



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.: 3/14/2022

45 Day Lock Exp.: 3/28/2022

60 Day Lock Exp.: 4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 3:00 pm 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	98.229	98.229	97.891	2.750	97.856	97.856	97.518	1.875	94.033	94.033	93.733	3.125	99.401	99.401	99.101
2.875	98.745	98.745	98.407	2.875	98.297	98.297	97.960	2.000	94.514	94.514	94.214	3.250	100.510	100.510	100.210
3.000	99.240	99.240	98.902	3.000	98.724	98.724	98.386	2.125	94.982	94.982	94.682	3.375	100.403	100.403	100.103
3.125	99.752	99.752	99.415	3.125	99.147	99.147	98.809	2.250	95.442	95.442	95.075	3.500	99.625	99.625	99.325
3.250	99.887	99.887	99.433	3.250	99.501	99.501	99.048	2.375	95.892	95.892	95.525	3.625	99.658	99.658	99.358
3.375	100.285	100.285	99.832	3.375	99.807	99.807	99.353	2.500	96.343	96.343	95.975	Margin = 2.250		Index = 0.800	
3.500	100.742	100.742	100.288	3.500	100.216	100.216	99.763	2.625	96.767	96.767	96.399	30 Year OTC			
3.625	101.198	101.198	100.745	3.625	100.539	100.539	100.086	2.750	97.298	97.298	96.876	Rate	30 Day	45 Day	60 Day
3.750	100.582	100.582	100.151	3.750	100.165	100.165	99.734	2.875	97.714	97.714	97.293	4.000	100.770	100.770	100.208
3.875	100.937	100.937	100.506	3.875	100.405	100.405	99.974	3.000	98.116	98.116	97.694	4.125	101.217	101.217	100.655
4.000	101.362	101.362	100.931	4.000	100.770	100.770	100.339	3.125	98.514	98.514	98.092	4.500	102.178	102.178	101.678
4.125	101.809	101.809	101.378	4.125	101.013	101.013	100.582	3.250	98.549	98.549	98.249	4.625	102.580	102.580	102.080
4.250	102.097	102.097	101.784	4.250	101.670	101.670	101.358	3.375	98.929	98.929	98.629	4.750	102.072	102.072	100.916
4.375	102.409	102.409	102.097	4.375	101.770	101.770	101.457	3.500	99.313	99.313	99.013	4.875	102.423	102.423	101.267
4.500	102.770	102.770	102.457	4.500	102.026	102.026	101.713	3.625	99.612	99.612	99.312	5.000	102.535	102.535	101.379
4.625	103.172	103.172	102.860	4.625	102.347	102.347	102.034	3.750	96.961	96.961	96.661	5.125	102.817	102.817	101.661
4.750	102.764	102.764	102.086	4.750	102.384	102.384	101.706	3.875	97.275	97.275	96.975	5.500	104.178	104.178	103.678
4.875	103.015	103.015	102.337	4.875	102.522	102.522	101.843	4.000	97.615	97.615	97.315	5.625	104.459	104.459	103.959
6.250	106.000	106.000	105.800	6.250	101.998	101.998	101.798	4.125	97.868	97.868	97.568	6.250	103.109	103.109	102.609

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	98.329	98.229	98.229	97.891	2.750	97.681	97.581	97.581	97.243	1.875	96.163	96.063	96.063	95.763
2.875	98.845	98.745	98.745	98.407	2.875	98.122	98.022	98.022	97.685	2.000	96.644	96.544	96.544	96.244
3.000	99.340	99.240	99.240	98.902	3.000	98.549	98.449	98.449	98.111	2.125	97.112	97.012	97.012	96.712
3.125	99.852	99.752	99.752	99.415	3.125	98.972	98.872	98.872	98.534	2.250	97.572	97.472	97.472	97.105
3.250	99.987	99.887	99.887	99.433	3.250	99.301	99.201	99.201	98.748	2.375	98.022	97.922	97.922	97.555
3.375	100.485	100.385	100.385	99.932	3.375	99.707	99.607	99.607	99.153	2.500	98.473	98.373	98.373	98.005
3.500	100.942	100.842	100.842	100.388	3.500	100.116	100.016	100.016	99.563	2.625	98.897	98.797	98.797	98.429
3.625	101.398	101.298	101.298	100.845	3.625	100.439	100.339	100.339	99.886	2.750	98.328	98.228	98.228	97.806
3.750	100.782	100.682	100.682	100.251	3.750	100.365	100.265	100.265	99.834	2.875	98.744	98.644	98.644	98.223
3.875	101.237	101.137	101.137	100.706	3.875	100.705	100.605	100.605	100.174	3.000	99.146	99.046	99.046	98.624
4.000	101.662	101.562	101.562	101.131	4.000	101.070	100.970	100.970	100.539	3.125	99.544	99.444	99.444	99.022
4.125	102.109	102.009	102.009	101.578	4.125	101.313	101.213	101.213	100.782	3.250	100.179	100.079	100.079	99.779
4.250	102.297	102.197	102.197	101.884	4.250	101.870	101.770	101.770	101.458	3.375	100.559	100.459	100.459	100.159

