



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.: 12/13/2019

45 Day Lock Exp.: 12/30/2019

60 Day Lock Exp.: 1/13/2020

W. Rate Sheet Dated: 11/13/2019

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
3.250	101.487	101.337	101.187	3.250	100.973	100.823	100.673	2.375	96.616	96.466	96.316	3.125	99.781	99.631	99.481
3.375	102.031	101.881	101.731	3.375	101.420	101.270	101.120	2.500	97.108	96.958	96.808	3.250	99.930	99.780	99.630
3.500	102.570	102.420	102.270	3.500	101.836	101.686	101.536	2.625	97.594	97.444	97.294	3.375	100.298	100.148	99.998
3.625	103.091	102.941	102.791	3.625	102.214	102.064	101.914	2.750	97.932	97.782	97.632	3.500	100.636	100.486	100.336
3.750	102.508	102.358	102.208	3.750	101.927	101.777	101.627	2.875	98.420	98.270	98.120	3.625	100.563	100.413	100.263
3.875	102.989	102.839	102.689	3.875	102.315	102.165	102.015	3.000	98.903	98.753	98.603	Margin = 2.250		Index = 1.570	
4.000	103.439	103.289	103.139	4.000	102.707	102.557	102.407	3.125	99.368	99.218	99.068				
4.125	103.850	103.700	103.550	4.125	103.051	102.901	102.751	3.250	100.883	100.733	100.583				
4.375	103.259	103.159	103.059	4.375	102.594	102.494	102.394	3.375	101.308	101.158	101.008				
4.500	103.685	103.585	103.485	4.500	102.927	102.827	102.727	3.500	101.702	101.552	101.402				
4.625	104.062	103.962	103.862	4.625	103.000	102.900	102.800	3.625	102.057	101.907	101.757				
4.750	104.187	104.087	103.987	4.750	103.135	103.035	102.935	3.750	102.380	102.230	102.080				
4.875	104.084	103.984	103.884	4.875	103.441	103.341	103.241	3.875	102.746	102.596	102.446				
5.000	104.446	104.346	104.246	5.000	103.716	103.616	103.516	4.000	103.115	102.965	102.815				
5.125	104.522	104.422	104.322	5.125	103.957	103.857	103.757	4.125	103.437	103.287	103.137				
5.375	104.978	104.878	104.778	5.375	104.460	104.360	104.260	4.250	102.946	102.796	102.646				
5.500	105.276	105.176	105.076	5.500	104.734	104.634	104.534	4.375	103.257	103.107	102.957				
5.625	105.540	105.440	105.340	5.625	104.975	104.875	104.775	4.500	103.571	103.421	103.271				
6.250	106.000	105.850	105.700	6.250	105.763	105.613	105.463	4.625	103.636	103.486	103.336				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.337	100.187	100.037	3.250	99.973	99.823	99.673	2.375	95.616	95.466	95.316	3.125	98.781	98.631	98.481
3.375	100.881	100.731	100.581	3.375	100.420	100.270	100.120	2.500	96.108	95.958	95.808	3.250	98.930	98.780	98.630
3.500	101.420	101.270	101.120	3.500	100.836	100.686	100.536	2.625	96.594	96.444	96.294	3.375	99.298	99.148	98.998
3.625	101.941	101.791	101.641	3.625	101.214	101.064	100.914	2.750	96.932	96.782	96.632	3.500	99.636	99.486	99.336
3.750	101.358	101.208	101.058	3.750	100.927	100.777	100.627	2.875	97.420	97.270	97.120	3.625	99.563	99.413	99.263
3.875	101.839	101.689	101.539	3.875	101.315	101.165	101.015	3.000	97.903	97.753	97.603	Margin = 2.250		Index = 1.570	
4.000	102.289	102.139	101.989	4.000	101.707	101.557	101.407	3.125	98.368	98.218	98.068	30 Year OTC			
4.125	102.700	102.550	102.400	4.125	102.051	101.901	101.751	3.250	99.883	99.733	99.583	Rate	30 Day	45 Day	60 Day
4.375	102.109	102.009	101.909	4.375	101.594	101.494	101.394	3.375	100.308	100.158	100.008	3.875	101.439	101.189	100.939
4.500	102.535	102.435	102.335	4.500	101.927	101.827	101.727	3.500	100.702	100.552	100.402	4.000	101.889	101.639	101.389
4.625	102.912	102.812	102.712	4.625	102.000	101.900	101.800	3.625	101.057	100.907	100.757	4.125	102.300	102.050	101.800
4.750	103.037	102.937	102.837	4.750	102.135	102.035	101.935	3.750	101.380	101.230	101.080	4.375	101.709	101.459	101.209
4.875	102.934	102.834	102.734	4.875	102.441	102.341	102.241	3.875	101.746	101.596	101.446	4.500	102.135	101.885	101.635
5.000	103.296	103.196	103.096	5.000	102.716	102.616	102.516	4.000	102.115	101.965	101.815	4.625	102.512	102.262	102.012
5.125	103.372	103.272	103.172	5.125	102.957	102.857	102.757	4.125	102.437	102.287	102.137	4.875	102.534	102.284	102.034
5.375	103.828	103.728	103.628	5.375	103.460	103.360	103.260	4.250	101.946	101.796	101.646	5.000	102.896	102.646	102.396
5.500	104.126	104.026	103.926	5.500	103.734	103.634	103.534	4.375	102.257	102.107	101.957	5.125	102.972	102.722	102.472
5.625	104.390	104.290	104.190	5.625	103.975	103.875	103.775	4.500	102.571	102.421	102.271	5.500	103.726	103.476	103.226
6.250	105.178	105.028	104.878	6.250	104.763	104.613	104.463	4.625	102.636	102.486	102.336	5.625	103.990	103.740	103.490

