	101.367	101.107	3.750	100.429	100.429	100.229	3.000	101.367	101.367	101.107
3.125	101.952	101.952	101.715	3.875	101.710	101.710	101.510	3.875	101.710	101.710	101.510	3.125	101.637	101.637	101.400	3.875	100.769	100.769	100.569	3.125	101.637	101.637	101.400	3.875	100.769	100.769	100.569	3.125	101.637	101.637	101.400
3.250	101.849	101.849	101.581	3.990	101.994	101.994	101.794	3.990	101.994	101.994	101.794	3.250	100.942	100.942	100.674	3.990	101.053	101.053	100.853	3.250	100.942	100.942	100.674	3.990	101.053	101.053	100.853	3.250	100.942	100.942	100.674
3.375	102.357	102.357	102.106	4.000	102.094	102.094	101.894	4.000	102.094	102.094	101.894	3.375	101.450	101.450	101.199	4.000	101.153	101.153	100.953	3.375	101.450	101.450	101.199	4.000	101.153	101.153	100.953	3.375	101.450	101.450	101.199
3.500	102.771	102.771	102.526	4.125	102.301	102.301	102.101	4.125	102.301	102.301	102.101	3.500	101.864	101.864	101.619	4.125	101.360	101.360	101.160	3.500	101.864	101.864	101.619	4.125	101.360	101.360	101.160	3.500	101.864	101.864	101.619
3.625	102.991	102.991	102.751	4.250	102.426	102.426	102.226	4.250	102.426	102.426	102.226	3.625	102.084	102.084	101.844	4.250	100.640	100.640	100.440	3.625	102.084	102.084	101.844	4.250	100.640	100.640	100.440	3.625	102.084	102.084	101.844
3.750	102.120	102.120	101.920	4.375	102.688	102.688	102.488	4.375	102.688	102.688	102.488	3.750	101.179	101.179	100.979	4.375	100.902	100.902	100.702	3.750	101.179	101.179	100.979	4.375	100.902	100.902	100.702	3.750	101.179	101.179	100.979
3.875	102.460	102.460	102.260	4.500	102.922	102.922	102.722	4.500	102.922	102.922	102.722	3.875	101.519	101.519	101.319	4.500	101.136	101.136	100.936	3.875	101.519	101.519	101.319	4.500	101.136	101.136	100.936	3.875	101.519	101.519	101.319
3.990	102.619	102.619	102.419	4.625	103.034	103.034	102.834	4.625	103.034	103.034	102.834	3.990	101.678	101.678	101.478	4.625	101.248	101.248	101.048	3.990	101.678	101.678	101.478	4.625	101.248	101.248	101.048	3.990	101.678	101.678	101.478
4.000	102.719	102.719	102.519	4.750	103.531	103.531	103.331	4.750	103.531	103.531	103.331	4.000	101.778	101.778	101.578	4.750	100.745	100.745	100.545	4.000	101.778	101.778	101.578	4.750	100.745	100.745	100.545	4.000	101.778	101.778	101.578
4.125	102.926	102.926	102.726	4.875	103.773	103.773	103.573	4.875	103.773	103.773	103.573	4.125	101.985	101.985	101.785	4.875	100.987	100.987	100.787	4.125	101.985	101.985	101.785	4.875	100.987	100.987	100.787	4.125	101.985	101.985	101.785
4.250	103.051	103.051	102.851	4.990	104.020	104.020	103.820	4.990	104.020	104.020	103.820	4.250	101.265	101.265	101.065	4.990	101.234	101.234	101.034	4.250	101.265	101.265	101.065	4.990	101.234	101.234	101.034	4.250	101.265	101.265	101.065
4.375	103.313	103.313	103.113	5.000	104.120	104.120	103.920	5.000	104.120	104.120	103.920	4.375	101.527	101.527	101.327	5.000	101.334	101.334	101.134	4.375	101.527	101.527	101.327	5.000	101.334	101.334	101.134	4.375	101.527	101.527	101.327
4.500	103.547	103.547	103.347	5.125	104.369	104.369	104.169	5.125	104.369	104.369	104.169	4.500	101.761	101.761	101.561	5.125	101.433	101.433	101.233	4.500	101.761	101.761	101.561	5.125	101.433	101.433	101.233	4.500	101.761	101.761	101.561