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 >90.000 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 ≤ 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"			
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	4.000	98.020	98.020	97.458	4.750	100.000	100.000	99.500
3.875	95.351	95.351	94.757	5.250	103.750	103.750	103.500	4.125	98.467	98.467	97.905	5.250	101.000	101.000	100.500
4.000	94.925	94.925	94.332					4.625	99.830	99.830	99.330	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	94.479	94.479	93.885					4.750	99.322	99.322	98.166	Rate	30 Day	45 Day	60 Day
4.250	97.416	97.416	96.916					4.875	99.673	99.673	98.517	5.750	103.750	103.750	103.250
4.375	97.004	97.004	96.504					5.000	99.785	99.785	98.629	6.250	105.750	105.750	105.250
4.500	96.643	96.643	96.143					5.125	100.067	100.067	98.911	DPA Advantage Adjustment			
4.625	96.240	96.240	95.740					5.500	101.428	101.428	100.928	203(k) / 203(k)s			
4.750	98.279	98.279	97.451					5.625	101.709	101.709	101.209	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.359	100.359	99.859	-1.000			

Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <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															
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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 3:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.151	99.151	98.851
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	100.260	100.260	99.960
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	100.153	100.153	99.853
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	95.847	95.847	95.425	3.500	99.375	99.375	99.075
3.250	99.174	99.174	98.721	3.250	98.889	98.889	98.436	2.875	96.263	96.263	95.841	3.625	99.408	99.408	99.108
3.375	99.672	99.672	99.219	3.375	99.294	99.294	98.841	3.000	96.664	96.664	96.242	Margin = 2.250		Index = .800	
3.500	100.129	100.129	99.676	3.500	99.703	99.703	99.250	3.125	97.063	97.063	96.641	30 Year OTC			
3.625	100.585	100.585	100.132	3.625	100.027	100.027	99.574	3.250	97.354	97.354	97.054	Rate	30 Day	45 Day	60 Day
3.750	99.395	99.395	98.964	3.750	99.078	99.078	98.647	3.375	97.734	97.734	97.434	3.250	99.174	99.174	98.674
3.875	99.849	99.849	99.418	3.875	99.417	99.417	98.986	3.500	98.118	98.118	97.818	3.375	99.672	99.672	99.172
4.000	100.275	100.275	99.844	4.000	99.783	99.783	99.352	3.625	98.417	98.417	98.117	3.500	100.129	100.129	99.629
4.125	100.721	100.721	100.290	4.125	100.026	100.026	99.595	3.750	96.266	96.266	95.966	3.625	100.585	100.585	100.085
4.250	100.347	100.347	100.035	4.250	100.020	100.020	99.708	3.875	N/A	N/A	N/A	3.750	99.395	99.395	98.801
4.375	100.759	100.759	100.447	4.375	100.220	100.220	99.908	4.000	N/A	N/A	N/A	3.875	99.849	99.849	99.255
4.500	101.120	101.120	100.808	4.500	100.476	100.476	100.164	4.125	N/A	N/A	N/A	4.000	100.275	100.275	99.681
4.625	101.522	101.522	101.210	4.625	100.797	100.797	100.485	4.250	N/A	N/A	N/A	4.125	100.721	100.721	100.127
4.750	99.764	99.764	99.086	4.750	99.484	99.484	98.806	4.375	N/A	N/A	N/A	4.250	100.347	100.347	99.847
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	99.274	99.174	99.174	98.721	3.250	98.989	98.889	98.889	98.436	2.750	97.916	97.816	97.816	97.394
3.375	99.772	99.672	99.672	99.219	3.375	99.394	99.294	99.294	98.841	2.875	98.332	98.232	98.232	97.810
3.500	100.229	100.129	100.129	99.676	3.500	99.803	99.703	99.703	99.250	3.000	98.733	98.633	98.633	98.211
3.625	100.685	100.585	100.585	100.132	3.625	100.127	100.027	100.027	99.574	3.125	99.132	99.032	99.032	98.610
3.750	99.495	99.395	99.395	98.964	3.750	99.178	99.078	99.078	98.647	3.250	99.766	99.666	99.666	99.366
3.875	99.949	99.849	99.849	99.418	3.875	99.517	99.417	99.417	98.986	3.375	100.147	100.047	100.047	99.747
4.000	100.375	100.275	100.275	99.844	4.000	99.883	99.783	99.783	99.352	3.500	100.531	100.431	100.431	100.131
4.125	100.821	100.721	100.721	100.290	4.125	100.126	100.026	100.026	99.595	3.625	100.829	100.729	100.729	100.429
4.250	100.447	100.347	100.347	100.035	4.250	100.120	100.020	100.020	99.708	3.750	97.803	97.703	97.703	97.403

