



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.: 1/22/2020

45 Day Lock Exp.: 2/6/2020

60 Day Lock Exp.: 2/21/2020

W. Rate Sheet Dated: 12/23/2019

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	101.663	101.513	101.363	3.250	100.845	100.695	100.545	2.375	96.434	96.284	96.134	3.125	99.611	99.461	99.311
3.375	102.150	102.000	101.850	3.375	101.245	101.095	100.945	2.500	96.870	96.720	96.570	3.250	99.908	99.758	99.608
3.500	102.633	102.483	102.333	3.500	101.609	101.459	101.309	2.625	97.298	97.148	96.998	3.375	100.236	100.086	99.936
3.625	103.099	102.949	102.799	3.625	101.958	101.808	101.658	2.750	97.835	97.685	97.535	3.500	100.518	100.368	100.218
3.750	102.341	102.191	102.041	3.750	101.443	101.293	101.143	2.875	98.267	98.117	97.967	3.625	100.442	100.292	100.142
3.875	102.775	102.625	102.475	3.875	101.783	101.633	101.483	3.000	98.694	98.544	98.394	Margin = 2.250		Index = 1.550	
4.000	103.172	103.022	102.872	4.000	102.092	101.942	101.792	3.125	99.103	98.953	98.803				
4.125	103.555	103.405	103.255	4.125	102.419	102.269	102.119	3.250	100.888	100.738	100.588				
4.375	102.935	102.835	102.735	4.375	102.301	102.201	102.101	3.375	101.266	101.116	100.966				
4.500	103.278	103.178	103.078	4.500	102.564	102.464	102.364	3.500	101.608	101.458	101.308				
4.625	103.637	103.537	103.437	4.625	102.672	102.572	102.472	3.625	101.934	101.784	101.634				
4.750	103.779	103.679	103.579	4.750	103.226	103.126	103.026	3.750	102.253	102.103	101.953				
4.875	104.107	104.007	103.907	4.875	103.496	103.396	103.296	3.875	102.570	102.420	102.270				
5.000	104.399	104.299	104.199	5.000	103.712	103.612	103.512	4.000	102.857	102.707	102.557				
5.125	104.509	104.409	104.309	5.125	103.940	103.840	103.740	4.125	103.160	103.010	102.860				
5.375	104.895	104.795	104.695	5.375	104.374	104.274	104.174	4.250	102.987	102.837	102.687				
5.500	105.135	105.035	104.935	5.500	104.590	104.490	104.390	4.375	103.280	103.130	102.980				
5.625	105.387	105.287	105.187	5.625	104.818	104.718	104.618	4.500	103.523	103.373	103.223				
6.250	106.000	105.850	105.700	6.250	105.606	105.456	105.306	4.625	103.623	103.473	103.323				

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	100.513	100.363	100.213	3.250	99.845	99.695	99.545	2.375	95.434	95.284	95.134	3.125	98.611	98.461	98.311
3.375	101.000	100.850	100.700	3.375	100.245	100.095	99.945	2.500	95.870	95.720	95.570	3.250	98.908	98.758	98.608
3.500	101.483	101.333	101.183	3.500	100.609	100.459	100.309	2.625	96.298	96.148	95.998	3.375	99.236	99.086	98.936
3.625	101.949	101.799	101.649	3.625	100.958	100.808	100.658	2.750	96.835	96.685	96.535	3.500	99.518	99.368	99.218
3.750	101.191	101.041	100.891	3.750	100.443	100.293	100.143	2.875	97.267	97.117	96.967	3.625	99.442	99.292	99.142
3.875	101.625	101.475	101.325	3.875	100.783	100.633	100.483	3.000	97.694	97.544	97.394	Margin = 2.250		Index = 1.550	
4.000	102.022	101.872	101.722	4.000	101.092	100.942	100.792	3.125	98.103	97.953	97.803	30 Year OTC			
4.125	102.405	102.255	102.105	4.125	101.419	101.269	101.119	3.250	99.888	99.738	99.588	Rate	30 Day	45 Day	60 Day
4.375	101.785	101.685	101.585	4.375	101.301	101.201	101.101	3.375	100.266	100.116	99.966	3.875	100.925	100.675	100.425
4.500	102.128	102.028	101.928	4.500	101.564	101.464	101.364	3.500	100.608	100.458	100.308	4.000	101.322	101.072	100.822
4.625	102.487	102.387	102.287	4.625	101.672	101.572	101.472	3.625	100.934	100.784	100.634	4.125	101.705	101.455	101.205
4.750	102.629	102.529	102.429	4.750	102.226	102.126	102.026	3.750	101.253	101.103	100.953	4.375	101.385	101.135	100.885
4.875	102.957	102.857	102.757	4.875	102.496	102.396	102.296	3.875	101.570	101.420	101.270	4.500	101.728	101.478	101.228
5.000	103.249	103.149	103.049	5.000	102.712	102.612	102.512	4.000	101.857	101.707	101.557	4.625	102.087	101.837	101.587
5.125	103.359	103.259	103.159	5.125	102.940	102.840	102.740	4.125	102.160	102.010	101.860	4.875	102.557	102.307	102.057
5.375	103.745	103.645	103.545	5.375	103.374	103.274	103.174	4.250	101.987	101.837	101.687	5.000	102.849	102.599	102.349
5.500	103.985	103.885	103.785	5.500	103.590	103.490	103.390	4.375	102.280	102.130	101.980	5.125	102.959	102.709	102.459
5.625	104.237	104.137	104.037	5.625	103.818	103.718	103.618	4.500	102.523	102.373	102.223	5.500	103.585	103.335	103.085
6.250	105.024	104.874	104.724	6.250	104.606	104.456	104.306	4.625	102.623	102.473	102.323	5.625	103.837	103.587	103.337

