



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.: 12/16/2019

45 Day Lock Exp.: 12/30/2019

60 Day Lock Exp.: 1/14/2020

W. Rate Sheet Dated: 11/15/2019

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	101.803	101.653	101.503	3.250	101.154	101.004	100.854	2.375	96.960	96.810	96.660	3.125	99.781	99.631	99.481
3.375	102.347	102.197	102.047	3.375	101.601	101.451	101.301	2.500	97.452	97.302	97.152	3.250	99.930	99.780	99.630
3.500	102.886	102.736	102.586	3.500	102.017	101.867	101.717	2.625	97.938	97.788	97.638	3.375	100.298	100.148	99.998
3.625	103.407	103.257	103.107	3.625	102.395	102.245	102.095	2.750	97.987	97.837	97.687	3.500	100.636	100.486	100.336
3.750	102.730	102.580	102.430	3.750	102.014	101.864	101.714	2.875	98.475	98.325	98.175	3.625	100.563	100.413	100.263
3.875	103.211	103.061	102.911	3.875	102.402	102.252	102.102	3.000	98.958	98.808	98.658	Margin = 2.250		Index = 1.570	
4.000	103.661	103.511	103.361	4.000	102.794	102.644	102.494	3.125	99.423	99.273	99.123				
4.125	104.072	103.922	103.772	4.125	103.138	102.988	102.838	3.250	100.954	100.804	100.654				
4.375	103.497	103.397	103.297	4.375	102.696	102.596	102.496	3.375	101.378	101.228	101.078				
4.500	103.922	103.822	103.722	4.500	103.029	102.929	102.829	3.500	101.772	101.622	101.472				
4.625	104.300	104.200	104.100	4.625	103.100	103.000	102.900	3.625	102.127	101.977	101.827				
4.750	104.425	104.325	104.225	4.750	103.236	103.136	103.036	3.750	102.404	102.254	102.104				
4.875	104.301	104.201	104.101	4.875	103.541	103.441	103.341	3.875	102.769	102.619	102.469				
5.000	104.662	104.562	104.462	5.000	103.816	103.716	103.616	4.000	103.139	102.989	102.839				
5.125	104.716	104.616	104.516	5.125	104.057	103.957	103.857	4.125	103.460	103.310	103.160				
5.375	104.860	104.760	104.660	5.375	104.248	104.148	104.048	4.250	103.052	102.902	102.752				
5.500	105.158	105.058	104.958	5.500	104.522	104.422	104.322	4.375	103.362	103.212	103.062				
5.625	105.422	105.322	105.222	5.625	104.763	104.663	104.563	4.500	103.676	103.526	103.376				
6.250	106.000	105.850	105.700	6.250	105.550	105.400	105.250	4.625	103.742	103.592	103.442				