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	4.250	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	4.750	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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/14/2022

45 Day Lock Exp.: 3/28/2022

60 Day Lock Exp.: 4/12/2022

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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	95.870	95.870	95.670	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.146	96.146	95.946	2.000	N/A	N/A	N/A	3.000	95.828	95.728	95.628
3.125	96.436	96.436	96.236	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	97.002	97.002	96.802	2.125	N/A	N/A	N/A	3.125	96.385	96.285	96.185
3.250	97.190	97.190	96.990	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.686	97.686	97.486	2.250	N/A	N/A	N/A	3.250	97.139	97.039	96.939
3.375	98.120	98.120	97.920	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.560	98.560	98.360	2.375	N/A	N/A	N/A	3.375	98.070	97.970	97.870
3.500	98.632	98.632	98.432	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.945	98.945	98.745	2.500	N/A	N/A	N/A	3.500	98.581	98.481	98.381
3.625	99.124	99.124	98.924	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.573	99.573	99.373	2.625	N/A	N/A	N/A	3.625	99.143	99.011	98.878
3.750	99.841	99.841	99.641	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.216	100.216	100.016	2.750	N/A	N/A	N/A	3.750	99.860	99.728	99.595
3.875	100.397	100.397	100.197	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.712	100.712	100.512	2.875	N/A	N/A	N/A	3.875	100.415	100.283	100.150
3.990	100.734	100.734	100.534	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.968	100.968	100.768	2.990	N/A	N/A	N/A	3.990	100.752	100.620	100.487
4.000	100.834	100.834	100.634	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.068	101.068	100.868	3.000	N/A	N/A	N/A	4.000	100.852	100.720	100.587
4.125	101.449	101.449	101.249	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.276	101.276	101.076	3.125	N/A	N/A	N/A	4.125	101.435	101.302	101.169
4.250	101.956	101.956	101.756	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.711	101.711	101.511	3.250	N/A	N/A	N/A	4.250	101.942	101.809	101.676
4.375	102.356	102.356	102.156	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.111	102.111	101.911	3.375	N/A	N/A	N/A	4.375	102.342	102.209	102.076
4.500	102.746	102.746	102.546	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.395	102.395	102.195	3.500	N/A	N/A	N/A	4.500	102.732	102.599	102.466
4.625	103.079	103.079	102.879	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.565	102.565	102.365	3.625	N/A	N/A	N/A	4.625	103.091	102.957	102.858
4.750	103.692	103.692	103.492	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.213	102.213	102.013	3.750	N/A	N/A	N/A	4.750	103.704	103.588	103.471
4.875	104.094	104.094	103.894	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.608	102.608	102.408	3.875	N/A	N/A	N/A	4.875	104.106	103.990	103.873
4.990	104.319	104.319	104.119	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.741	102.741	102.541	3.990	N/A	N/A	N/A	4.990	104.331	104.215	104.098
5.000	104.419	104.419	104.219	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.841	102.841	102.641	4.000	N/A	N/A	N/A	5.000	104.431	104.315	104.198
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	97.095	97.095	96.895	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.441	97.441	97.241	2.500	97.349	97.249	97.149
2.875	N/A	N/A	N/A	3.125	98.028	98.028	97.828	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.003	98.003	97.803	2.625	97.911	97.811	97.711
2.990	N/A	N/A	N/A	3.250	98.723	98.723	98.523	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.536	98.536	98.336	2.750	98.444	98.344	98.244
3.000	N/A	N/A	N/A	3.375	99.599	99.599	99.399	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.968	98.968	98.768	2.875	98.884	98.784	98.684
3.125	N/A	N/A	N/A	3.500	100.076	100.076	99.876	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.405	99.405	99.205	2.990	99.388	99.259	99.132
3.250	N/A	N/A	N/A	3.625	100.506	100.506	100.306	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.505	99.505	99.305	3.000	99.488	99.359	99.232
3.375	N/A	N/A	N/A	3.750	100.825	100.825	100.625	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.058	100.058	99.858	3.125	100.049	99.895	99.734
3.500	N/A	N/A	N/A	3.875	101.378	101.378	101.178	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.553	100.553	100.353	3.250	100.545	100.391	100.230
3.625	N/A	N/A	N/A	3.990	101.681	101.681	101.481	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.212	101.212	101.012	3.375	101.203	101.049	100.888
3.750	N/A	N/A	N/A	4.000	101.781	101.781	101.581	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.599	101.599	101.399	3.500	101.590	101.436	101.275
3.875	N/A	N/A	N/A	4.125	102.157	102.157	101.957	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.044	102.044	101.844	3.625	102.035	101.881	101.720
3.990	N/A	N/A	N/A	4.250	102.105	102.105	101.905	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.166	102.166	101.966	3.750	102.353	102.223	102.091
4.000	N/A	N/A	N/A	4.375	102.500	102.500	102.300	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.654	102.654	102.454	3.875	102.841	102.711	102.579
4.125	N/A	N/A	N/A	4.500	102.868	102.868	102.668	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.051	103.051	102.851	3.990	103.238	103.108	102.976
4.250	N/A	N/A	N/A	4.625	103.201	103.201	103.001	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.151	103.151	102.951	4.000	103.338	103.208	103.076
4.375	N/A	N/A	N/A	4.750	103.720	103.720	103.520	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.568	103.568	103.368	4.125	103.755	103.625	103.493
4.500	N/A	N/A	N/A	4.875	104.120	104.120	103.920	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.804	102.804	102.604	4.250	102.992	102.781	102.628
4.625	N/A	N/A	N/A	4.990	104.324	104.324	104.124	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.116	103.116	102.916	4.375	103.245	103.094	102.940
4.750	N/A	N/A	N/A	5.000	104.424	104.424	104.224	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.210	103.210	103.010	4.500	103.339	103.188	103.035
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	97.422	97.422	97.222	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.702	98.702	98.502
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.845	97.845	97.645	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.185	99.185	98.985
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.216	98.216	98.016	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.495	99.495	99.295
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.517	98.517	98.317	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.926	99.926	99.726
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.766	98.766	98.566	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.328	100.328	100.128
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.866	98.866	98.666	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.428	100.428	100.228
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.253	99.253	99.053	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.879	100.879	100.679
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.597	99.597	99.397	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.835	100.835	100.635
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.122	100.122	99.922	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.493	101.493	101.293
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.392	100.392	100.192	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.880	101.880	101.680
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.691	100.691	100.491	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.325	102.325	102.125
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.245	100.245	100.045	3.250	N/A	N/A	N/A>								