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				-2.250	-2.250

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	98.175	97.925	97.675	6.250	101.000	100.750	100.500
4.125	100.305	100.055	99.805	6.250	103.750	103.500	103.250	4.000	98.572	98.322	98.072				
4.250	100.430	100.180	99.930					4.125	98.955	98.705	98.455				
4.375	99.985	99.735	99.485					4.375	98.635	98.385	98.135				
4.500	100.328	100.078	99.828					4.500	98.978	98.728	98.478				
4.625	100.687	100.437	100.187					4.625	99.337	99.087	98.837				
5.000	101.449	101.199	100.949					4.875	99.807	99.557	99.307				
5.125	101.559	101.309	101.059					5.000	100.099	99.849	99.599				
5.250	102.044	101.794	101.544					5.125	100.209	99.959	99.709				
Borrower Paid Comp Only				Lender Paid Only				5.500	100.835	100.585	100.335				
								5.625	101.087	100.837	100.587				

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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1/22/2020

45 Day Lock Exp.:

2/6/2020

60 Day Lock Exp.:

2/21/2020

W. Rate Sheet Dated: 12/23/2019

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	100.513	100.363	100.213	3.250	100.125	99.975	99.825	2.375	93.714	93.564	93.414	3.125	99.159	99.009	98.859
3.375	101.000	100.850	100.700	3.375	100.525	100.375	100.225	2.500	94.150	94.000	93.850	3.250	99.768	99.618	99.468
3.500	101.483	101.333	101.183	3.500	100.889	100.739	100.589	2.625	94.578	94.428	94.278	3.375	100.096	99.946	99.796
3.625	101.949	101.799	101.649	3.625	101.238	101.088	100.938	2.750	96.803	96.653	96.503	3.500	100.378	100.228	100.078
3.750	101.409	101.259	101.109	3.750	100.942	100.792	100.642	2.875	97.234	97.084	96.934	3.625	100.302	100.152	100.002
3.875	101.843	101.693	101.543	3.875	101.282	101.132	100.982	3.000	97.661	97.511	97.361	Margin = 2.250		Index = 1.550	
4.000	102.241	102.091	101.941	4.000	101.591	101.441	101.291	3.125	98.071	97.921	97.771				
4.125	102.624	102.474	102.324	4.125	101.917	101.767	101.617	3.250	100.168	100.018	99.868				
4.375	101.785	101.685	101.585	4.375	101.581	101.481	101.381	3.375	100.546	100.396	100.246				
4.500	102.128	102.028	101.928	4.500	101.844	101.744	101.644	3.500	100.888	100.738	100.588				
4.625	102.487	102.387	102.287	4.625	101.952	101.852	101.752	3.625	101.214	101.064	100.914				
4.750	101.629	101.529	101.429	4.750	101.506	101.406	101.306	3.750	101.751	101.601	101.451				
4.875	101.957	101.857	101.757	4.875	101.776	101.676	101.576	3.875	102.069	101.919	101.769				
5.000	102.249	102.149	102.049	5.000	101.992	101.892	101.792	4.000	102.355	102.205	102.055				
5.125	102.359	102.259	102.159	5.125	102.220	102.120	102.020	4.125	102.659	102.509	102.359				
5.375	102.339	102.239	102.139	5.375	102.248	102.148	102.048	4.250	102.267	102.117	101.967				
5.500	102.579	102.479	102.379	5.500	102.464	102.364	102.264	4.375	102.560	102.410	102.260				
5.625	102.830	102.730	102.630	5.625	102.692	102.592	102.492	4.500	102.803	102.653	102.503				
6.250	103.024	102.874	102.724	6.250	102.886	102.736	102.586	4.625	102.903	102.753	102.603				

