

W. Rate Sheet Dated: 2/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.930	98.930	98.539	2.750	98.474	98.474	98.083	1.875	94.755	94.755	94.435	3.125	99.817	99.817	99.517
2.875	99.464	99.464	99.074	2.875	98.937	98.937	98.546	2.000	95.227	95.227	94.906	3.250	100.454	100.454	100.154
3.000	99.998	99.998	99.608	3.000	99.388	99.388	98.998	2.125	95.698	95.698	95.378	3.375	99.666	99.666	99.366
3.125	100.497	100.497	100.106	3.125	99.805	99.805	99.415	2.250	96.248	96.248	95.826	3.500	99.694	99.694	99.394
3.250	100.748	100.748	100.295	3.250	100.251	100.251	99.798	2.375	96.720	96.720	96.298	3.625	99.872	99.872	99.572
3.375	101.154	101.154	100.700	3.375	100.562	100.562	100.109	2.500	97.164	97.164	96.742	Margin = 2.250		Index = 0.690	
3.500	101.649	101.649	101.195	3.500	100.930	100.930	100.477	2.625	97.599	97.599	97.177	30 Year OTC			
3.625	102.132	102.132	101.679	3.625	101.279	101.279	100.826	2.750	98.166	98.166	97.760	Rate	30 Day	45 Day	60 Day
3.750	101.528	101.528	101.144	3.750	100.975	100.975	100.591	2.875	98.604	98.604	98.198	4.000	101.734	101.734	101.234
3.875	101.896	101.896	101.511	3.875	101.238	101.238	100.854	3.000	99.031	99.031	98.624	4.125	102.126	102.126	101.626
4.000	102.326	102.326	101.942	4.000	101.554	101.554	101.170	3.125	99.422	99.422	99.016	4.500	102.870	102.870	102.370
4.125	102.718	102.718	102.334	4.125	101.851	101.851	101.467	3.250	98.560	98.560	98.260	4.625	103.127	103.127	102.627
4.250	102.778	102.778	102.356	4.250	102.207	102.207	101.785	3.375	98.946	98.946	98.646	4.750	102.634	102.634	102.072
4.375	103.066	103.066	102.644	4.375	102.361	102.361	101.939	3.500	99.289	99.289	98.989	4.875	102.816	102.816	102.254
4.500	103.462	103.462	103.040	4.500	102.694	102.694	102.272	3.625	99.614	99.614	99.314	5.000	103.093	103.093	102.531
4.625	103.719	103.719	103.297	4.625	102.938	102.938	102.516	3.750	98.790	98.790	98.490	5.125	103.478	103.478	102.916
4.750	103.326	103.326	102.935	4.750	102.849	102.849	102.459	3.875	99.128	99.128	98.828	5.500	105.142	105.142	104.642
4.875	103.408	103.408	103.018	4.875	103.003	103.003	102.613	4.000	99.450	99.450	99.150	5.625	105.526	105.526	105.026
6.250	106.000	106.000	105.800	6.250	102.714	102.714	102.514	4.125	99.725	99.725	99.425	6.250	103.909	103.909	103.409