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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 3:00 pm 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	95.870	95.870	95.670	3.000	96.146	96.146	95.946	3.000	97.095	97.095	96.895	2.500	97.441	97.441	97.241	2.500	97.422	97.422	97.222
3.125	96.436	96.436	96.236	3.125	97.002	97.002	96.802	3.125	98.028	98.028	97.828	2.625	98.003	98.003	97.803	2.625	97.845	97.845	97.645
3.250	97.190	97.190	96.990	3.250	97.686	97.686	97.486	3.250	98.723	98.723	98.523	2.750	98.536	98.536	98.336	2.750	98.216	98.216	98.016
3.375	98.120	98.120	97.920	3.375	98.560	98.560	98.360	3.375	99.599	99.599	99.399	2.875	98.968	98.968	98.768	2.875	98.517	98.517	98.317
3.500	98.632	98.632	98.432	3.500	98.945	98.945	98.745	3.500	100.076	100.076	99.876	2.990	99.405	99.405	99.205	2.990	98.766	98.766	98.566
3.625	99.124	99.124	98.924	3.625	99.573	99.573	99.373	3.625	100.506	100.506	100.306	3.000	99.505	99.505	99.305	3.000	98.866	98.866	98.666
3.750	99.841	99.841	99.641	3.750	100.216	100.216	100.016	3.750	100.825	100.825	100.625	3.125	100.058	100.058	99.858	3.125	99.253	99.253	99.053
3.875	100.397	100.397	100.197	3.875	100.712	100.712	100.512	3.875	101.378	101.378	101.178	3.250	100.553	100.553	100.353	3.250	99.597	99.597	99.397
3.990	100.734	100.734	100.534	3.990	100.968	100.968	100.768	3.990	101.681	101.681	101.481	3.375	101.212	101.212	101.012	3.375	100.122	100.122	99.922
4.000	100.834	100.834	100.634	4.000	101.068	101.068	100.868	4.000	101.781	101.781	101.581	3.500	101.599	101.599	101.399	3.500	100.392	100.392	100.192
4.125	101.449	101.449	101.249	4.125	101.276	101.276	101.076	4.125	102.157	102.157	101.957	3.625	102.044	102.044	101.844	3.625	100.691	100.691	100.491
4.250	101.956	101.956	101.756	4.250	101.711	101.711	101.511	4.250	102.105	102.105	101.905	3.750	102.166	102.166	101.966	3.750	100.245	100.245	100.045
4.375	102.356	102.356	102.156	4.375	102.111	102.111	101.911	4.375	102.500	102.500	102.300	3.875	102.654	102.654	102.454	3.875	100.579	100.579	100.379
4.500	102.746	102.746	102.546	4.500	102.395	102.395	102.195	4.500	102.868	102.868	102.668	3.990	103.051	103.051	102.851	3.990	100.824	100.824	100.624
4.625	103.079	103.079	102.879	4.625	102.565	102.565	102.365	4.625	103.201	103.201	103.001	4.000	103.151	103.151	102.951	4.000	100.924	100.924	100.724
4.750	103.692	103.692	103.492	4.750	102.213	102.213	102.013	4.750	103.720	103.720	103.520	4.125	103.568	103.568	103.368	4.125	101.209	101.209	101.009
4.875	104.094	104.094	103.894	4.875	102.608	102.608	102.408	4.875	104.120	104.120	103.920	4.250	102.804	102.804	102.604	4.250	100.414	100.414	100.214
4.990	104.319	104.319	104.119	4.990	102.741	102.741	102.541	4.990	104.324	104.324	104.124	4.375	103.116	103.116	102.916	4.375	100.633	100.633	100.433
5.000	104.419	104.419	104.219	5.000	102.841	102.841	102.641	5.000	104.424	104.424	104.224	4.500	103.210	103.210	103.010	4.500	100.699	100.699	100.499