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	100.653	100.503	100.353	3.250	100.154	100.004	99.854	2.375	95.960	95.810	95.660	3.125	98.781	98.631	98.481
3.375	101.197	101.047	100.897	3.375	100.601	100.451	100.301	2.500	96.452	96.302	96.152	3.250	98.930	98.780	98.630
3.500	101.736	101.586	101.436	3.500	101.017	100.867	100.717	2.625	96.938	96.788	96.638	3.375	99.298	99.148	98.998
3.625	102.257	102.107	101.957	3.625	101.395	101.245	101.095	2.750	96.987	96.837	96.687	3.500	99.636	99.486	99.336
3.750	101.580	101.430	101.280	3.750	101.014	100.864	100.714	2.875	97.475	97.325	97.175	3.625	99.563	99.413	99.263
3.875	102.061	101.911	101.761	3.875	101.402	101.252	101.102	3.000	97.958	97.808	97.658	Margin = 2.250		Index = 1.570	
4.000	102.511	102.361	102.211	4.000	101.794	101.644	101.494	3.125	98.423	98.273	98.123	30 Year OTC			
4.125	102.922	102.772	102.622	4.125	102.138	101.988	101.838	3.250	99.954	99.804	99.654	Rate	30 Day	45 Day	60 Day
4.375	102.347	102.247	102.147	4.375	101.696	101.596	101.496	3.375	100.378	100.228	100.078	3.875	101.661	101.411	101.161
4.500	102.772	102.672	102.572	4.500	102.029	101.929	101.829	3.500	100.772	100.622	100.472	4.000	102.111	101.861	101.611
4.625	103.150	103.050	102.950	4.625	102.100	102.000	101.900	3.625	101.127	100.977	100.827	4.125	102.522	102.272	102.022
4.750	103.275	103.175	103.075	4.750	102.236	102.136	102.036	3.750	101.404	101.254	101.104	4.375	101.947	101.697	101.447
4.875	103.151	103.051	102.951	4.875	102.541	102.441	102.341	3.875	101.769	101.619	101.469	4.500	102.372	102.122	101.872
5.000	103.512	103.412	103.312	5.000	102.816	102.716	102.616	4.000	102.139	101.989	101.839	4.625	102.750	102.500	102.250
5.125	103.566	103.466	103.366	5.125	103.057	102.957	102.857	4.125	102.460	102.310	102.160	4.875	102.751	102.501	102.251
5.375	103.710	103.610	103.510	5.375	103.248	103.148	103.048	4.250	102.052	101.902	101.752	5.000	103.112	102.862	102.612
5.500	104.008	103.908	103.808	5.500	103.522	103.422	103.322	4.375	102.362	102.212	102.062	5.125	103.166	102.916	102.666
5.625	104.272	104.172	104.072	5.625	103.763	103.663	103.563	4.500	102.676	102.526	102.376	5.500	103.608	103.358	103.108
6.250	105.060	104.910	104.760	6.250	104.550	104.400	104.250	4.625	102.742	102.592	102.442	5.625	103.872	103.622	103.372

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	98.911	98.661	98.411	6.250	100.000	99.750	99.500
4.125	101.122	100.872	100.622	6.250	102.750	102.500	102.250	4.000	99.361	99.111	98.861				
4.250	101.247	100.997	100.747					4.125	99.772	99.522	99.272				
4.375	100.547	100.297	100.047					4.375	99.197	98.947	98.697				