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.030	98.930	98.930	98.539	2.750	98.299	98.199	98.199	97.808	1.875	96.885	96.785	96.785	96.465
2.875	99.564	99.464	99.464	99.074	2.875	98.762	98.662	98.662	98.271	2.000	97.357	97.257	97.257	96.936
3.000	100.098	99.998	99.998	99.608	3.000	99.213	99.113	99.113	98.723	2.125	97.828	97.728	97.728	97.408
3.125	100.597	100.497	100.497	100.106	3.125	99.630	99.530	99.530	99.140	2.250	98.378	98.278	98.278	97.856
3.250	100.848	100.748	100.748	100.295	3.250	100.051	99.951	99.951	99.498	2.375	98.850	98.750	98.750	98.328
3.375	101.354	101.254	101.254	100.800	3.375	100.462	100.362	100.362	99.909	2.500	99.294	99.194	99.194	98.772
3.500	101.849	101.749	101.749	101.295	3.500	100.830	100.730	100.730	100.277	2.625	99.729	99.629	99.629	99.207
3.625	102.332	102.232	102.232	101.779	3.625	101.179	101.079	101.079	100.626	2.750	99.196	99.096	99.096	98.690
3.750	101.728	101.628	101.628	101.244	3.750	101.175	101.075	101.075	100.691	2.875	99.634	99.534	99.534	99.128
3.875	102.196	102.096	102.096	101.711	3.875	101.538	101.438	101.438	101.054	3.000	100.061	99.961	99.961	99.554
4.000	102.626	102.526	102.526	102.142	4.000	101.854	101.754	101.754	101.370	3.125	100.452	100.352	100.352	99.946
4.125	103.018	102.918	102.918	102.534	4.125	102.151	102.051	102.051	101.667	3.250	100.190	100.090	100.090	99.790
4.250	102.978	102.878	102.878	102.456	4.250	102.407	102.307	102.307	101.885	3.375	100.576	100.476	100.476	100.176

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.250%-4.125%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.75-4.125	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.25-4.625	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.75-5.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.984	98.984	98.484	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.376	99.376	98.876	5.250	101.000	101.000	100.500
3.875	96.110	96.110	95.548	5.250	103.750	103.750	103.500	4.500	100.120	100.120	99.620	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.680	95.680	95.117					4.625	100.377	100.377	99.877	Rate	30 Day	45 Day	60 Day
4.125	95.288	95.288	94.725					4.750	99.884	99.884	99.322	5.750	103.750	103.750	103.250
4.250	97.953	97.953	97.453					4.875	100.066	100.066	99.504	6.250	105.750	105.750	105.250
4.375	97.565	97.565	97.065					5.000	100.343	100.343	99.781	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	97.169	97.169	96.669					5.125	100.728	100.728	100.166				
4.625	96.912	96.912	96.412					5.500	102.392	102.392	101.892				
4.750	98.718	98.718	98.187					5.625	102.776	102.776	102.276				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.159	101.159	100.659				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/9/2022