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680- 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-1.500	-1.500	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000 Max Note Rate = 4.750				-1.750	-1.750

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
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	3.875	98.689	98.439	98.189	6.250	100.000	99.750	99.500
4.125	100.900	100.650	100.400	6.250	102.750	102.500	102.250	4.000	99.139	98.889	98.639				
4.250	101.025	100.775	100.525					4.125	99.550	99.300	99.050				
4.375	100.309	100.059	99.809					4.375	98.959	98.709	98.459				
4.500	100.735	100.485	100.235					4.500	99.385	99.135	98.885				
4.625	101.112	100.862	100.612					4.625	99.762	99.512	99.262				
5.000	101.496	101.246	100.996					4.875	99.784	99.534	99.284				
5.125	101.572	101.322	101.072					5.000	100.146	99.896	99.646				
5.250	101.825	101.575	101.325					5.125	100.222	99.972	99.722				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.976	100.726	100.476				
								5.625	101.240	100.990	100.740				

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	FHA ID# - 135860006
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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/13/2019

45 Day Lock Exp.:

12/30/2019

60 Day Lock Exp.:

1/13/2020

W. Rate Sheet Dated: 11/13/2019

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
3.250	99.962	99.812	99.662	3.250	99.878	99.728	99.578	2.375	93.896	93.746	93.596	3.125	98.891	98.741	98.591
3.375	100.506	100.356	100.206	3.375	100.325	100.175	100.025	2.500	94.388	94.238	94.088	3.250	99.415	99.265	99.115
3.500	101.045	100.895	100.745	3.500	100.741	100.591	100.441	2.625	94.874	94.724	94.574	3.375	99.783	99.633	99.483
3.625	101.566	101.416	101.266	3.625	101.119	100.969	100.819	2.750	96.462	96.312	96.162	3.500	100.121	99.971	99.821
3.750	100.921	100.771	100.621	3.750	100.770	100.620	100.470	2.875	96.950	96.800	96.650	3.625	100.048	99.898	99.748
3.875	101.401	101.251	101.101	3.875	101.158	101.008	100.858	3.000	97.433	97.283	97.133	Margin = 2.250		Index = 1.570	
4.000	101.852	101.702	101.552	4.000	101.549	101.399	101.249	3.125	97.898	97.748	97.598				
4.125	102.263	102.113	101.963	4.125	101.894	101.744	101.594	3.250	99.788	99.638	99.488				
4.375	101.984	101.884	101.784	4.375	101.749	101.649	101.549	3.375	100.213	100.063	99.913				
4.500	102.410	102.310	102.210	4.500	102.082	101.982	101.882	3.500	100.607	100.457	100.307				
4.625	102.787	102.687	102.587	4.625	102.155	102.055	101.955	3.625	100.962	100.812	100.662				
4.750	102.662	102.562	102.462	4.750	102.040	101.940	101.840	3.750	101.223	101.073	100.923				
4.875	102.559	102.459	102.359	4.875	102.346	102.246	102.146	3.875	101.588	101.438	101.288				