4.500	100.972	100.722	100.472					4.500	99.622	99.372	99.122				
4.625	101.350	101.100	100.850					4.625	100.000	99.750	99.500				
5.000	101.712	101.462	101.212					4.875	100.001	99.751	99.501				
5.125	101.766	101.516	101.266					5.000	100.362	100.112	99.862				
5.250	101.919	101.669	101.419					5.125	100.416	100.166	99.916				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.858	100.608	100.358				
								5.625	101.122	100.872	100.622				

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	[†] IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/16/2019

45 Day Lock Exp.:

12/30/2019

60 Day Lock Exp.:

1/14/2020

W. Rate Sheet Dated: 11/15/2019

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	100.278	100.128	99.978	3.250	100.059	99.909	99.759	2.375	94.240	94.090	93.940	3.125	98.891	98.741	98.591
3.375	100.822	100.672	100.522	3.375	100.506	100.356	100.206	2.500	94.732	94.582	94.432	3.250	99.415	99.265	99.115
3.500	101.361	101.211	101.061	3.500	100.922	100.772	100.622	2.625	95.218	95.068	94.918	3.375	99.783	99.633	99.483
3.625	101.882	101.732	101.582	3.625	101.300	101.150	101.000	2.750	96.517	96.367	96.217	3.500	100.121	99.971	99.821
3.750	101.143	100.993	100.843	3.750	100.857	100.707	100.557	2.875	97.005	96.855	96.705	3.625	100.048	99.898	99.748
3.875	101.623	101.473	101.323	3.875	101.245	101.095	100.945	3.000	97.488	97.338	97.188	Margin = 2.250		Index = 1.570	
4.000	102.074	101.924	101.774	4.000	101.637	101.487	101.337	3.125	97.953	97.803	97.653				
4.125	102.485	102.335	102.185	4.125	101.981	101.831	101.681	3.250	98.859	98.709	98.559				
4.375	102.222	102.122	102.022	4.375	101.851	101.751	101.651	3.375	100.283	100.133	99.983				
4.500	102.647	102.547	102.447	4.500	102.184	102.084	101.984	3.500	100.677	100.527	100.377				
4.625	103.025	102.925	102.825	4.625	102.255	102.155	102.055	3.625	101.032	100.882	100.732				
4.750	102.900	102.800	102.700	4.750	102.141	102.041	101.941	3.750	101.246	101.096	100.946				
4.875	102.776	102.676	102.576	4.875	102.446	102.346	102.246	3.875	101.612	101.462	101.312				
5.000	103.137	103.037	102.937	5.000	102.721	102.621	102.521	4.000	101.981	101.831	101.681				
5.125	103.191	103.091	102.991	5.125	102.962	102.862	102.762	4.125	102.303	102.153	102.003				
5.375	103.022	102.922	102.822	5.375	102.840	102.740	102.640	4.250	102.207	102.057	101.907				
5.500	103.320	103.220	103.120	5.500	103.114	103.014	102.914	4.375	102.517	102.367	102.217				
5.625	103.585	103.485	103.385	5.625	103.355	103.255	103.155	4.500	102.831	102.681	102.531				
6.250	103.060	102.910	102.760	6.250	102.830	102.680	102.530	4.625	102.897	102.747	102.597				