45 Day Lock Exp.:

3/24/2022

60 Day Lock Exp.:

4/8/2022

W. Rate Sheet Dated: 2/7/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.567	99.567	99.267
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	100.204	100.204	99.904
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.416	99.416	99.116
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.715	96.715	96.309	3.500	99.444	99.444	99.144
3.250	100.036	100.036	99.583	3.250	99.639	99.639	99.186	2.875	97.153	97.153	96.747	3.625	99.622	99.622	99.322
3.375	100.541	100.541	100.088	3.375	100.050	100.050	99.597	3.000	97.579	97.579	97.173	Margin = 2.250		Index = .690	
3.500	101.036	101.036	100.583	3.500	100.418	100.418	99.965	3.125	97.971	97.971	97.565	30 Year OTC			
3.625	101.520	101.520	101.067	3.625	100.767	100.767	100.314	3.250	97.365	97.365	97.065	Rate	30 Day	45 Day	60 Day
3.750	100.778	100.778	100.394	3.750	100.325	100.325	99.941	3.375	97.751	97.751	97.451	3.250	100.036	100.036	99.536
3.875	101.246	101.246	100.862	3.875	100.688	100.688	100.304	3.500	98.094	98.094	97.794	3.375	100.541	100.541	100.041
4.000	101.676	101.676	101.292	4.000	101.004	101.004	100.620	3.625	98.419	98.419	98.119	3.500	101.036	101.036	100.536
4.125	102.068	102.068	101.684	4.125	101.301	101.301	100.917	3.750	98.095	98.095	97.795	3.625	101.520	101.520	101.020
4.250	101.466	101.466	101.044	4.250	100.995	100.995	100.573	3.875	N/A	N/A	N/A	3.750	100.778	100.778	100.216
4.375	101.854	101.854	101.432	4.375	101.248	101.248	100.826	4.000	N/A	N/A	N/A	3.875	101.246	101.246	100.684
4.500	102.249	102.249	101.827	4.500	101.581	101.581	101.159	4.125	N/A	N/A	N/A	4.000	101.676	101.676	101.114
4.625	102.507	102.507	102.085	4.625	101.826	101.826	101.404	4.250	N/A	N/A	N/A	4.125	102.068	102.068	101.506
4.750	100.326	100.326	99.935	4.750	99.949	99.949	99.558	4.375	N/A	N/A	N/A	4.250	101.466	101.466	100.966
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	100.136	100.036	100.036	99.583	3.250	99.739	99.639	99.639	99.186	2.750	98.971	98.871	98.871	98.465
3.375	100.641	100.541	100.541	100.088	3.375	100.150	100.050	100.050	99.597	2.875	99.409	99.309	99.309	98.903
3.500	101.136	101.036	101.036	100.583	3.500	100.518	100.418	100.418	99.965	3.000	99.836	99.736	99.736	99.330
3.625	101.620	101.520	101.520	101.067	3.625	100.867	100.767	100.767	100.314	3.125	100.227	100.127	100.127	99.721
3.750	100.878	100.778	100.778	100.394	3.750	100.425	100.325	100.325	99.941	3.250	99.778	99.678	99.678	99.378
3.875	101.346	101.246	101.246	100.862	3.875	100.788	100.688	100.688	100.304	3.375	100.164	100.064	100.064	99.764
4.000	101.776	101.676	101.676	101.292	4.000	101.104	101.004	101.004	100.620	3.500	100.507	100.407	100.407	100.107
4.125	102.168	102.068	102.068	101.684	4.125	101.401	101.301	101.301	100.917	3.625	100.831	100.731	100.731	100.431
4.250	101.566	101.466	101.466	101.044	4.250	101.095	100.995	100.995	100.573	3.750	100.070	99.970	99.970	99.670

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No 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 ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A				
								6.250	N/A	N/A	N/A				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/9/2022