5.000	102.921	102.821	102.721	5.000	102.621	102.521	102.421	4.000	101.958	101.808	101.658				
5.125	102.997	102.897	102.797	5.125	102.862	102.762	102.662	4.125	102.279	102.129	101.979				
5.375	103.140	103.040	102.940	5.375	103.052	102.952	102.852	4.250	102.101	101.951	101.801				
5.500	103.438	103.338	103.238	5.500	103.327	103.227	103.127	4.375	102.412	102.262	102.112				
5.625	103.703	103.603	103.503	5.625	103.568	103.468	103.368	4.500	102.726	102.576	102.426				
6.250	103.178	103.028	102.878	6.250	103.043	102.893	102.743	4.625	102.791	102.641	102.491				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	98.812	98.662	98.512	3.250	98.448	98.298	98.148	2.375	94.216	94.066	93.916	3.125	96.881	96.731	96.581
3.375	99.356	99.206	99.056	3.375	98.895	98.745	98.595	2.500	94.708	94.558	94.408	3.250	97.405	97.255	97.105
3.500	99.895	99.745	99.595	3.500	99.311	99.161	99.011	2.625	95.194	95.044	94.894	3.375	97.773	97.623	97.473
3.625	100.416	100.266	100.116	3.625	99.689	99.539	99.389	2.750	96.376	96.226	96.076	3.500	98.111	97.961	97.811
3.750	99.771	99.621	99.471	3.750	99.340	99.190	99.040	2.875	96.864	96.714	96.564	3.625	98.038	97.888	97.738
3.875	100.251	100.101	99.951	3.875	99.728	99.578	99.428	3.000	97.347	97.197	97.047	Margin = 2.250		Index = 1.570	
4.000	100.702	100.552	100.402	4.000	100.119	99.969	99.819	3.125	97.812	97.662	97.512	30 Year OTC			
4.125	101.113	100.963	100.813	4.125	100.464	100.314	100.164	3.250	99.046	98.896	98.746	Rate	30 Day	45 Day	60 Day
4.375	100.834	100.734	100.634	4.375	100.319	100.219	100.119	3.375	99.470	99.320	99.170	3.875	99.851	99.601	99.351
4.500	101.260	101.160	101.060	4.500	100.652	100.552	100.452	3.500	99.864	99.714	99.564	4.000	100.302	100.052	99.802
4.625	101.637	101.537	101.437	4.625	100.725	100.625	100.525	3.625	100.219	100.069	99.919	4.125	100.713	100.463	100.213
4.750	101.512	101.412	101.312	4.750	100.610	100.510	100.410	3.750	99.973	99.823	99.673	4.375	100.434	100.184	99.934
4.875	101.409	101.309	101.209	4.875	100.916	100.816	100.716	3.875	100.338	100.188	100.038	4.500	100.860	100.610	100.360
5.000	101.771	101.671	101.571	5.000	101.191	101.091	100.991	4.000	100.707	100.557	100.407	4.625	101.237	100.987	100.737
5.125	101.847	101.747	101.647	5.125	101.432	101.332	101.232	4.125	101.029	100.879	100.729	4.875	101.009	100.759	100.509
5.375	101.990	101.890	101.790	5.375	101.622	101.522	101.422	4.250	100.296	100.146	99.996	5.000	101.371	101.121	100.871
5.500	102.288	102.188	102.088	5.500	101.897	101.797	101.697	4.375	100.607	100.457	100.307	5.125	101.447	101.197	100.947
5.625	102.553	102.453	102.353	5.625	102.138	102.038	101.938	4.500	100.921	100.771	100.621	5.500	101.888	101.638	101.388
6.250	102.028	101.878	101.728	6.250	101.613	101.463	101.313	4.625	100.986	100.836	100.686	5.625	102.153	101.903	101.653