4.625	103.659	103.659	103.459	5.250	104.491	104.491	104.291	5.250	104.491	104.491	104.291	4.625	101.873	101.873	101.673	5.250	101.405	101.405	101.205	4.625	101.873	101.873	101.673	5.250	101.405	101.405	101.205	4.625	101.873	101.873	101.673
4.750	104.156	104.156	103.956	5.375	105.110	105.110	104.910	5.375	105.110	105.110	104.910	4.750	101.370	101.370	101.170	5.375	101.874	101.874	101.674	4.750	101.370	101.370	101.170	5.375	101.874	101.874	101.674	4.750	101.370	101.370	101.170
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	100.700	100.700	100.449	2.750	100.497	100.497	100.263	3.375	102.941	102.941	102.714	3.375	102.941	102.941	102.714	2.750	100.554	100.554	100.354	3.375	102.941	102.941	102.714	2.750	100.554	100.554	100.354	3.375	102.941	102.941	102.714
3.500	101.114	101.114	100.869	2.875	101.104	101.104	100.881	3.500	103.299	103.299	103.082	3.500	103.299	103.299	103.082	2.875	101.850	101.850	101.650	3.500	103.299	103.299	103.082	2.875	101.850	101.850	101.650	3.500	103.299	103.299	103.082
3.625	101.334	101.334	101.094	2.990	101.507	101.507	101.289	3.625	103.594	103.594	103.381	3.625	103.594	103.594	103.381	2.990	102.063	102.063	101.863	3.625	103.594	103.594	103.381	2.990	102.063	102.063	101.863	3.625	103.594	103.594	103.381
3.750	100.429	100.429	100.229	3.000	101.607	101.607	101.389	3.750	103.420	103.420	103.220	3.750	103.420	103.420	103.220	3.000	102.163	102.163	101.963	3.750	103.420	103.420	103.220	3.000	102.163	102.163	101.963	3.750	103.420	103.420	103.220
3.875	100.769	100.769	100.569	3.125	101.939	101.939	101.728	3.875	103.825	103.825	103.625	3.875	103.825	103.825	103.625	3.125	101.610	101.610	101.410	3.875	103.825	103.825	103.625	3.125	101.610	101.610	101.410	3.875	103.825	103.825	103.625
3.990	101.053	101.053	100.853	3.250	101.975	101.975	101.740	3.990	104.063	104.063	103.863	3.990	104.063	104.063	103.863	3.250	101.845	101.845	101.645	3.990	104.063	104.063	103.863	3.250	101.845	101.845	101.645	3.990	104.063	104.063	103.863
4.000	101.153	101.153	100.953	3.375	102.441	102.441	102.214	4.000	104.163	104.163	103.963	4.000	104.163	104.163	103.963	3.375	102.133	102.133	101.933	4.000	104.163	104.163	103.963	3.375	102.133	102.133	101.933	4.000	104.163	104.163	103.963
4.125	101.360	101.360	101.160	3.500	102.799	102.799	102.582	4.125	104.353	104.353	104.153	4.125	104.353	104.353	104.153	3.500	102.319	102.319	102.119	4.125	104.353	104.353	104.153	3.500	102.319	102.319	102.119	4.125	104.353	104.353	104.153
4.250	100.640	100.640	100.440	3.625	103.094	103.094	102.881	4.250	104.327	104.327	104.127	4.250	104.327	104.327	104.127	3.625	102.283	102.283	102.083	4.250	104.327	104.327	104.127	3.625	102.283	102.283	102.083	4.250	104.327	104.327	104.127
4.375	100.902	100.902	100.702	3.750	103.920	103.920	103.720	4.375	104.525	104.525	104.325	4.375	104.525	104.525	104.325	3.750	102.585	102.585	102.385	4.375	104.525	104.525	104.325	3.750	102.585	102.585	102.385	4.375	104.525	104.525	104.325
4.500	101.136	101.136	100.936	3.875	103.325	103.325	103.125	4.500	105.068	105.068	104.868	4.500	105.068	105.068	104.868	3.875	102.732	102.732	102.532	4.500	105.068	105.068	104.868	3.875	102.732	102.732	102.532	4.500	105.068	105.068	104.868
4.625	101.248	101.248	101.048	3.990	103.563	103.563																									