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	99.363	99.213	99.063	3.250	98.695	98.545	98.395	2.375	94.034	93.884	93.734	3.125	97.149	96.999	96.849
3.375	99.850	99.700	99.550	3.375	99.095	98.945	98.795	2.500	94.470	94.320	94.170	3.250	97.758	97.608	97.458
3.500	100.333	100.183	100.033	3.500	99.459	99.309	99.159	2.625	94.898	94.748	94.598	3.375	98.086	97.936	97.786
3.625	100.799	100.649	100.499	3.625	99.808	99.658	99.508	2.750	96.279	96.129	95.979	3.500	98.368	98.218	98.068
3.750	100.259	100.109	99.959	3.750	99.512	99.362	99.212	2.875	96.710	96.560	96.410	3.625	98.292	98.142	97.992
3.875	100.693	100.543	100.393	3.875	99.852	99.702	99.552	3.000	97.137	96.987	96.837	Margin = 2.250		Index = 1.550	
4.000	101.091	100.941	100.791	4.000	100.161	100.011	99.861	3.125	97.547	97.397	97.247	30 Year OTC			
4.125	101.474	101.324	101.174	4.125	100.487	100.337	100.187	3.250	99.051	98.901	98.751	Rate	30 Day	45 Day	60 Day
4.375	100.635	100.535	100.435	4.375	100.151	100.051	99.951	3.375	99.429	99.279	99.129	3.875	99.993	99.743	99.493
4.500	100.978	100.878	100.778	4.500	100.414	100.314	100.214	3.500	99.770	99.620	99.470	4.000	100.391	100.141	99.891
4.625	101.337	101.237	101.137	4.625	100.522	100.422	100.322	3.625	100.097	99.947	99.797	4.125	100.774	100.524	100.274
4.750	100.479	100.379	100.279	4.750	100.076	99.976	99.876	3.750	99.845	99.695	99.545	4.375	100.235	99.985	99.735
4.875	100.807	100.707	100.607	4.875	100.346	100.246	100.146	3.875	100.162	100.012	99.862	4.500	100.578	100.328	100.078
5.000	101.099	100.999	100.899	5.000	100.562	100.462	100.362	4.000	100.449	100.299	100.149	4.625	100.937	100.687	100.437
5.125	101.209	101.109	101.009	5.125	100.790	100.690	100.590	4.125	100.752	100.602	100.452	4.875	100.407	100.157	99.907
5.375	101.189	101.089	100.989	5.375	100.818	100.718	100.618	4.250	100.337	100.187	100.037	5.000	100.699	100.449	100.199
5.500	101.429	101.329	101.229	5.500	101.034	100.934	100.834	4.375	100.630	100.480	100.330	5.125	100.809	100.559	100.309
5.625	101.680	101.580	101.480	5.625	101.262	101.162	101.062	4.500	100.873	100.723	100.573	5.500	101.029	100.779	100.529
6.250	101.874	101.724	101.574	6.250	101.456	101.306	101.156	4.625	100.973	100.823	100.673	5.625	101.280	101.030	100.780

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	-2.250	-2.250

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	97.243	96.993	96.743	6.250	N/A	N/A	N/A
4.125	99.024	98.774	98.524	6.250	100.250	100.000	99.750	4.000	97.641	97.391	97.141				
4.250	98.930	98.680	98.430					4.125	98.024	97.774	97.524				
4.375	98.485	98.235	97.985					4.375	97.485	97.235	96.985				
4.500	98.828	98.578	98.328					4.500	97.828	97.578	97.328				
4.625	99.187	98.937	98.687					4.625	98.187	97.937	97.687				
5.000	98.949	98.699	98.449					4.875	97.657	97.407	97.157				
5.125	99.059	98.809	98.559					5.000	97.949	97.699	97.449				
5.250	99.138	98.888	98.638					5.125	98.059	97.809	97.559				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.279	98.029	97.779				
								5.625	98.530	98.280	98.030				

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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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30 Day Lock Exp.:

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2/6/2020

60 Day Lock Exp.:

2/21/2020

W. Rate Sheet Dated: 12/23/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																	
30/25 Year						30/25 Year 105-125						30/25 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
3.250	98.827	98.727	98.627	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	101.763	101.663	101.563	3.750	100.688
3.375	99.387	99.287	99.187	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	101.893	101.793	101.693	3.875	101.265
3.500	99.803	99.703	99.603	2.990	95.060	94.960	94.860	2.990	N/A	N/A	N/A	4.250	102.072	101.972	101.872	3.990	101.648
3.625	100.576	100.476	100.376	3.000	95.160	95.060	94.960	3.000	N/A	N/A	N/A	4.375	102.457	102.357	102.257	4.000	101.748
3.750	101.313	101.213	101.113	3.125	96.449	96.349	96.249	3.125	96.190	96.090	95.990	4.500	102.777	102.677	102.577	4.125	101.893
3.875	101.748	101.648	101.548	3.250	97.665	97.565	97.465	3.250	97.473	97.373	97.273	4.625	102.724	102.624	102.524	4.250	102.072
3.990	102.080	101.980	101.880	3.375	98.306	98.206	98.106	3.375	98.119	98.019	97.919	4.750	102.528	102.428	102.328	4.375	102.457
4.000	102.180	102.080	101.980	3.500	98.871	98.771	98.671	3.500	98.741	98.641	98.541	4.875	102.888	102.788	102.688	4.500	102.777
4.125	102.303	102.203	102.103	3.625	100.036	99.936	99.836	3.625	99.969	99.869	99.769	4.990	103.109	103.009	102.909	4.625	102.724
4.250	103.008	102.908	102.808	3.750	101.153	101.053	100.953	3.750	101.148	101.048	100.948	5.000	103.209	103.109	103.009	4.750	102.528
4.375	103.298	103.198	103.098	3.875	101.678	101.578	101.478	3.875	101.678	101.578	101.478	5.125	103.359	103.259	103.159	4.875	102.888
4.500	103.593	103.493	103.393	3.990	102.065	101.965	101.865	3.990	102.065	101.965	101.865	5.250	103.209	103.109	103.009	4.990	103.109
4.625	103.570	103.470	103.370	4.000	102.165	102.065	101.965	4.000	102.165	102.065	101.965	5.375	103.542	103.442	103.342	5.000	103.209
4.750	104.076	103.976	103.876	4.125	102.693	102.593	102.493	4.125	102.525	102.425	102.325	5.500	103.833	103.733	103.633	5.125	103.359
4.875	104.041	104.041	104.041	4.250	103.679	103.579	103.479	4.250	103.393	103.293	103.193	5.625	103.993	103.893	103.793	5.250	103.209
4.990	104.547	104.447	104.347	4.375	104.113	104.013	103.913	4.375	103.832	103.732	103.632	5.750	103.845	103.745	103.645	5.375	103.542
5.000	104.647	104.547	104.447	4.500	104.486	104.386	104.286	4.500	104.205	104.105	104.005	5.875	104.176	104.076	103.976	5.500	N/A
5.125	104.784	104.684	104.584	4.625	104.604	104.504	104.404	4.625	104.323	104.223	104.123	5.990	104.388	104.288	104.188	5.625	N/A
5.250	105.259	105.159	105.059	4.750	105.054	104.954	104.854	4.750	105.206	105.106	105.006	6.000	104.488	104.388	104.288	5.750	103.845
30/25 Year >125 High Balance						20 Year						20 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
3.375	97.765	97.665	97.565	3.125	98.691	98.591	98.491	3.625	100.361	100.261	100.161	3.625	100.361	100.261	100.161	3.125	100.722
3.500	98.487	98.387	98.287	3.250	99.548	99.448	99.348	3.750	101.120	101.020	100.920	3.750	100.964	100.864	100.764	3.250	101.078
3.625	99.455	99.355	99.255	3.375	100.113	100.013	99.913	3.875	101.595	101.495	101.395	3.875	101.438	101.338	101.238	3.375	101.417
3.750	100.683	100.583	100.483	3.500	100.573	100.473	100.373	3.990	101.947	101.847	101.747	3.990	101.791	101.691	101.591	3.500	101.789
3.875	101.265	101.165	101.065	3.625	101.003	100.903	100.803	4.000	102.047	101.947	101.847	4.000	101.891	101.791	101.691	3.625	102.349
3.990	101.648	101.548	101.448	3.750	101.777	101.677	101.577	4.125	102.376	102.276	102.176	4.125	102.220	102.120	102.020	3.750	102.695