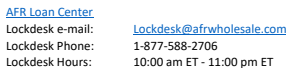
SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.128	98.978	98.828	3.250	98.629	98.479	98.329	2.375	94.560	94.410	94.260	3.125	96.881	96.731	96.581
3.375	99.672	99.522	99.372	3.375	99.076	98.926	98.776	2.500	95.052	94.902	94.752	3.250	97.405	97.255	97.105
3.500	100.211	100.061	99.911	3.500	99.492	99.342	99.192	2.625	95.538	95.388	95.238	3.375	97.773	97.623	97.473
3.625	100.732	100.582	100.432	3.625	99.870	99.720	99.570	2.750	96.431	96.281	96.131	3.500	98.111	97.961	97.811
3.750	99.993	99.843	99.693	3.750	99.427	99.277	99.127	2.875	96.919	96.769	96.619	3.625	98.038	97.888	97.738
3.875	100.473	100.323	100.173	3.875	99.815	99.665	99.515	3.000	97.402	97.252	97.102	Margin = 2.250		Index = 1.570	
4.000	100.924	100.774	100.624	4.000	100.207	100.057	99.907	3.125	97.866	97.716	97.566	30 Year OTC			
4.125	101.335	101.185	101.035	4.125	100.551	100.401	100.251	3.250	99.116	98.966	98.816	Rate	30 Day	45 Day	60 Day
4.375	101.072	100.972	100.872	4.375	100.421	100.321	100.221	3.375	99.540	99.390	99.240	3.875	100.073	99.823	99.573
4.500	101.497	101.397	101.297	4.500	100.754	100.654	100.554	3.500	99.934	99.784	99.634	4.000	100.524	100.274	100.024
4.625	101.875	101.775	101.675	4.625	100.825	100.725	100.625	3.625	100.290	100.140	99.990	4.125	100.935	100.685	100.435
4.750	101.750	101.650	101.550	4.750	100.711	100.611	100.511	3.750	99.996	99.846	99.696	4.375	100.672	100.422	100.172
4.875	101.626	101.526	101.426	4.875	101.016	100.916	100.816	3.875	100.361	100.211	100.061	4.500	101.097	100.847	100.597
5.000	101.987	101.887	101.787	5.000	101.291	101.191	101.091	4.000	100.731	100.581	100.431	4.625	101.475	101.225	100.975
5.125	102.041	101.941	101.841	5.125	101.532	101.432	101.332	4.125	101.052	100.902	100.752	4.875	101.226	100.976	100.726
5.375	101.872	101.772	101.672	5.375	101.410	101.310	101.210	4.250	100.402	100.252	100.102	5.000	101.587	101.337	101.087
5.500	102.170	102.070	101.970	5.500	101.684	101.584	101.484	4.375	100.712	100.562	100.412	5.125	101.641	101.391	101.141
5.625	102.435	102.335	102.235	5.625	101.925	101.825	101.725	4.500	101.026	100.876	100.726	5.500	101.770	101.520	101.270
6.250	101.910	101.760	101.610	6.250	101.400	101.250	101.100	4.625	101.092	100.942	100.792	5.625	102.035	101.785	101.535