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



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

30 Day Lock Exp.: 3/14/2022
45 Day Lock Exp.: 3/28/2022
60 Day Lock Exp.: 4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 3:00 pm 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				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	Rate	30 Day	45 Day	60 Day		
3.000	96.201	96.201	95.986	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	94.051	94.051	93.836	2.750	N/A	N/A	N/A	3.000	95.582	95.582	95.367	3.125	96.303	96.303	96.122		
3.125	96.903	96.903	96.688	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.753	94.753	94.538	2.875	N/A	N/A	N/A	3.125	96.337	96.337	96.122	3.250	97.580	97.580	97.365		
3.250	97.580	97.580	97.380	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.430	95.430	95.230	2.990	N/A	N/A	N/A	3.250	96.836	96.736	96.636	3.375	98.575	98.575	98.374		
3.375	98.575	98.575	98.374	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.425	96.425	96.224	3.000	N/A	N/A	N/A	3.375	97.831	97.731	97.630	3.500	99.093	99.093	98.892		
3.500	99.093	99.093	98.892	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.943	96.943	96.742	3.125	N/A	N/A	N/A	3.500	98.349	98.249	98.148	3.625	99.539	99.539	99.339		
3.625	99.539	99.539	99.339	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.389	97.389	97.189	3.250	N/A	N/A	N/A	3.625	98.796	98.696	98.596	3.750	100.091	100.091	99.891		
3.750	100.091	100.091	99.891	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.941	97.941	97.741	3.375	N/A	N/A	N/A	3.750	98.226	98.118	98.026	3.875	100.637	100.637	100.437		
3.875	100.637	100.637	100.437	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.487	98.487	98.287	3.500	N/A	N/A	N/A	3.875	98.772	98.662	98.572	3.990	100.929	100.929	100.729		
3.990	100.929	100.929	100.729	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.779	98.779	98.579	3.625	N/A	N/A	N/A	3.990	99.064	98.952	98.864	4.000	101.029	101.029	100.829		
4.000	101.029	101.029	100.829	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.879	98.879	98.679	3.750	N/A	N/A	N/A	4.000	99.164	99.052	98.964	4.125	101.287	101.287	101.062		
4.125	101.287	101.287	101.062	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.137	99.137	98.912	3.875	N/A	N/A	N/A	4.125	99.422	99.314	99.197	4.250	101.827	101.827	101.600		
4.250	101.827	101.827	101.600	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.677	99.677	99.450	3.990	N/A	N/A	N/A	4.250	99.812	99.802	99.685	4.375	102.203	102.203	101.974		
4.375	102.203	102.203	101.974	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.053	100.053	99.824	4.000	N/A	N/A	N/A	4.375	99.289	99.177	99.060	4.500	102.622	102.622	102.393		
4.500	102.622	102.622	102.393	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.472	100.472	100.243	4.125	N/A	N/A	N/A	4.500	99.707	99.596	99.478	4.625	102.994	102.994	102.767		
4.625	102.994	102.994	102.767	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.844	100.844	100.617	4.250	N/A	N/A	N/A	4.625	100.419	100.309	100.192	4.750	103.476	103.476	103.234		
4.750	103.476	103.476	103.234	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.326	101.326	101.084	4.375	N/A	N/A	N/A	4.750	100.320	100.203	100.078	4.875	103.838	103.838	103.598		
4.875	103.838	103.838	103.598	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.688	101.688	101.448	4.500	N/A	N/A	N/A	4.875	100.682	100.567	100.442	4.990	104.014	104.014	103.779		
4.990	104.014	104.014	103.779	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.864	101.864	101.629	4.625	N/A	N/A	N/A	4.990	100.857	100.747	100.622	5.000	104.114	104.114	103.879		
5.000	104.114	104.114	103.879	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	101.964	101.964	101.729	4.750	N/A	N/A	N/A	5.000	100.957	100.847	100.722						