4.000	101.748	101.648	101.548	3.875	102.228	102.128	102.028	4.250	102.283	102.183	102.083	4.250	102.220	102.120	102.020	3.875	103.032
4.125	101.893	101.793	101.693	3.990	102.579	102.479	102.379	4.375	102.660	102.560	102.460	4.375	102.598	102.498	102.398	3.990	103.293
4.250	102.072	101.972	101.872	4.000	102.679	102.579	102.479	4.500	103.008	102.908	102.808	4.500	102.945	102.845	102.745	4.000	103.393
4.375	102.457	102.357	102.257	4.125	102.819	102.719	102.619	4.625	103.127	103.027	102.927	4.625	103.064	102.964	102.864	4.125	103.671
4.500	102.777	102.677	102.577	4.250	103.446	103.346	103.246	4.750	103.327	103.227	103.127	4.750	103.264	103.164	103.064	4.250	103.980
4.625	102.724	102.624	102.524	4.375	103.740	103.640	103.540	4.875	103.676	103.576	103.476	4.875	103.614	103.514	103.414	4.375	104.226
4.750	102.528	102.428	102.328	4.500	104.029	103.929	103.829	4.990	103.961	103.861	103.761	4.990	103.899	103.799	103.699	4.500	104.501
4.875	102.888	102.788	102.688	4.625	104.218	104.118	104.018	5.000	104.061	103.961	103.861	5.000	103.999	103.899	103.799	4.625	104.396
4.990	103.109	103.009	102.909	4.750	104.281	104.181	104.081	5.125	104.083	103.983	103.883	5.125	104.020	103.920	103.820	4.750	104.142
5.000	103.209	103.109	103.009	4.875	104.559	104.459	104.359	5.250	104.558	104.458	104.358	5.250	104.402	104.302	104.202	4.875	104.268
5.125	103.359	103.259	103.159	4.990	104.823	104.723	104.623	5.375	104.689	104.589	104.489	5.375	104.533	104.433	104.333	4.990	104.234
5.250	103.209	103.109	103.009	5.000	104.923	104.823	104.723	5.500	104.833	104.733	104.633	5.500	104.676	104.576	104.476	5.000	104.334
5.375	97.670	97.570	97.470	5.125	105.215	105.115	105.015	5.625	105.471	105.371	105.271	5.625	105.213	105.113	105.013	5.125	104.407
15 Year 105-125						15 Year >125						15 Year High Balance					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
3.125	99.639	99.539	99.439	3.125	99.576	99.476	99.376	3.125	100.440	100.340	100.240	3.125	99.357	99.257	99.157	3.125	99.294
3.250	100.032	99.932	99.832	3.250	99.969	99.869	99.769	3.250	100.749	100.649	100.549	3.250	99.703	99.603	99.503	3.250	99.640
3.375	100.406	100.306	100.206	3.375	100.343	100.243	100.143	3.375	101.172	101.072	100.972	3.375	100.161	99.961	99.861	3.375	100.098
3.500	100.829	100.729	100.629	3.500	100.812	100.712	100.612	3.500	101.603	101.503	101.403	3.500	100.643	100.543	100.443	3.500	100.626
3.625	101.531	101.431	101.331	3.625	101.531	101.431	101.331	3.625	101.990	101.790	101.790	3.625	101.172	101.072	100.972	3.625	101.172
3.750	101.914	101.814	101.714	3.750	101.914	101.714	101.714	3.750	102.221	102.021	102.021	3.750	101.440	101.240	101.240	3.750	101.440
3.875	102.289	102.189	102.089	3.875	102.289	102.089	102.089	3.875	102.447	102.247	102.247	3.875	101.704	101.504	101.504	3.875	101.704
3.990	102.591	102.491	102.391	3.990	102.591	102.391	102.391	3.990	102.586	102.386	102.386	3.990	101.884	101.684	101.684	3.990	101.884
4.000	102.691	102.591	102.491	4.000	102.691	102.491	102.491	4.000	102.686	102.486	102.486	4.000	101.984	101.784	101.784	4.000	101.984
4.125	103.001	102.901	102.801	4.125	103.001	102.801	102.801	4.125	102.871	102.671	102.671	4.125	102.201	102.001	102.001	4.125	102.201
4.250	103.309	103.209	103.109	4.250	103.309	103.109	103.109	4.250	102.993	102.793	102.793	4.250	102.322	102.122	102.122	4.250	102.322
4.375	103.582	103.482	103.382	4.375	103.582	103.382	103.382	4.375	103.160	102.960	102.960	4.375	102.516	102.316	102.316	4.375	102.516
4.500	103.886	103.786	103.686	4.500	103.886	103.686	103.686	4.500	103.348	103.148	103.148	4.500	102.733	102.533	102.533	4.500	102.733
4.625	104.144	104.044	103.944	4.625	104.144	103.944	103.944										