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	97.323	97.073	96.823	6.250	N/A	N/A	N/A
4.125	99.185	98.935	98.685	6.250	99.250	99.000	98.750	4.000	97.774	97.524	97.274				
4.250	99.622	99.372	99.122					4.125	98.185	97.935	97.685				
4.375	98.922	98.672	98.422					4.375	97.922	97.672	97.422				
4.500	99.347	99.097	98.847					4.500	98.347	98.097	97.847				
4.625	99.725	99.475	99.225					4.625	98.725	98.475	98.225				
5.000	99.837	99.587	99.337					4.875	98.476	98.226	97.976				
5.125	99.891	99.641	99.391					5.000	98.837	98.587	98.337				
5.250	99.732	99.482	99.232					5.125	98.891	98.641	98.391				
								5.500	99.020	98.770	98.520				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.625	99.285	99.035	98.785				

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 tIA, 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: 11/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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
3.125	99.654	99.554	99.454	3.125	99.591	99.391	99.391	3.125	100.455	100.255	100.255	3.125	99.372	99.172	99.172	3.125	99.309	99.109	99.109	3.125	100.888	100.688	100.688
3.250	99.965	99.865	99.765	3.250	99.902	99.702	99.702	3.250	100.733	100.533	100.533	3.250	99.679	99.479	99.479	3.250	99.616	99.416	99.416	3.250	101.155	100.955	100.955
3.375	100.306	100.206	100.106	3.375	100.244	100.044	100.044	3.375	101.091	100.891	100.891	3.375	100.069	99.869	99.869	3.375	100.007	99.807	99.807	3.375	101.462	101.262	101.262
3.500	100.723	100.623	100.523	3.500	100.706	100.506	100.506	3.500	101.520	101.320	101.320	3.500	100.475	100.275	100.275	3.500	100.458	100.258	100.258	3.500	101.857	101.657	101.657
3.625	101.397	101.297	101.197	3.625	101.372	101.172	101.172	3.625	101.830	101.630	101.630	3.625	100.913	100.713	100.713	3.625	100.888	100.688	100.688	3.625	102.437	102.237	102.237
3.750	101.723	101.623	101.523	3.750	101.723	101.523	101.523	3.750	102.041	101.841	101.841	3.750	101.165	100.965	100.965	3.750	101.165	100.965	100.965	3.750	102.673	102.473	102.473
3.875	101.783	101.683	101.583	3.875	101.783	101.583	101.583	3.875	102.162	101.962	101.962	3.875	101.295	101.095	101.095	3.875	101.295	101.095	101.095	3.875	102.711	102.511	102.511
3.990	102.220	102.120	102.020	3.990	102.204	102.004	102.004	3.990	102.363	102.163	102.163	3.990	101.592	101.392	101.392	3.990	101.576	101.376	101.376	3.990	102.753	102.553	102.553
4.000	102.320	102.220	102.120	4.000	102.304	102.104	102.104	4.000	102.463	102.263	102.263	4.000	101.692	101.492	101.492	4.000	101.676	101.476	101.476	4.000	102.853	102.653	102.653
4.125	102.911	102.811	102.711	4.125	102.911	102.711	102.711	4.125	102.744	102.544	102.544	4.125	102.035	101.835	101.835	4.125	102.035	101.835	101.835	4.125	103.713	103.513	103.513
4.250	103.316	103.216	103.116	4.250	103.316	103.116	103.116	4.250	102.998	102.798	102.798	4.250	102.391	102.191	102.191	4.250	102.391	102.191	102.191	4.250	103.509	103.309	103.309
4.375	103.667	103.567	103.467	4.375	103.667	103.467	103.467	4.375	103.217	103.017	103.017	4.375	102.641	102.441	102.441	4.375	102.641	102.441	102.441	4.375	103.738	103.538	103.538
4.500	104.037	103.937	103.837	4.500	104.037	103.837	103.837	4.500	103.447	103.247	103.247	4.500	102.906	102.706	102.706	4.500	102.906	102.706	102.706	4.500	104.046	103.846	103.846
4.625	104.337	104.237	104.137	4.625	104.399	104.199	104.199	4.625	103.607	103.407	103.407	4.625	103.441	103.241	103.241	4.625	103.503	103.303	103.303	4.625	104.202	104.002	104.002
4.750	104.528	104.428	104.328	4.750	104.591	104.391	104.391	4.750	102.850	102.650	102.650	4.750	102.850	102.650	102.650	4.750	102.850	102.650	102.650	4.750	103.693	103.493	103.493
4.875	104.688	104.588	104.488	4.875	104.750	104.550	104.550	4.875	102.948	102.748	102.748	4.875	102.948	102.748	102.748	4.875	102.948	102.748	102.748	4.875	103.833	103.633	103.633
4.990	104.875	104.775	104.675	4.990	104.860	104.660	104.660	4.990	102.901	102.701	102.701	4.990	102.901	102.701	102.701	4.990	102.901	102.701	102.701	4.990	103.814	103.614	103.614
5.000	104.975	104.875	104.775	5.000	104.960	104.760	104.760	5.000	103.001	102.801	102.801	5.000	103.001	102.801	102.801	5.000	103.001	102.801	102.801	5.000	103.914	103.714	103.714
5.125	105.337	105.337	105.337	5.125	105.337	105.337	105.249	5.125	103.056	102.856	102.856	5.125	103.056	102.856	102.741	5.125	103.056	102.856	102.768	5.125	104.014	103.800	103.800