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			FICO Adjuster		
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000
FICO 640 - 659	0.000	0.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	-1.750	-1.750

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
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	3.875	97.101	96.851	96.601	6.250	N/A	N/A	N/A
4.125	98.963	98.713	98.463	6.250	99.250	99.000	98.750	4.000	97.552	97.302	97.052				
4.250	99.400	99.150	98.900					4.125	97.963	97.713	97.463				
4.375	98.684	98.434	98.184					4.375	97.684	97.434	97.184				
4.500	99.110	98.860	98.610					4.500	98.110	97.860	97.610				
4.625	99.487	99.237	98.987					4.625	98.487	98.237	97.987				
5.000	99.621	99.371	99.121					4.875	98.259	98.009	97.759				
5.125	99.697	99.447	99.197					5.000	98.621	98.371	98.121				
5.250	99.638	99.388	99.138					5.125	98.697	98.447	98.197				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	99.138	98.888	98.638				
								5.625	99.403	99.153	98.903				

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)

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125								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
3.250	99.013	98.913	98.813	3.375	99.399	99.299	99.199	3.375	99.399	99.299	99.199	4.000	101.802	101.702	101.602	4.000	101.427	101.327	101.227
3.375	99.649	99.549	99.449	3.500	99.782	99.682	99.582	3.500	99.782	99.682	99.582	4.125	101.879	101.779	101.679	4.125	101.504	101.404	101.304
3.500	100.032	99.932	99.832	3.625	100.450	100.350	100.250	3.625	100.450	100.350	100.250	4.250	102.339	102.239	102.139	4.250	101.964	101.864	101.764
3.625	100.700	100.600	100.500	3.750	101.238	101.138	101.038	3.750	101.238	101.138	101.038	4.375	102.622	102.522	102.422	4.375	102.247	102.147	102.047
3.750	101.488	101.388	101.288	3.875	101.665	101.565	101.465	3.875	101.665	101.565	101.465	4.500	102.817	102.717	102.617	4.500	102.297	102.197	102.097
3.875	101.913	101.813	101.713	3.999	101.900	101.800	101.700	3.999	101.900	101.800	101.700	4.625	102.845	102.745	102.645	4.625	102.320	102.220	102.120
3.999	102.283	102.183	102.083	4.000	102.008	101.908	101.808	4.000	102.008	101.908	101.808	4.750	102.743	102.643	102.543	4.750	102.118	102.018	101.918
4.000	102.383	102.283	102.183	4.125	102.085	101.985	101.885	4.125	102.085	101.985	101.885	4.875	103.033	102.933	102.833	4.875	102.408	102.308	102.208
4.125	102.460	102.360	102.260	4.250	102.577	102.477	102.377	4.250	102.577	102.477	102.377	4.990	103.193	103.093	102.993	4.990	102.193	102.093	101.993
4.250	102.952	102.852	102.752	4.375	102.860	102.760	102.660	4.375	102.860	102.760	102.660	5.000	103.293	103.193	103.093	5.000	102.293	102.193	102.093
4.375	103.235	103.135	103.035	4.500	102.905	102.805	102.705	4.500	102.905	102.805	102.705	5.125	103.621	103.521	103.421	5.125	102.621	102.521	102.421
4.500	103.530	103.430	103.330	4.625	102.933	102.833	102.733	4.625	102.933	102.833	102.733	5.250	103.936	103.836	103.736	5.250	103.936	103.836	103.736
4.625	103.558	103.458	103.358	4.750	103.259	103.159	103.059	4.750	103.259	103.159	103.059	5.375	102.328	102.202	102.091	5.375	102.328	102.202	102.091
4.750	103.884	103.784	103.684	4.875	103.549	103.449	103.349	4.875	103.549	103.449	103.349	5.500	102.603	102.477	102.371	5.500	102.603	102.477	102.371
4.875	104.174	104.074	103.974	4.990	103.334	103.234	103.134	4.990	103.334	103.234	103.134	5.625	103.207	103.082	102.977	5.625	103.207	103.082	102.977
4.990	104.334	104.234	104.134	5.000	103.434	103.334	103.234	5.000	103.434	103.334	103.234	5.750	103.536	103.411	103.307	5.750	103.536	103.411	103.307
5.000	104.434	104.334	104.234	5.125	103.762	103.662	103.562	5.125	103.762	103.662	103.562	5.875	103.631	103.505	103.402	5.875	103.631	103.505	103.402
5.125	104.762	104.662	104.562	5.250	104.211	104.107	104.011	5.250	104.211	104.107	104.011	5.990	103.548	103.443	103.319	5.990	103.548	103.443	103.319
5.250	105.211	105.107	105.011	5.375	105.396	105.270	105.159	5.375	105.396	105.270	105.159	6.000	103.648	103.523	103.419	6.000	103.648	103.523	103.419