45 Day Lock Exp.:

3/24/2022

60 Day Lock Exp.:

4/8/2022

W. Rate Sheet Dated: 2/7/2022

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				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
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
3.000	96.910	96.910	96.710	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	97.254	97.254	97.054	2.000	N/A	N/A	N/A	3.000	96.860	96.760	96.660
3.125	97.387	97.387	97.187	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	97.945	97.945	97.745	2.125	N/A	N/A	N/A	3.125	97.337	97.237	97.137
3.250	98.076	98.076	97.876	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	98.627	98.627	98.427	2.250	N/A	N/A	N/A	3.250	98.001	97.891	97.790
3.375	98.985	98.985	98.785	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	99.481	99.481	99.281	2.375	N/A	N/A	N/A	3.375	98.910	98.800	98.699
3.500	99.501	99.501	99.301	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.866	99.866	99.666	2.500	N/A	N/A	N/A	3.500	99.426	99.317	99.215
3.625	99.999	99.999	99.799	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.235	100.235	100.035	2.625	N/A	N/A	N/A	3.625	100.030	99.886	99.746
3.750	100.710	100.710	100.510	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.873	100.873	100.673	2.750	N/A	N/A	N/A	3.750	100.741	100.597	100.456
3.875	101.258	101.258	101.058	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.361	101.361	101.161	2.875	N/A	N/A	N/A	3.875	101.289	101.145	101.004
3.990	101.522	101.522	101.322	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.545	101.545	101.345	2.990	N/A	N/A	N/A	3.990	101.553	101.409	101.268
4.000	101.622	101.622	101.422	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.645	101.645	101.445	3.000	N/A	N/A	N/A	4.000	101.653	101.509	101.368
4.125	102.100	102.100	101.900	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.795	101.795	101.595	3.125	N/A	N/A	N/A	4.125	102.058	101.897	101.757
4.250	102.633	102.633	102.433	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.232	102.232	102.032	3.250	N/A	N/A	N/A	4.250	102.591	102.430	102.290
4.375	103.049	103.049	102.849	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.648	102.648	102.448	3.375	N/A	N/A	N/A	4.375	103.007	102.846	102.706
4.500	103.433	103.433	103.233	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.927	102.927	102.727	3.500	N/A	N/A	N/A	4.500	103.391	103.230	103.090
4.625	103.729	103.729	103.529	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.095	103.095	102.895	3.625	N/A	N/A	N/A	4.625	103.738	103.606	103.481
4.750	104.278	104.278	104.078	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.174	102.174	101.974	3.750	N/A	N/A	N/A	4.750	104.330	104.216	104.091
4.875	104.706	104.706	104.506	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.596	102.596	102.396	3.875	N/A	N/A	N/A	4.875	104.757	104.643	104.518
4.990	104.954	104.954	104.754	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.753	102.753	102.553	3.990	N/A	N/A	N/A	4.990	105.006	104.892	104.767
5.000	105.054	105.054	104.854	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.853	102.853	102.653	4.000	N/A	N/A	N/A	5.000	105.106	104.992	104.867
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	98.120	98.120	97.920	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.233	98.233	98.033	2.500	98.141	98.041	97.941
2.875	N/A	N/A	N/A	3.125	98.887	98.887	98.687	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.773	98.773	98.573	2.625	98.656	98.553	98.456
2.990	N/A	N/A	N/A	3.250	99.580	99.580	99.380	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.309	99.309	99.109	2.750	99.191	99.088	98.991
3.000	N/A	N/A	N/A	3.375	100.434	100.434	100.234	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.735	99.735	99.535	2.875	99.618	99.514	99.418
3.125	N/A	N/A	N/A	3.500	100.916	100.916	100.716	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.124	100.124	99.924	2.990	100.025	99.911	99.819
3.250	N/A	N/A	N/A	3.625	101.342	101.342	101.142	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.224	100.224	100.024	3.000	100.125	100.011	99.919
3.375	N/A	N/A	N/A	3.750	101.269	101.269	101.069	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.670	100.670	100.470	3.125	100.681	100.543	100.399
3.500	N/A	N/A	N/A	3.875	101.813	101.813	101.613	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.100	101.100	100.900	3.250	101.170	101.027	100.873
3.625	N/A	N/A	N/A	3.990	102.045	102.045	101.845	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.715	101.715	101.515	3.375	101.784	101.641	101.487
3.750	N/A	N/A	N/A	4.000	102.145	102.145	101.945	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.073	102.073	101.873	3.500	102.142	101.999	101.845
3.875	N/A	N/A	N/A	4.125	102.463	102.463	102.263	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.525	102.525	102.325	3.625	102.595	102.452	102.298
3.990	N/A	N/A	N/A	4.250	102.770	102.770	102.570	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.370	102.370	102.170	3.750	102.261	102.131	101.977
4.000	N/A	N/A	N/A	4.375	103.180	103.180	102.980	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.850	102.850	102.650	3.875	102.741	102.611	102.457
4.125	N/A	N/A	N/A	4.500	103.544	103.544	103.344	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.221	103.221	103.021	3.990	103.112	102.982	102.828
4.250	N/A	N/A	N/A	4.625	103.835	103.835	103.635	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.321	103.321	103.121	4.000	103.212	103.082	102.928
4.375	N/A	N/A	N/A	4.750	104.295	104.295	104.095	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.754	103.754	103.554	4.125	103.645	103.515	103.361
4.500	N/A	N/A	N/A	4.875	104.720	104.720	104.520	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.054	103.054	102.854	4.250	102.979	102.861	102.721
4.625	N/A	N/A	N/A	4.990	104.949	104.949	104.749	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.360	103.360	103.160	4.375	103.285	103.167	103.027
4.750	N/A	N/A	N/A	5.000	105.049	105.049	104.849	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.450	103.450	103.250	4.500	103.375	103.257	103.117
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
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.198	98.198	97.998	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.415	99.415	99.215
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.619	98.619	98.419	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.891	99.891	99.691
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.995	98.995	98.795	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.059	100.059	99.859
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.292	99.292	99.092	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.485	100.485	100.285
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.533	99.533	99.333	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.874	100.874	100.674
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.633	99.633	99.433	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.974	100.974	100.774
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.941	99.941	99.741	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.420	101.420	101.220
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.226	100.226	100.026	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.335	101.335	10