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.:

1/22/2020

45 Day Lock Exp.:

2/6/2020

60 Day Lock Exp.:

2/21/2020

W. Rate Sheet Dated: 12/23/2019

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				
3.125	98.184	98.084	97.984	3.375	99.519	99.419	99.319	3.375	99.519	99.419	99.319	4.000	102.156	102.056	101.956	4.000	101.781	101.681	101.581				
3.250	99.162	99.062	98.962	3.500	99.962	99.862	99.762	3.500	99.962	99.862	99.762	4.125	102.272	102.172	102.072	4.125	101.897	101.797	101.697				
3.375	99.769	99.669	99.569	3.625	100.644	100.544	100.444	3.625	100.644	100.544	100.444	4.250	102.692	102.592	102.492	4.250	102.317	102.217	102.117				
3.500	100.212	100.112	100.012	3.750	101.435	101.335	101.235	3.750	101.435	101.335	101.235	4.375	102.971	102.871	102.771	4.375	102.596	102.496	102.396				
3.625	100.894	100.794	100.694	3.875	101.836	101.736	101.636	3.875	101.836	101.736	101.636	4.500	103.311	103.211	103.111	4.500	102.686	102.586	102.486				
3.750	101.685	101.585	101.485	3.990	102.051	101.951	101.851	3.990	102.051	101.951	101.851	4.625	103.280	103.180	103.080	4.625	102.655	102.555	102.455				
3.875	102.086	101.986	101.886	4.000	102.051	102.051	102.051	4.000	102.051	102.051	102.051	4.750	103.217	103.117	103.017	4.750	102.592	102.492	102.392				
3.990	102.426	102.326	102.226	4.125	102.267	102.167	102.067	4.125	102.267	102.167	102.067	4.875	103.522	103.422	103.322	4.875	102.897	102.797	102.697				
4.000	102.526	102.426	102.326	4.250	102.903	102.803	102.703	4.250	102.903	102.803	102.703	4.990	103.711	103.611	103.511	4.990	102.711	102.611	102.511				
4.125	102.642	102.542	102.442	4.375	103.182	103.082	102.982	4.375	103.182	103.082	102.982	5.000	103.811	103.711	103.611	5.000	102.811	102.711	102.611				
4.250	103.278	103.178	103.078	4.500	103.272	103.172	103.072	4.500	103.272	103.172	103.072	5.125	104.109	104.009	103.909	5.125	103.109	103.009	102.909				
4.375	103.557	103.457	103.357	4.625	103.241	103.141	103.041	4.625	103.241	103.141	103.041	5.250	103.688	103.588	103.488	5.250	102.668	102.568	102.468				
4.500	103.897	103.797	103.697	4.750	103.646	103.546	103.446	4.750	103.646	103.546	103.446	5.375	103.869	103.769	103.669	5.375	103.869	103.769	103.669				
4.625	103.866	103.766	103.666	4.875	103.951	103.851	103.751	4.875	103.951	103.851	103.751	5.500	104.072	103.972	103.872	5.500	104.072	103.972	103.872				
4.750	104.271	104.171	104.071	4.990	103.765	103.665	103.565	4.990	103.765	103.665	103.565	5.625	103.740	103.640	103.540	5.625	103.740	103.640	103.540				
4.875	104.576	104.476	104.376	5.000	103.865	103.765	103.665	5.000	103.865	103.765	103.665	5.750	104.180	104.080	103.980	5.750	104.180	104.080	103.980				
4.990	104.765	104.665	104.565	5.125	104.163	104.063	103.963	5.125	104.163	104.063	103.963	5.875	104.210	104.089	104.010	5.875	104.210	104.089	104.010				
5.000	104.865	104.765	104.665	5.250	104.411	104.309	104.211	5.250	104.411	104.309	104.211	5.990	104.145	104.023	103.945	5.990	104.145	104.023	103.945				
5.125	105.163	105.063	104.963	5.375	105.612	105.510	105.412	5.375	105.612	105.510	105.412	6.000	104.245	104.123	104.045	6.000	104.245	104.123	104.045				