	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	
4.000	101.427	101.327	101.227	3.375	100.123	100.023	99.923	3.375	100.123	100.023	99.923	3.375	100.123	100.023	99.923	3.375	100.400	100.300	100.200	
4.125	101.504	101.404	101.304	3.500	100.738	100.638	100.538	3.500	100.738	100.638	100.538	3.500	100.738	100.638	100.538	3.500	101.764	101.664	101.564	
4.250	101.964	101.864	101.764	3.625	101.481	101.381	101.281	3.625	101.481	101.381	101.281	3.625	101.481	101.381	101.281	3.625	102.014	101.914	101.814	
4.375	102.247	102.147	102.047	3.750	101.827	101.727	101.627	3.750	101.827	101.727	101.627	3.750	101.827	101.727	101.627	3.750	102.518	102.418	102.318	
4.500	102.292	102.192	102.092	3.875	102.086	101.986	101.886	3.875	102.086	101.986	101.886	3.875	102.086	101.986	101.886	3.875	102.682	102.582	102.482	
4.625	102.320	102.220	102.120	3.990	102.385	102.285	102.185	3.990	102.385	102.285	102.185	3.990	102.385	102.285	102.185	3.990	103.022	102.922	102.822	
4.750	102.118	102.018	101.918	4.000	102.485	102.385	102.285	4.000	102.485	102.385	102.285	4.000	102.485	102.385	102.285	4.000	103.122	103.022	102.922	
4.875	102.408	102.308	102.208	4.125	102.720	102.620	102.520	4.125	102.720	102.620	102.520	4.125	102.720	102.620	102.520	4.125	103.302	103.202	103.102	
4.990	102.193	102.093	101.993	4.250	103.354	103.254	103.154	4.250	103.354	103.254	103.154	4.250	103.354	103.254	103.154	4.250	103.746	103.646	103.546	
5.000	102.293	102.193	102.093	4.375	103.539	103.439	103.339	4.375	103.539	103.439	103.339	4.375	103.539	103.439	103.339	4.375	104.101	104.001	103.901	
5.125	102.621	102.521	102.421	4.500	103.814	103.714	103.614	4.500	103.814	103.714	103.614	4.500	103.814	103.714	103.614	4.500	104.323	104.223	104.123	
5.250	101.936	101.832	101.736	4.625	103.845	103.745	103.645	4.625	103.845	103.745	103.645	4.625	103.845	103.745	103.645	4.625	103.777	103.677	103.577	
5.375	102.324	102.224	102.124	4.750	103.982	103.882	103.782	4.750	103.982	103.882	103.782	4.750	103.982	103.882	103.782	4.750	104.017	103.917	103.817	
5.500	102.603	102.477	102.371	4.875	104.420	104.320	104.220	4.875	104.420	104.320	104.220	4.875	104.420	104.320	104.220	4.875	104.394	104.294	104.194	
5.625	103.207	103.082	102.977	4.990	104.685	104.585	104.485	4.990	104.685	104.585	104.485	4.990	104.685	104.585	104.485	4.990	104.597	104.497	104.397	
5.750	103.536	103.411	103.307	5.000	104.785	104.685	104.585	5.000	104.785	104.685	104.585	5.000	104.785	104.685	104.585	5.000	104.697	104.597	104.497	
5.875	103.631	103.505	103.402	5.125	105.354	105.254	105.154	5.125	105.354	105.254	105.154	5.125	105.354	105.254	105.154	5.125	104.487	104.387	104.287	
5.990	103.548	103.423	103.319	5.250	104.936	104.832	104.736	5.250	104.936	104.832	104.736	5.250	104.936	104.832	104.736	5.250	104.585	104.485	104.385	
6.000	103.648	103.523	103.419	5.375	105.191	105.087	104.991	5.375	105.191	105.087	104.991	5.375	105.191	105.087	104.991	5.375	0.000	0.000	0.000	