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.:

3/9/2022

45 Day Lock Exp.:

3/24/2022

60 Day Lock Exp.:

4/8/2022

W. Rate Sheet Dated: 2/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				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	45 Day	60 Day
3.000	96.910	96.910	96.710	3.000	97.254	97.254	97.054	3.000	98.120	98.120	97.920	2.500	98.233	98.233	98.033	2.500	98.198	98.198	97.998
3.125	97.387	97.387	97.187	3.125	97.945	97.945	97.745	3.125	98.887	98.887	98.687	2.625	98.773	98.773	98.573	2.625	98.619	98.619	98.419
3.250	98.076	98.076	97.876	3.250	98.627	98.627	98.427	3.250	99.580	99.580	99.380	2.750	99.309	99.309	99.109	2.750	98.995	98.995	98.795
3.375	98.985	98.985	98.785	3.375	99.481	99.481	99.281	3.375	100.434	100.434	100.234	2.875	99.735	99.735	99.535	2.875	99.292	99.292	99.092
3.500	99.501	99.501	99.301	3.500	99.866	99.866	99.666	3.500	100.916	100.916	100.716	2.990	100.124	100.124	99.924	2.990	99.533	99.533	99.333
3.625	99.999	99.999	99.799	3.625	100.235	100.235	100.035	3.625	101.342	101.342	101.142	3.000	100.224	100.224	100.024	3.000	99.633	99.633	99.433
3.750	100.710	100.710	100.510	3.750	100.873	100.873	100.673	3.750	101.269	101.269	101.069	3.125	100.670	100.670	100.470	3.125	99.941	99.941	99.741
3.875	101.258	101.258	101.058	3.875	101.361	101.361	101.161	3.875	101.813	101.813	101.613	3.250	101.100	101.100	100.900	3.250	100.226	100.226	100.026
3.990	101.522	101.522	101.322	3.990	101.545	101.545	101.345	3.990	102.045	102.045	101.845	3.375	101.715	101.715	101.515	3.375	100.709	100.709	100.509
4.000	101.622	101.622	101.422	4.000	101.645	101.645	101.445	4.000	102.145	102.145	101.945	3.500	102.073	102.073	101.873	3.500	100.953	100.953	100.753
4.125	102.100	102.100	101.900	4.125	101.795	101.795	101.595	4.125	102.463	102.463	102.263	3.625	102.525	102.525	102.325	3.625	101.256	101.256	101.056
4.250	102.633	102.633	102.433	4.250	102.232	102.232	102.032	4.250	102.770	102.770	102.570	3.750	102.370	102.370	102.170	3.750	100.454	100.454	100.254
4.375	103.049	103.049	102.849	4.375	102.648	102.648	102.448	4.375	103.180	103.180	102.980	3.875	102.850	102.850	102.650	3.875	100.784	100.784	100.584
4.500	103.433	103.433	103.233	4.500	102.927	102.927	102.727	4.500	103.544	103.544	103.344	3.990	103.221	103.221	103.021	3.990	101.006	101.006	100.806
4.625	103.729	103.729	103.529	4.625	103.095	103.095	102.895	4.625	103.835	103.835	103.635	4.000	103.321	103.321	103.121	4.000	101.106	101.106	100.906
4.750	104.278	104.278	104.078	4.750	102.174	102.174	101.974	4.750	104.295	104.295	104.095	4.125	103.754	103.754	103.554	4.125	101.406	101.406	101.206
4.875	104.706	104.706	104.506	4.875	102.596	102.596	102.396	4.875	104.720	104.720	104.520	4.250	103.054	103.054	102.854	4.250	100.668	100.668	100.468
4.990	104.954	104.954	104.754	4.990	102.753	102.753	102.553	4.990	104.949	104.949	104.749	4.375	103.360	103.360	103.160	4.375	100.883	100.883	100.683
5.000	105.054	105.054	104.854	5.000	102.853	102.853	102.653	5.000	105.049	105.049	104.849	4.500	103.450	103.450	103.250	4.500	100.943	100.943	100.743