Cash-Out Refinance*				
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

* Not applicable to student loan cash-out refinances (identified by SFC 841).

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	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 HB	0.125

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score $\geq$ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following LLPA's: State; Extension; Loan Size

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 SFC 118.

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/16/2019
45 Day Lock Exp.: 12/30/2019
60 Day Lock Exp.: 1/14/2020

W. Rate Sheet Dated: 11/15/2019

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
3.250	99.203	99.103	99.003	3.375	99.573	99.473	99.373	3.375	99.573	99.473	99.373	4.000	101.910	101.810	101.710	4.000	101.535	101.435	101.335
3.375	99.823	99.723	99.623	3.500	99.942	99.842	99.742	3.500	99.942	99.842	99.742	4.125	101.964	101.864	101.764	4.125	101.589	101.489	101.389
3.500	100.192	100.092	99.992	3.625	100.576	100.476	100.376	3.625	100.576	100.476	100.376	4.250	102.312	102.212	102.112	4.250	101.937	101.837	101.737
3.625	100.826	100.726	100.626	3.750	101.374	101.274	101.174	3.750	101.374	101.274	101.174	4.375	102.585	102.485	102.385	4.375	102.210	102.110	102.010
3.750	101.624	101.524	101.424	3.875	101.776	101.676	101.576	3.875	101.776	101.676	101.576	4.500	102.867	102.767	102.667	4.500	102.242	102.142	102.042
3.875	102.026	101.926	101.826	3.990	102.003	101.903	101.803	3.990	102.003	101.903	101.803	4.625	102.883	102.783	102.683	4.625	102.258	102.158	102.058
3.990	102.378	102.278	102.178	4.000	102.103	102.003	101.903	4.000	102.103	102.003	101.903	4.750	102.750	102.650	102.550	4.750	102.125	102.025	101.925
4.000	102.478	102.378	102.278	4.125	102.157	102.057	101.957	4.125	102.157	102.057	101.957	4.875	103.060	102.960	102.860	4.875	102.435	102.335	102.235
4.125	102.532	102.432	102.332	4.250	102.611	102.511	102.411	4.250	102.611	102.511	102.411	4.990	103.211	103.111	103.011	4.990	102.211	102.111	102.011
4.250	102.986	102.886	102.786	4.375	102.884	102.784	102.684	4.375	102.884	102.784	102.684	5.000	103.311	103.211	103.111	5.000	102.311	102.211	102.111
4.375	103.259	103.159	103.059	4.500	102.916	102.816	102.716	4.500	102.916	102.816	102.716	5.125	103.629	103.529	103.429	5.125	102.629	102.529	102.429
4.500	103.541	103.441	103.341	4.625	102.932	102.832	102.732	4.625	102.932	102.832	102.732	5.250	102.911	102.811	102.711	5.250	101.911	101.811	101.711
4.625	103.557	103.457	103.357	4.750	103.277	103.177	103.077	4.750	103.277	103.177	103.077	5.375	102.281	102.178	102.081	5.375	102.281	102.178	102.081
4.750	103.902	103.802	103.702	4.875	103.587	103.487	103.387	4.875	103.587	103.487	103.387	5.500	102.546	102.442	102.346	5.500	102.546	102.442	102.346
4.875	104.212	104.112	104.012	4.990	103.363	103.263	103.163	4.990	103.363	103.263	103.163	5.625	103.138	103.035	102.938	5.625	103.138	103.035	102.938
4.990	104.363	104.263	104.163	5.000	103.463	103.363	103.263	5.000	103.463	103.363	103.263	5.750	103.460	103.356	103.260	5.750	103.460	103.356	103.260
5.000	104.463	104.363	104.263	5.125	103.781	103.681	103.581	5.125	103.781	103.681	103.581	5.875	103.550	103.446	103.350	5.875	103.550	103.446	103.350
5.125	104.781	104.681	104.581	5.250	104.194	104.094	103.994	5.250	104.194	104.094	103.994	5.990	103.462	103.358	103.262	5.990	103.462	103.358	103.262
5.250	105.194	105.094	104.994	5.375	105.412	105.309	105.212	5.375	105.412	105.309	105.212	6.000	103.562	103.458	103.362	6.000	103.562	103.458	103.362
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	101.535	101.435	101.335	3.375	100.320	100.220	100.120	3.375	100.320	100.220	100.120	3.375	100.320	100.220	100.120	3.375	101.528	101.428	101.328
4.125	101.589	101.489	101.389	3.500	100.923	100.823	100.723	3.500	100.923	100.823	100.723	3.500	100.923	100.823	100.723	3.500	101.887	101.787	101.687