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	3.000	97.325	97.325	97.031	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.617	97.617	97.417	2.500	97.071	96.970	96.871	2.875	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	3.125	97.989	97.989	97.647	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.135	98.135	97.935	2.625	97.511	97.408	97.311	2.990	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	3.250	98.676	98.676	98.332	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.652	98.652	98.452	2.750	97.465	97.363	97.265	3.000	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	3.375	99.545	99.545	99.198	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.308	99.308	99.108	2.875	98.121	98.016	97.921	3.125	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	3.500	100.098	100.098	99.749	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.504	99.504	99.304	2.990	98.317	98.211	98.117	3.250	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.625	100.431	100.431	100.076	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.604	99.604	99.404	3.000	98.417	98.311	98.217	3.375	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.750	101.000	101.000	100.750	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.095	100.095	99.895	3.125	99.662	99.553	99.462	3.500	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.875	101.556	101.556	101.303	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.500	100.500	100.300	3.250	98.676	98.566	98.476	3.625	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.990	101.846	101.846	101.594	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.148	101.148	100.948	3.375	99.325	99.213	99.125	3.750	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	4.000	101.946	101.946	101.694	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.516	101.516	101.316	3.500	99.693	99.581	99.493	3.875	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	4.125	101.795	101.795	101.570	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.553	101.553	101.353	3.625	100.540	100.440	100.340	3.990	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	4.250	102.072	102.072	101.845	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.988	101.988	101.788	3.750	100.061	99.961	99.861	4.000	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	4.375	102.400	102.400	102.172	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.397	102.397	102.197	3.875	100.470	100.370	100.270	4.125	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	4.500	102.734	102.734	102.495	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.681	102.681	102.481	3.990	100.754	100.654	100.554	4.250	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.625	103.339	103.339	103.073	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.781	102.781	102.581	4.000	100.854	100.754	100.654	4.375	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.750	104.379	104.379	104.113	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.304	100.304	100.104	4.125	98.554	98.454	98.354	4.500	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.875	104.702	104.702	104.438	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.493	101.493	101.293	4.250	99.244	99.144	99.044	4.625	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.990	104.799	104.799	104.538	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.048	102.048	101.848	4.375	99.799	99.699	99.599	4.750	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	5.000	104.899	104.899	104.638	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.397	102.397	102.197	4.500	100.148	100.048	99.948						
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125													
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	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	95.417	95.417	95.217	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A						
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	95.935	95.935	95.735	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A						
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.452	96.452	96.252	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A						
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.108	97.108	96.908	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A						
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.304	97.304	97.104	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A						
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.404	97.404	97.204	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A						
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	97.895	97.895	97.695	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A						
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.300	98.300	98.100	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A						
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	98.948	98.948	98.748	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A						
3.000	N/A	N/A	N/A	3.00																									