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%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

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%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs 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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/9/2022

45 Day Lock Exp.:

3/24/2022

60 Day Lock Exp.:

4/8/2022

W. Rate Sheet Dated: 2/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
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
3.000	97.116	97.116	96.872	3.000	94.966	94.966	94.722	3.000	98.138	98.138	97.867	2.500	98.329	98.329	98.129	2.500	96.129	96.129	95.929
3.125	97.732	97.732	97.490	3.125	95.582	95.582	95.340	3.125	98.700	98.700	98.431	2.625	98.845	98.845	98.645	2.625	96.645	96.645	96.445
3.250	98.276	98.276	98.039	3.250	96.126	96.126	95.889	3.250	99.319	99.319	98.960	2.750	99.367	99.367	99.167	2.750	97.167	97.167	96.967
3.375	99.274	99.274	99.037	3.375	97.124	97.124	96.887	3.375	100.170	100.170	99.808	2.875	100.018	100.018	99.818	2.875	97.818	97.818	97.618
3.500	99.770	99.770	99.531	3.500	97.620	97.620	97.381	3.500	100.726	100.726	100.360	2.990	100.203	100.203	100.003	2.990	98.003	98.003	97.803
3.625	100.238	100.238	100.007	3.625	98.088	98.088	97.857	3.625	101.060	101.060	100.693	3.000	100.303	100.303	100.103	3.000	98.103	98.103	97.903
3.750	100.941	100.941	100.656	3.750	98.791	98.791	98.506	3.750	101.342	101.342	100.967	3.125	100.702	100.702	100.502	3.125	98.502	98.502	98.302
3.875	101.487	101.487	101.200	3.875	99.337	99.337	99.050	3.875	101.892	101.892	101.516	3.250	101.103	101.103	100.903	3.250	98.903	98.903	98.703
3.990	101.718	101.718	101.430	3.990	99.568	99.568	99.280	3.990	102.113	102.113	101.739	3.375	101.713	101.713	101.513	3.375	99.513	99.513	99.313
4.000	101.818	101.818	101.530	4.000	99.668	99.668	99.380	4.000	102.213	102.213	101.839	3.500	102.056	102.056	101.856	3.500	99.856	99.856	99.656
4.125	102.142	102.142	101.922	4.125	99.992	99.992	99.772	4.125	102.310	102.310	102.023	3.625	102.108	102.108	101.908	3.625	99.908	99.908	99.708
4.250	102.597	102.597	102.377	4.250	100.447	100.447	100.227	4.250	102.621	102.621	102.337	3.750	102.553	102.553	102.353	3.750	100.353	100.353	100.153
4.375	103.000	103.000	102.779	4.375	100.850	100.850	100.629	4.375	103.111	103.111	102.832	3.875	102.954	102.954	102.754	3.875	100.754	100.754	100.554
4.500	103.418	103.418	103.198	4.500	101.268	101.268	101.048	4.500	103.604	103.604	103.321	3.990	103.220	103.220	103.020	3.990	101.020	101.020	100.820
4.625	103.867	103.867	103.650	4.625	101.717	101.717	101.500	4.625	104.209	104.209	103.925	4.000	103.320	103.320	103.120	4.000	101.120	101.120	100.920
4.750	104.368	104.368	104.168	4.750	102.218	102.218	102.018	4.750	105.241	105.241	104.962	4.125	103.138	103.138	102.938	4.125	100.938	100.938	100.738
4.875	104.756	104.756	104.556	4.875	102.606	102.606	102.406	4.875	105.594	105.594	105.318	4.250	103.530	103.530	103.330	4.250	101.330	101.330	101.130
4.990	104.956	104.956	104.756	4.990	102.806	102.806	102.606	4.990	105.717	105.717	105.444	4.375	103.889	103.889	103.689	4.375	101.689	101.689	101.489
5.000	105.056	105.056	104.856	5.000	102.906	102.906	102.706	5.000	105.817	105.817	105.544	4.500	104.065	104.065	103.865	4.500	101.865	101.865	101.665