15 Year SC<=15-25				15 Year SC=25				15 Year SC				15 Year SC>15-25				15 Year SC>25			
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	101.400	101.300	101.200	3.375	101.400	101.300	101.200	3.375	100.637	100.537	100.437	3.375	100.637	100.537	100.437	3.375	100.637	100.537	100.437
3.500	101.764	101.664	101.564	3.500	101.764	101.664	101.564	3.500	100.101	100.901	100.801	3.500	100.101	100.901	100.801	3.500	100.101	100.901	100.801
3.625	102.014	101.914	101.814	3.625	102.014	101.914	101.814	3.625	100.753	100.653	100.553	3.625	100.753	100.653	100.553	3.625	100.753	100.653	100.553
3.750	102.518	102.418	102.318	3.750	102.518	102.418	102.318	3.750	100.257	100.157	100.057	3.750	100.257	100.157	100.057	3.750	100.257	100.157	100.057
3.875	102.682	102.582	102.482	3.875	102.682	102.582	102.482	3.875	101.421	101.321	101.221	3.875	101.421	101.321	101.221	3.875	101.421	101.321	101.221
3.990	103.022	102.922	102.822	3.990	103.022	102.922	102.822	3.990	100.761	100.661	100.561	3.990	100.761	100.661	100.561	3.990	100.761	100.661	100.561
4.000	103.122	103.022	102.922	4.000	103.122	103.022	102.922	4.000	100.861	100.761	100.661	4.000	100.861	100.761	100.661	4.000	100.861	100.761	100.661
4.125	103.302	103.202	103.102	4.125	103.302	103.202	103.102	4.125	101.545	101.445	101.345	4.125	101.545	101.445	101.345	4.125	101.545	101.445	101.345
4.250	103.746	103.646	103.546	4.250	103.746	103.646	103.546	4.250	101.989	101.889	101.789	4.250	101.989	101.889	101.789	4.250	101.989	101.889	101.789
4.375	103.976	103.876	103.776	4.375	103.976	103.876	103.776	4.375	102.344	102.244	102.144	4.375	102.219	102.119	102.019	4.375	102.219	102.119	102.019
4.500	104.198	104.098	103.998	4.500	104.198	104.098	103.998	4.500	102.566	102.466	102.366	4.500	102.441	102.341	102.241	4.500	102.441	102.341	102.241
4.625	103.652	103.552	103.452	4.625	103.652	103.552	103.452	4.625	101.670	101.570	101.470	4.625	101.545	101.445	101.345	4.625	101.545	101.445	101.345
4.750	103.992	103.892	103.792	4.750	103.992	103.892	103.792	4.750	102.010	101.910	101.810	4.750	101.885	101.785	101.685	4.750	101.885	101.785	101.685
4.875	104.339	104.239	104.139	4.875	104.339	104.239	104.139	4.875	102.368	102.268	102.168	4.875	102.243	102.143	102.043	4.875	102.243	102.143	102.043
4.990	104.597	104.497	104.397	4.990	104.597	104.497	104.397	4.990	102.930	102.830	102.730	4.990	102.805	102.705	102.605	4.990	102.805	102.705	102.605
5.000	104.697	104.597	104.497	5.000	104.697	104.597	104.497	5.000	102.590	102.490	102.390	5.000	102.590	102.490	102.390	5.000	102.590	102.490	102.390
5.125	104.487	104.387	104.287	5.125	104.487	104.387	104.287	5.125	102.880	102.780	102.680	5.125	102.880	102.780	102.680	5.125	102.880	102.780	102.680
5.250	104.585	104.485	104.385	5.250	104.585	104.485	104.385	5.250	102.978	102.878	102.778	5.250	102.978	102.878	102.778	5.250	102.978	102.878	102.778
5.375	0.000	0.000	0.000	5.375	0.000	0.000	0.000	5.375	0.000	0.000	0.000	5.375	0.000	0.000	0.000	5.375	0.000	0.000	0.000