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
SC C/O Refi	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

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

Subordination Enhanced Relief Refi			
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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>80% & ≤ 90%	-1.875	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

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
CHOICE Renovation	-1.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
\$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

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



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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 3:00 pm 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	96.201	96.201	95.986	3.000	94.051	94.051	93.836	3.000	97.325	97.325	97.031	2.500	97.617	97.617	97.417	2.500	95.417	95.417	95.217
3.125	96.903	96.903	96.688	3.125	94.753	94.753	94.538	3.125	97.989	97.989	97.647	2.625	98.135	98.135	97.935	2.625	95.935	95.935	95.735
3.250	97.580	97.580	97.380	3.250	95.430	95.430	95.230	3.250	98.676	98.676	98.332	2.750	98.652	98.652	98.452	2.750	96.452	96.452	96.252
3.375	98.575	98.575	98.374	3.375	96.425	96.425	96.224	3.375	99.545	99.545	99.198	2.875	99.308	99.308	99.108	2.875	97.108	97.108	96.908
3.500	99.093	99.093	98.892	3.500	96.943	96.943	96.742	3.500	100.098	100.098	99.749	2.990	99.504	99.504	99.304	2.990	97.304	97.304	97.104
3.625	99.539	99.539	99.339	3.625	97.389	97.389	97.189	3.625	100.431	100.431	100.076	3.000	99.604	99.604	99.404	3.000	97.404	97.404	97.204
3.750	100.091	100.091	99.891	3.750	97.941	97.941	97.741	3.750	101.000	101.000	100.750	3.125	100.095	100.095	99.895	3.125	97.895	97.895	97.695
3.875	100.637	100.637	100.437	3.875	98.487	98.487	98.287	3.875	101.556	101.556	101.303	3.250	100.500	100.500	100.300	3.250	98.300	98.300	98.100
3.990	100.929	100.929	100.729	3.990	98.779	98.779	98.579	3.990	101.846	101.846	101.594	3.375	101.148	101.148	100.948	3.375	98.948	98.948	98.748
4.000	101.029	101.029	100.829	4.000	98.879	98.879	98.679	4.000	101.946	101.946	101.694	3.500	101.516	101.516	101.316	3.500	99.316	99.316	99.116
4.125	101.287	101.287	101.062	4.125	99.137	99.137	98.912	4.125	101.795	101.795	101.570	3.625	101.553	101.553	101.353	3.625	99.353	99.353	99.153
4.250	101.827	101.827	101.600	4.250	99.677	99.677	99.450	4.250	102.072	102.072	101.845	3.750	101.988	101.988	101.788	3.750	99.788	99.788	99.588
4.375	102.203	102.203	101.974	4.375	100.053	100.053	99.824	4.375	102.400	102.400	102.172	3.875	102.397	102.397	102.197	3.875	100.197	100.197	99.997
4.500	102.622	102.622	102.393	4.500	100.472	100.472	100.243	4.500	102.734	102.734	102.495	3.990	102.681	102.681	102.481	3.990	100.481	100.481	100.281
4.625	102.994	102.994	102.767	4.625	100.844	100.844	100.617	4.625	103.339	103.339	103.073	4.000	102.781	102.781	102.581	4.000	100.581	100.581	100.381
4.750	103.476	103.476	103.234	4.750	101.326	101.326	101.084	4.750	104.379	104.379	104.113	4.125	103.304	103.304	103.104	4.125	98.104	98.104	97.904
4.875	103.838	103.838	103.598	4.875	101.688	101.688	101.448	4.875	104.702	104.702	104.438	4.250	101.493	101.493	101.293	4.250	99.293	99.293	99.093
4.990	104.014	104.014	103.779	4.990	101.864	101.864	101.629	4.990	104.799	104.799	104.538	4.375	102.048	102.048	101.848	4.375	99.848	99.848	99.648
5.000	104.114	104.114	103.879	5.000	101.964	101.964	101.729	5.000	104.899	104.899	104.638	4.500	102.397	102.397	102.197	4.500	100.197	100.197	99.997