Applicable for all mortgages with terms greater than 15 years										
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%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****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
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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

Subordination			
LTV	TLTV	< 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%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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



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.:

3/9/2022

45 Day Lock Exp.:

3/24/2022

60 Day Lock Exp.:

4/8/2022

W. Rate Sheet Dated: 2/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.500	0.750	0.625	0.500	0.500	0.250	0.125	0.000
3.625	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.750	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.875	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.990	1.000	0.875	0.625	0.625	0.500	0.375	0.000
4.000	1.125	0.875	0.625	0.625	0.500	0.375	0.000
4.125	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.250	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.375	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.500	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.625	1.500	1.125	0.875	0.750	0.625	0.500	0.000
4.750	1.625	1.125	1.000	0.750	0.625	0.375	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.125	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.250	1.125	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.125	0.875	0.750	0.625	0.375	0.250	0.125
3.500	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.625	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.750	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.875	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.990	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.000	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.125	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.250	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.375	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.500	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.625	1.500	1.250	1.125	1.000	0.750	0.625	0.500
4.750	0.875	0.750	0.625	0.500	0.375	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.625	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.875	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.990	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.375	0.375	0.250	0.000	0.000
4.750	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.875	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.990	1.125	0.875	0.500	0.250	0.250	0.000	0.000
5.000	1.125	0.875	0.500	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	-0.125	0.000	0.000
3.250	0.375	0.125	0.000	0.000	-0.125	0.000	0.000
3.375	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.500	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.625	0.500	0.250	0.000	0.000	-0.125	0.000	0.000
3.750	0.875	0.750	0.500	0.500	0.250	0.250	0.000
3.875	0.875	0.750	0.500	0.500	0.375	0.250	0.000
3.990	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.000	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.125	0.875	0.750	0.500	0.500	0.375	0.375	0.000
4.250	1.500	1.250	0.750	0.750	0.375	0.375	0.000
4.375	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.500	1.625	1.375	0.875	0.875	0.500	0.500	0.000
4.625	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.750	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.250	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.625	0.375	0.250	0.250	0.125	0.000	0.000	0.000
3.750	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.990	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.000	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.125	0.125	-0.125	-0.250	-0.500	-0.500	0.000	0.000
4.250	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.375	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.500	0.625	0.500	0.375	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.000	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.375	0.500	0.375	0.250	0.250	0.250	0.125	0.125
3.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.875	0.750	0.750	0.625	0.625	0.500	0.375	0.250
3.990	0.750	0.750	0.625	0.625	0.500	0.375	0.250
4.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.250	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Lock Desk Policy

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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



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.:

3/9/2022

45 Day Lock Exp.:

3/24/2022

60 Day Lock Exp.:

4/8/2022

W. Rate Sheet Dated: 2/7/2022

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
3.000	97.116	97.116	96.872	3.000	98.138	98.138	97.867	2.500	98.329	98.329	98.129	3.000	95.366	95.366	95.122	2.500	96.579	96.579	96.379
3.125	97.732	97.732	97.490	3.125	98.700	98.700	98.431	2.625	98.845	98.845	98.645	3.125	95.982	95.982	95.740	2.625	97.095	97.095	96.895
3.250	98.276	98.276	98.039	3.250	99.319	99.319	98.960	2.750	99.367	99.367	99.167	3.250	96.526	96.526	96.289	2.750	97.617	97.617	97.417
3.375	99.274	99.274	99.037	3.375	100.170	100.170	99.808	2.875	100.018	100.018	99.818	3.375	97.524	97.524	97.287	2.875	98.268	98.268	98.068
3.500	99.770	99.770	99.531	3.500	100.726	100.726	100.360	2.990	100.203	100.203	100.003	3.500	98.020	98.020	97.781	2.990	98.453	98.453	98.253
3.625	100.238	100.238	100.007	3.625	101.060	101.060	100.693	3.000	100.303	100.303	100.103	3.625	98.488	98.488	98.257	3.000	98.553	98.553	98.353
3.750	100.941	100.941	100.656	3.750	101.342	101.342	100.967	3.125	100.702	100.702	100.502	3.750	99.191	99.191	98.906	3.125	98.952	98.952	98.752
3.875	101.487	101.487	101.200	3.875	101.892	101.892	101.516	3.250	101.103	101.103	100.903	3.875	99.737	99.737	99.450	3.250	99.353	99.353	99.153
3.990	101.718	101.718	101.430	3.990	102.113	102.113	101.739	3.375	101.713	101.713	101.513	3.990	99.968	99.968	99.680	3.375	99.963	99.963	99.763
4.000	101.818	101.818	101.530	4.000	102.213	102.213	101.839	3.500	102.056	102.056	101.856	4.000	100.068	100.068	99.780	3.500	100.306	100.306	100.106
4.125	102.142	102.142	101.922	4.125	102.310	102.310	102.023	3.625	102.108	102.108	101.908	4.125	100.392	100.392	100.172	3.625	100.358	100.358	100.158
4.250	102.597	102.597	102.377	4.250	102.621	102.621	102.337	3.750	102.553	102.553	102.353	4.250	100.847	100.847	100.627	3.750	100.803	100.803	100.603
4.375	103.000	103.000	102.779	4.375	103.111	103.111	102.832	3.875	102.954	102.954	102.754	4.375	101.250	101.250	101.029	3.875	101.204	101.204	101.004
4.500	103.418	103.418	103.198	4.500	103.604	103.604	103.321	3.990	103.220	103.220	103.020	4.500	101.668	101.668	101.448	3.990	101.470	101.470	101.270
4.625	103.867	103.867	103.650	4.625	104.209	104.209	103.925	4.000	103.320	103.320	103.120	4.625	102.117	102.117	101.900	4.000	101.570	101.570	101.370
4.750	104.368	104.368	104.168	4.750	105.241	105.241	104.962	4.125	103.138	103.138	102.938	4.750	102.618	102.618	102.418	4.125	101.388	101.388	101.188
4.875	104.756	104.756	104.556	4.875	105.594	105.594	105.318	4.250	103.530	103.530	103.330	4.875	103.006	103.006	102.806	4.250	101.780	101.780	101.580
4.990	104.956	104.956	104.756	4.990	105.717	105.717	105.444	4.375	103.889	103.889	103.689	4.990	103.206	103.206	103.006	4.375	102.139	102.139	101.939
5.000	105.056	105.056	104.856	5.000	105.817	105.817	105.544	4.500	104.065	104.065	103.865	5.000	103.306	103.306	103.106	4.500	102.315	102.315	102.115

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, LPMI , UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$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)
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.		
FHA ID# - 1358600006		



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.:

3/9/2022

45 Day Lock Exp.:

3/24/2022

60 Day Lock Exp.:

4/8/2022

W. Rate Sheet Dated: 2/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)