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	101.781	101.681	101.581	3.000	98.455	98.355	98.255	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.375	101.654	101.554	101.454				
4.125	101.897	101.797	101.697	3.125	99.250	99.150	99.050	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.500	102.207	102.107	102.007				
4.250	102.317	102.217	102.117	3.250	99.938	99.838	99.738	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.625	102.334	102.234	102.134				
4.375	102.596	102.496	102.396	3.375	100.372	100.272	100.172	3.375	100.372	100.272	100.172	3.375	100.372	100.272	100.172	3.750	102.907	102.807	102.707				
4.500	102.686	102.586	102.486	3.500	100.905	100.805	100.705	3.500	100.905	100.805	100.705	3.500	100.905	100.805	100.705	3.875	103.049	102.949	102.849				
4.625	102.655	102.555	102.455	3.625	101.669	101.569	101.469	3.625	101.669	101.569	101.469	3.625	101.669	101.569	101.469	3.990	103.342	103.242	103.142				
4.750	102.592	102.492	102.392	3.750	102.060	101.960	101.860	3.750	102.060	101.960	101.860	3.750	102.060	101.960	101.860	4.000	103.442	103.342	103.242				
4.875	102.897	102.797	102.697	3.875	102.435	102.335	102.235	3.875	102.435	102.335	102.235	3.875	102.435	102.335	102.235	4.125	103.601	103.501	103.401				
4.990	102.711	102.611	102.511	3.990	102.668	102.568	102.468	3.990	102.668	102.568	102.468	3.990	102.668	102.568	102.468	4.250	103.997	103.897	103.797				
5.000	102.811	102.711	102.611	4.000	102.768	102.668	102.568	4.000	102.768	102.668	102.568	4.000	102.768	102.668	102.568	4.375	104.388	104.288	104.188				
5.125	103.109	103.009	102.909	4.125	102.976	102.876	102.776	4.125	102.976	102.876	102.776	4.125	102.976	102.876	102.776	4.500	104.607	104.507	104.407				
5.250	102.668	102.568	102.468	4.250	103.571	103.471	103.371	4.250	103.571	103.471	103.371	4.250	103.571	103.471	103.371	4.625	104.044	103.944	103.844				
5.375	103.869	103.769	103.669	4.375	103.717	103.617	103.517	4.375	103.717	103.617	103.517	4.375	103.717	103.617	103.517	4.750	104.380	104.280	104.180				
5.500	104.072	103.970	103.872	4.500	103.986	103.886	103.786	4.500	103.986	103.886	103.786	4.500	103.986	103.886	103.786	4.875	104.649	104.549	104.449				
5.625	103.740	103.618	103.540	4.625	104.048	103.948	103.848	4.625	104.048	103.948	103.848	4.625	104.048	103.948	103.848	4.990	104.849	104.749	104.649				
5.750	104.180	104.059	103.980	4.750	104.487	104.387	104.287	4.750	104.487	104.387	104.287	4.750	104.487	104.387	104.287	5.000	104.949	104.849	104.749				
5.875	104.210	104.089	104.010	4.875	104.814	104.714	104.614	4.875	104.814	104.714	104.614	4.875	104.814	104.714	104.614	5.125	104.864	104.764	104.664				
5.990	104.145	104.023	103.945	4.990	105.105	105.005	104.905	4.990	105.105	105.005	104.905	4.990	105.105	105.005	104.905	5.250	104.961	104.859	104.761				
6.000	104.245	104.123	104.045	5.000	105.205	105.105	105.005	5.000	105.205	105.105	105.005	5.000	105.205	105.105	105.005	5.375	0.000	#N/A	#N/A				
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																