4.250	101.937	101.837	101.737	3.625	101.632	101.532	101.432	3.625	101.632	101.532	101.432	3.625	101.632	101.532	101.432	3.625	102.182	102.082	101.982
4.375	102.210	102.110	102.010	3.750	102.008	101.908	101.808	3.750	102.008	101.908	101.808	3.750	102.008	101.908	101.808	3.750	102.677	102.577	102.477
4.500	102.242	102.142	102.042	3.875	102.256	102.156	102.056	3.875	102.256	102.156	102.056	3.875	102.256	102.156	102.056	3.875	102.833	102.733	102.633
4.625	102.258	102.158	102.058	3.990	102.523	102.423	102.323	3.990	102.523	102.423	102.323	3.990	102.523	102.423	102.323	3.990	103.166	103.066	102.966
4.750	102.125	102.025	101.925	4.000	102.623	102.523	102.423	4.000	102.623	102.523	102.423	4.000	102.623	102.523	102.423	4.000	103.266	103.166	103.066
4.875	102.435	102.335	102.235	4.125	102.848	102.748	102.648	4.125	102.848	102.748	102.648	4.125	102.848	102.748	102.648	4.125	103.424	103.324	103.224
4.990	102.211	102.111	102.011	4.250	103.377	103.277	103.177	4.250	103.377	103.277	103.177	4.250	103.377	103.277	103.177	4.250	103.886	103.786	103.686
5.000	103.311	103.211	103.111	4.375	103.555	103.455	103.355	4.375	103.555	103.455	103.355	4.375	103.555	103.455	103.355	4.375	104.235	104.135	104.035
5.125	102.629	102.529	102.429	4.500	103.809	103.709	103.609	4.500	103.809	103.709	103.609	4.500	103.809	103.709	103.609	4.500	104.451	104.351	104.251
5.250	101.911	101.811	101.711	4.625	103.867	103.767	103.667	4.625	103.867	103.767	103.667	4.625	103.867	103.767	103.667	4.625	103.911	103.811	103.711
5.375	102.281	102.178	102.081	4.750	104.171	104.071	103.971	4.750	104.171	104.071	103.971	4.750	104.171	104.071	103.971	4.750	104.240	104.140	104.040
5.500	102.546	102.442	102.346	4.875	104.498	104.398	104.298	4.875	104.498	104.398	104.298	4.875	104.498	104.398	104.298	4.875	104.504	104.404	104.304
5.625	103.138	103.035	102.938	4.990	104.749	104.649	104.549	4.990	104.749	104.649	104.549	4.990	104.749	104.649	104.549	4.990	104.692	104.592	104.492
5.750	104.460	104.356	104.260	5.000	104.849	104.749	104.649	5.000	104.849	104.749	104.649	5.000	104.849	104.749	104.649	5.000	104.792	104.692	104.592
5.875	103.550	103.446	103.350	5.125	105.398	105.298	105.198	5.125	105.398	105.298	105.198	5.125	105.398	105.298	105.198	5.125	104.602	104.502	104.402
5.990	103.462	103.358	103.262	5.250	104.953	104.853	104.753	5.250	104.953	104.853	104.753	5.250	104.953	104.853	104.753	5.250	104.696	104.596	104.496
6.000	103.562	103.458	103.362	5.375	105.201	105.101	105.001	5.375	105.201	105.101	105.001	5.375	105.201	105.101	105.001	5.375	0.000	0.000	0.000
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
3.375	101.528	101.428	101.328	3.375	101.528	101.428	101.328	3.375	100.671	100.571	100.471	3.375	100.671	100.571	100.471	3.375	100.671	100.571	100.471
3.500	101.887	101.787	101.687	3.500	101.887	101.787	101.687	3.500	101.030	100.930	100.830	3.500	101.030	100.930	100.830	3.500	101.030	100.930	100.830
3.625	102.182	102.082	101.982	3.625	102.182	102.082	101.982	3.625	100.858	100.758	100.658	3.625	100.858	100.758	100.658	3.625	100.858	100.758	100.658
3.750	102.677	102.577	102.477	3.750	102.677	102.577	102.477	3.750	101.353	101.253	101.153	3.750	101.353	101.253	101.153	3.750	101.353	101.253	101.153
3.875	102.833	102.733	102.633	3.875	102.833	102.733	102.633	3.875	101.509	101.409	101.309	3.875	101.509	101.409	101.309	3.875	101.509	101.409	101.309
3.990	103.166	103.066	102.966	3.990	103.166	103.066	102.966	3.990	101.842	101.742	101.642	3.990	101.842	101.742	101.642	3.990	101.842	101.742	101.642
4.000	103.266	103.166	103.066	4.000	103.266	103.166	103.066	4.000	101.942	101.842	101.742	4.000	101.942	101.842	101.742	4.000	101.942	101.842	101.742
4.125	103.424	103.324	103.224	4.125	103.424	103.324	103.224	4.125	101.606	101.506	101.406	4.125	101.606	101.506	101.406	4.125	101.606	101.506	101.406
4.250	103.886	103.786	103.686	4.250	103.886	103.786	103.686	4.250	102.068	101.968	101.868	4.250	102.068	101.968	101.868	4.250	102.068	101.968	101.868
4.375	104.110	104.010	103.910	4.375	104.110	104.010	103.910	4.37.											