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ TVT →	< 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 – 105.00%	>105%
≥ 740	0.00%	0.25%	0.25%	0.50%	0.25%	0.25%	0.25%	0.75%	0.75%	0.75%
720 – 739	0.00%	0.25%	0.50%	0.75%	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%
700 – 719	0.00%	0.50%	1.00%	1.25%	1.00%	1.00%	1.00%	1.50%	1.50%	1.50%
680 – 699	0.00%	0.50%	1.25%	1.75%	1.50%	1.25%	1.25%	1.50%	1.50%	1.50%
660 – 679	0.00%	1.00%	2.25%	2.75%	2.75%	2.25%	2.25%	2.25%	2.25%	2.25%
640 – 659	0.50%	1.25%	2.75%	3.00%	3.25%	2.75%	2.75%	2.75%	2.75%	2.75%
620 – 639	0.50%	1.50%	3.00%	3.00%	3.25%	3.25%	3.25%	3.50%	3.50%	3.50%

Cash Out Refi				
FICO ↓ \ TVT →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

Program 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 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are not subject to the Second Home Adj. ****CHOICEHome properties are not subject to this Adj.

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are not subject to the Second Home Adj. ****CHOICEHome properties are not subject to this Adj.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Subordination			
LTV	LTIV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
≥ 97%	> 97%	-1.875	-1.875

Subordination Enhanced Refief Refi			
LTV	TLTV	< 70	≥ 70
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Relief/ Refi LPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01 -95.00%	0.750	2.000
>95.00%		0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01 -100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

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 buyout = \$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@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/13/2019