AFR Loan Center

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Lockdesk Phone:

Lockdesk Hours:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

2/6/2020

60 Day Lock Exp.:

2/21/2020

W. Rate Sheet Dated: 12/23/2019

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
3.125	97.869	97.769	97.669	3.000	98.153	98.053	97.953	3.375	101.532	101.432	101.332	4.000	101.461	101.361	101.261	3.375	100.844	100.744	100.644
3.250	98.854	98.754	98.654	3.125	98.963	98.863	98.763	3.500	102.085	101.985	101.885	4.125	101.581	101.481	101.381	3.500	101.397	101.297	101.197
3.375	99.467	99.367	99.267	3.250	99.647	99.547	99.447	3.625	102.286	102.186	102.086	4.250	102.231	102.131	102.031	3.625	101.100	101.000	100.900
3.500	99.919	99.819	99.719	3.375	100.095	99.995	99.895	3.750	102.860	102.760	102.660	4.375	102.514	102.414	102.314	3.750	101.674	101.574	101.474
3.625	100.612	100.512	100.412	3.500	100.634	100.534	100.434	3.875	103.003	102.903	102.803	4.500	102.862	102.762	102.662	3.875	101.817	101.717	101.617
3.750	101.445	101.345	101.245	3.625	101.416	101.316	101.216	3.990	103.303	103.203	103.103	4.625	102.832	102.732	102.632	3.990	102.117	102.017	101.917
3.875	101.853	101.753	101.653	3.750	101.865	101.765	101.665	4.000	103.403	103.303	103.203	4.750	102.829	102.729	102.629	4.000	102.217	102.117	102.017
3.990	102.200	102.100	102.000	3.875	102.244	102.144	102.044	4.125	103.570	103.470	103.370	4.875	103.139	103.039	102.939	4.125	102.013	101.913	101.813
4.000	102.300	102.200	102.100	3.990	102.502	102.402	102.302	4.250	103.969	103.869	103.769	4.990	103.331	103.231	103.131	4.250	102.412	102.312	102.212
4.125	102.420	102.320	102.220	4.000	102.602	102.502	102.402	4.375	104.364	104.264	104.164	5.000	103.431	103.331	103.231	4.375	102.807	102.707	102.607
4.250	103.166	103.066	102.966	4.125	102.814	102.714	102.614	4.500	104.586	104.486	104.386	5.125	103.736	103.636	103.536	4.500	103.029	102.929	102.829
4.375	103.449	103.349	103.249	4.250	103.502	103.402	103.302	4.625	103.888	103.788	103.688	5.250	103.301	103.201	103.101	4.625	101.731	101.631	101.531
4.500	103.797	103.697	103.597	4.375	103.651	103.551	103.451	4.750	104.229	104.129	104.029	5.375	103.505	103.405	103.305	4.750	102.072	101.972	101.872
4.625	103.767	103.667	103.567	4.500	103.934	103.834	103.734	4.875	104.506	104.406	104.306	5.500	102.861	102.755	102.661	4.875	102.349	102.249	102.149
4.750	104.234	104.134	104.034	4.625	103.968	103.868	103.768	4.990	104.709	104.609	104.509	5.625	103.418	103.312	103.218	4.990	102.552	102.452	102.352
4.875	104.544	104.444	104.344	4.750	104.468	104.368	104.268	5.000	104.809	104.709	104.609	5.750	103.862	103.757	103.662	5.000	102.652	102.552	102.452
4.990	104.736	104.636	104.536	4.875	104.800	104.700	104.600	5.125	104.740	104.640	104.540	5.875	103.894	103.788	103.694	5.125	102.833	102.733	102.633
5.000	104.836	104.736	104.636	4.990	105.096	104.996	104.896	5.250	104.839	104.739	104.639	5.990	103.829	103.723	103.629	5.250	102.932	102.832	102.732
5.125	105.141	105.041	104.941	5.000	105.196	105.096	104.996	5.375	0.000	0.000	0.000	6.000	103.929	103.823	103.729	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%	97.01 - 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.:

1/22/2020

45 Day Lock Exp.:

2/6/2020

60 Day Lock Exp.:

2/21/2020

W. Rate Sheet Dated: 12/23/2019

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	98.293	98.230	98.168	
3.500	98.764	98.701	98.639	
3.625	99.233	99.171	99.108	
3.750	99.701	99.638	99.576	
3.875	99.913	99.851	99.788	
4.000	100.188	100.126	100.063	
4.125	100.400	100.337	100.275	
4.250	100.602	100.539	100.477	
4.375	100.740	100.677	100.615	
4.500	100.957	100.895	100.832	
4.625	101.195	101.132	101.070	
4.750	101.408	101.346	101.283	
4.875	101.629	101.567	101.504	

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	97.554	97.429	97.304	
3.375	98.012	97.887	97.762	
3.500	98.413	98.288	98.163	
3.625	98.888	98.763	98.638	
3.750	99.297	99.172	99.047	
3.875	99.646	99.521	99.396	
4.000	99.982	99.857	99.732	
4.125	100.120	99.995	99.870	
4.250	100.424	100.299	100.174	
4.375	100.701	100.576	100.451	
4.500	100.858	100.733	100.608	

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	96.124	95.999	95.874	
3.375	96.525	96.400	96.275	
3.500	96.898	96.773	96.648	
3.625	97.247	97.122	96.997	
3.750	97.829	97.704	97.579	
3.875	98.138	98.013	97.888	
4.000	98.421	98.296	98.171	
4.125	98.703	98.578	98.453	
4.250	98.985	98.860	98.735	
4.375	99.268	99.143	99.018	
4.500	99.556	99.431	99.306	
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)