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.:

12/16/2019

45 Day Lock Exp.:

12/30/2019

60 Day Lock Exp.:

1/14/2020

W. Rate Sheet Dated: 11/15/2019

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	98.928	98.828	98.728	3.375	100.039	99.939	99.839	3.375	101.356	101.256	101.156	4.000	101.404	101.304	101.204	3.375	100.199	100.099	99.999
3.375	99.555	99.455	99.355	3.500	100.655	100.555	100.455	3.500	101.717	101.617	101.517	4.125	101.482	101.382	101.282	3.500	100.560	100.460	100.360
3.500	99.948	99.848	99.748	3.625	101.400	101.300	101.200	3.625	102.014	101.914	101.814	4.250	101.873	101.773	101.673	3.625	100.390	100.290	100.190
3.625	100.611	100.511	100.411	3.750	101.804	101.704	101.604	3.750	102.520	102.420	102.320	4.375	102.157	102.057	101.957	3.750	100.896	100.796	100.696
3.750	101.432	101.332	101.232	3.875	102.064	101.964	101.864	3.875	102.682	102.582	102.482	4.500	102.454	102.354	102.254	3.875	101.058	100.958	100.858
3.875	101.851	101.751	101.651	3.990	102.367	102.267	102.167	3.990	103.025	102.925	102.825	4.625	102.481	102.381	102.281	3.990	101.401	101.301	101.201
3.990	102.222	102.122	102.022	4.000	102.467	102.367	102.267	4.000	103.125	103.025	102.925	4.750	102.317	102.217	102.117	4.000	101.501	101.401	101.301
4.000	102.322	102.222	102.122	4.125	102.700	102.600	102.500	4.125	103.288	103.188	103.088	4.875	102.638	102.538	102.438	4.125	101.170	101.070	100.970
4.125	102.400	102.300	102.200	4.250	103.342	103.242	103.142	4.250	103.730	103.630	103.530	4.990	102.799	102.699	102.599	4.250	101.612	101.512	101.412
4.250	102.897	102.797	102.697	4.375	103.528	103.428	103.328	4.375	104.088	103.988	103.888	5.000	102.899	102.799	102.699	4.375	101.970	101.870	101.770
4.375	103.181	103.081	102.981	4.500	103.803	103.703	103.603	4.500	104.312	104.212	104.112	5.125	103.228	103.128	103.028	4.500	102.194	102.094	101.994
4.500	103.478	103.378	103.278	4.625	103.835	103.735	103.635	4.625	103.918	103.818	103.718	5.250	103.511	103.408	103.311	4.625	101.449	101.349	101.249
4.625	103.505	103.405	103.305	4.750	104.068	103.968	103.868	4.750	104.260	104.160	104.060	5.375	101.844	101.719	101.607	4.750	101.791	101.691	101.591
4.750	103.819	103.719	103.619	4.875	104.408	104.308	104.208	4.875	104.538	104.438	104.338	5.500	102.123	101.997	101.888	4.875	102.069	101.969	101.869
4.875	104.140	104.040	103.940	4.990	104.675	104.575	104.475	4.990	104.742	104.642	104.542	5.625	102.727	102.602	102.497	4.990	102.303	102.203	102.103
4.990	104.301	104.201	104.101	5.000	104.775	104.675	104.575	5.000	104.842	104.742	104.642	5.750	103.057	102.931	102.827	5.000	102.403	102.303	102.203
5.000	104.401	104.301	104.201	5.125	105.346	105.246	105.146	5.125	104.644	104.544	104.444	5.875	103.152	103.026	102.923	5.125	102.675	102.575	102.475
5.125	104.730	104.630	104.530	5.250	104.892	104.789	104.692	5.250	104.742	104.642	104.542	5.990	103.068	102.943	102.841	5.250	102.773	102.673	102.573
5.250	105.144	105.041	104.944	5.375	105.148	105.045	104.948	5.375	0.000	0.000	0.000	6.000	103.168	103.043	102.941	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.:

12/16/2019

45 Day Lock Exp.:

12/30/2019

60 Day Lock Exp.:

1/14/2020

W. Rate Sheet Dated: 11/15/2019

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	98.219	98.157	98.094	
3.500	98.691	98.629	98.566	
3.625	99.043	98.980	98.918	
3.750	99.553	99.490	99.428	
3.875	99.826	99.763	99.701	
4.000	100.061	99.998	99.936	
4.125	100.313	100.250	100.188	
4.250	100.515	100.452	100.390	
4.375	100.853	100.791	100.728	
4.500	101.112	101.049	100.987	
4.625	101.430	101.368	101.305	
4.750	101.806	101.743	101.681	
4.875	102.068	102.006	101.943	

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	98.066	97.941	97.816	
3.375	98.526	98.401	98.276	
3.500	98.929	98.804	98.679	
3.625	99.407	99.282	99.157	
3.750	99.818	99.693	99.568	
3.875	100.177	100.052	99.927	
4.000	100.514	100.389	100.264	
4.125	100.651	100.526	100.401	
4.250	100.957	100.832	100.707	
4.375	101.234	101.109	100.984	
4.500	101.391	101.266	101.141	

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	96.449	96.324	96.199	
3.375	96.852	96.727	96.602	
3.500	97.226	97.101	96.976	
3.625	97.576	97.451	97.326	
3.750	98.162	98.037	97.912	
3.875	98.475	98.350	98.225	
4.000	98.759	98.634	98.509	
4.125	99.042	98.917	98.792	
4.250	99.324	99.199	99.074	
4.375	99.607	99.482	99.357	
4.500	99.897	99.772	99.647	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.500	-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)