45 Day Lock Exp.:

12/30/2019

60 Day Lock Exp.:

1/13/2020

W. Rate Sheet Dated: 11/13/2019

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
3.250	98.809	98.709	98.609	3.375	100.027	99.911	99.827	3.375	101.317	101.217	101.117	4.000	101.320	101.220	101.120	3.375	100.254	100.154	100.054
3.375	99.450	99.350	99.250	3.500	100.652	100.534	100.452	3.500	101.690	101.590	101.490	4.125	101.415	101.315	101.215	3.500	100.627	100.527	100.427
3.500	99.837	99.737	99.637	3.625	101.413	101.287	101.213	3.625	101.979	101.879	101.779	4.250	101.895	101.795	101.695	3.625	100.418	100.318	100.218
3.625	100.522	100.422	100.322	3.750	101.795	101.691	101.595	3.750	102.502	102.402	102.302	4.375	102.188	102.088	101.988	3.750	100.941	100.841	100.741
3.750	101.332	101.232	101.132	3.875	102.062	101.958	101.862	3.875	102.679	102.579	102.479	4.500	102.487	102.387	102.287	3.875	101.118	101.018	100.918
3.875	101.764	101.664	101.564	3.990	102.383	102.274	102.183	3.990	103.038	102.938	102.838	4.625	102.527	102.427	102.327	3.990	101.477	101.377	101.277
3.990	102.151	102.051	101.951	4.000	102.483	102.374	102.283	4.000	103.138	103.038	102.938	4.750	102.118	102.018	101.918	4.000	101.577	101.477	101.377
4.000	102.251	102.151	102.051	4.125	102.737	102.626	102.537	4.125	103.304	103.204	103.104	4.875	102.430	102.330	102.230	4.125	101.247	101.147	101.047
4.125	102.346	102.246	102.146	4.250	103.282	103.182	103.082	4.250	103.756	103.656	103.556	4.990	102.613	102.513	102.413	4.250	101.699	101.599	101.499
4.250	102.858	102.758	102.658	4.375	103.482	103.382	103.282	4.375	104.128	104.028	103.928	5.000	102.713	102.613	102.513	4.375	102.071	101.971	101.871
4.375	103.151	103.051	102.951	4.500	103.778	103.678	103.578	4.500	104.364	104.264	104.164	5.125	103.071	102.971	102.871	4.500	102.307	102.207	102.107
4.500	103.450	103.350	103.250	4.625	103.822	103.722	103.622	4.625	103.933	103.833	103.733	5.250	103.314	103.214	103.114	4.625	101.526	101.426	101.326
4.625	103.490	103.390	103.290	4.750	103.806	103.706	103.606	4.750	104.294	104.194	104.094	5.375	101.569	101.469	101.369	4.750	101.887	101.787	101.687
4.750	103.609	103.509	103.409	4.875	104.180	104.080	103.980	4.875	104.595	104.495	104.395	5.500	101.867	101.767	101.667	4.875	102.188	102.088	101.988
4.875	103.921	103.821	103.721	4.990	104.486	104.386	104.286	4.990	104.828	104.728	104.628	5.625	102.508	102.408	102.308	4.990	102.421	102.321	102.221
4.990	104.104	104.004	103.904	5.000	104.586	104.486	104.386	5.000	104.928	104.828	104.728	5.750	102.857	102.757	102.657	5.000	102.521	102.421	102.321
5.000	104.204	104.104	104.004	5.125	105.220	105.120	105.020	5.125	104.646	104.546	104.446	5.875	102.972	102.872	102.772	5.125	102.739	102.639	102.539
5.125	104.562	104.462	104.362	5.250	104.704	104.604	104.504	5.250	104.754	104.654	104.554	5.990	102.903	102.803	102.703	5.250	102.847	102.747	102.647
5.250	104.939	104.839	104.739	5.375	104.982	104.882	104.782	5.375	0.000	0.000	0.000	6.000	103.003	102.903	102.803	5.375	0.000	0.000	0.000

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	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/13/2019

45 Day Lock Exp.:

12/30/2019

60 Day Lock Exp.:

1/13/2020

W. Rate Sheet Dated: 11/13/2019

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	98.111	98.049	97.986	
3.500	98.622	98.559	98.497	
3.625	99.052	98.990	98.927	
3.750	99.603	99.541	99.478	
3.875	99.876	99.814	99.751	
4.000	100.111	100.049	99.986	
4.125	100.363	100.301	100.238	
4.250	100.565	100.503	100.440	
4.375	100.904	100.841	100.779	
4.500	101.162	101.100	101.037	
4.625	101.481	101.418	101.356	
4.750	101.856	101.794	101.731	
4.875	102.119	102.057	101.994	

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	97.734	97.609	97.484	
3.375	98.193	98.068	97.943	
3.500	98.595	98.470	98.345	
3.625	99.072	98.947	98.822	
3.750	99.482	99.357	99.232	
3.875	99.840	99.715	99.590	
4.000	100.176	100.051	99.926	
4.125	100.313	100.188	100.063	
4.250	100.618	100.493	100.368	
4.375	100.895	100.770	100.645	
4.500	101.052	100.927	100.802	

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	96.130	96.005	95.880	
3.375	96.532	96.407	96.282	
3.500	96.905	96.780	96.655	
3.625	97.255	97.130	97.005	
3.750	97.839	97.714	97.589	
3.875	98.152	98.027	97.902	
4.000	98.436	98.311	98.186	
4.125	98.718	98.593	98.468	
4.250	99.001	98.876	98.751	
4.375	99.283	99.158	99.033	
4.500	99.572	99.447	99.322	
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	0.375	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	-0.500	-0.500	-0.750	-0.750	-1.250	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	-0.750	-1.000	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)