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.:

11/12/2020

45 Day Lock Exp.:

11/27/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/13/2020

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	100.411	100.411	100.120	2.750	100.497	100.497	100.263	2.750	101.554	101.554	101.354	2.750	98.746	98.746	98.455	2.750	100.541	100.541	100.341
2.875	101.069	101.069	100.792	2.875	101.104	101.104	100.881	2.875	101.850	101.850	101.650	2.875	99.404	99.404	99.127	2.875	100.837	100.837	100.637
2.990	101.582	101.582	101.322	2.990	101.507	101.507	101.289	2.990	102.063	102.063	101.863	2.990	99.917	99.917	99.657	2.990	101.050	101.050	100.850
3.000	101.682	101.682	101.422	3.000	101.607	101.607	101.389	3.000	102.163	102.163	101.963	3.000	100.017	100.017	99.757	3.000	101.150	101.150	100.950
3.125	101.952	101.952	101.715	3.125	101.939	101.939	101.728	3.125	101.610	101.610	101.410	3.125	100.287	100.287	100.050	3.125	100.347	100.347	100.147
3.250	101.849	101.849	101.581	3.250	101.975	101.975	101.740	3.250	101.845	101.845	101.645	3.250	99.592	99.592	99.324	3.250	100.582	100.582	100.382
3.375	102.357	102.357	102.106	3.375	102.441	102.441	102.214	3.375	102.133	102.133	101.933	3.375	100.100	100.100	99.849	3.375	100.870	100.870	100.670
3.500	102.771	102.771	102.526	3.500	102.799	102.799	102.582	3.500	102.319	102.319	102.119	3.500	100.514	100.514	100.269	3.500	101.056	101.056	100.856
3.625	102.991	102.991	102.751	3.625	103.094	103.094	102.881	3.625	102.283	102.283	102.083	3.625	100.734	100.734	100.494	3.625	100.517	100.517	100.317
3.750	102.120	102.120	101.920	3.750	102.920	102.920	102.720	3.750	102.585	102.585	102.385	3.750	99.829	99.829	99.629	3.750	100.819	100.819	100.619
3.875	102.460	102.460	102.260	3.875	103.325	103.325	103.125	3.875	102.732	102.732	102.532	3.875	100.169	100.169	99.969	3.875	100.966	100.966	100.766
3.990	102.619	102.619	102.419	3.990	103.563	103.563	103.363	3.990	102.950	102.950	102.750	3.990	100.328	100.328	100.128	3.990	101.184	101.184	100.984
4.000	102.719	102.719	102.519	4.000	103.663	103.663	103.463	4.000	103.050	103.050	102.850	4.000	100.428	100.428	100.228	4.000	101.284	101.284	101.084
4.125	102.926	102.926	102.726	4.125	103.853	103.853	103.653	4.125	103.000	103.000	102.800	4.125	100.635	100.635	100.435	4.125	100.740	100.740	100.540
4.250	103.051	103.051	102.851	4.250	103.827	103.827	103.627	4.250	103.201	103.201	103.001	4.250	99.915	99.915	99.715	4.250	100.941	100.941	100.741
4.375	103.313	103.313	103.113	4.375	104.025	104.025	103.825	4.375	103.419	103.419	103.219	4.375	100.177	100.177	99.977	4.375	101.159	101.159	100.959
4.500	103.547	103.547	103.347	4.500	104.193	104.193	103.993	4.500	103.560	103.560	103.360	4.500	100.411	100.411	100.211	4.500	101.300	101.300	101.100
4.625	103.659	103.659	103.459	4.625	104.324	104.324	104.124	4.625	102.977	102.977	102.777	4.625	100.523	100.523	100.323	4.625	98.745	98.745	98.545
4.750	104.156	104.156	103.804	4.750	104.892	104.892	104.606	4.750	103.075	103.075	102.875	4.750	100.020	100.020	99.668	4.750	99.978	99.978	99.778

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.:

11/12/2020

45 Day Lock Exp.:

11/27/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/13/2020

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 ¹IA, 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)