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.										

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

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		

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.			



AFR Loan Center

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30 Day Lock Exp.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 3:00 pm 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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
4.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

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

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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 3:00 pm 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	96.201	96.201	95.986	3.000	97.325	97.325	97.031	2.500	97.617	97.617	97.417	3.000	94.451	94.451	94.236	2.500	95.867	95.867	95.667
3.125	96.903	96.903	96.688	3.125	97.989	97.989	97.647	2.625	98.135	98.135	97.935	3.125	95.153	95.153	94.938	2.625	96.385	96.385	96.185
3.250	97.580	97.580	97.380	3.250	98.676	98.676	98.332	2.750	98.652	98.652	98.452	3.250	95.830	95.830	95.630	2.750	96.902	96.902	96.702
3.375	98.575	98.575	98.374	3.375	99.545	99.545	99.198	2.875	99.308	99.308	99.108	3.375	96.825	96.825	96.624	2.875	97.558	97.558	97.358
3.500	99.093	99.093	98.892	3.500	100.098	100.098	99.749	2.990	99.504	99.504	99.304	3.500	97.343	97.343	97.142	2.990	97.754	97.754	97.554
3.625	99.539	99.539	99.339	3.625	100.431	100.431	100.076	3.000	99.604	99.604	99.404	3.625	97.789	97.789	97.589	3.000	97.854	97.854	97.654
3.750	100.091	100.091	99.891	3.750	101.000	101.000	100.750	3.125	100.095	100.095	99.895	3.750	98.341	98.341	98.141	3.125	98.345	98.345	98.145
3.875	100.637	100.637	100.437	3.875	101.556	101.556	101.303	3.250	100.500	100.500	100.300	3.875	98.887	98.887	98.687	3.250	98.750	98.750	98.550
3.990	100.929	100.929	100.729	3.990	101.846	101.846	101.594	3.375	101.148	101.148	100.948	3.990	99.179	99.179	98.979	3.375	99.398	99.398	99.198
4.000	101.029	101.029	100.829	4.000	101.946	101.946	101.694	3.500	101.516	101.516	101.316	4.000	99.279	99.279	99.079	3.500	99.766	99.766	99.566
4.125	101.287	101.287	101.062	4.125	101.795	101.795	101.570	3.625	101.553	101.553	101.353	4.125	99.537	99.537	99.312	3.625	99.803	99.803	99.603
4.250	101.827	101.827	101.600	4.250	102.072	102.072	101.845	3.750	101.988	101.988	101.788	4.250	100.077	100.077	99.850	3.750	100.238	100.238	100.038
4.375	102.203	102.203	101.974	4.375	102.400	102.400	102.172	3.875	102.397	102.397	102.197	4.375	100.453	100.453	100.224	3.875	100.647	100.647	100.447
4.500	102.622	102.622	102.393	4.500	102.734	102.734	102.495	3.990	102.681	102.681	102.481	4.500	100.872	100.872	100.643	3.990	100.931	100.931	100.731
4.625	102.994	102.994	102.767	4.625	103.339	103.339	103.073	4.000	102.781	102.781	102.581	4.625	101.244	101.244	101.017	4.000	101.031	101.031	100.831
4.750	103.476	103.476	103.234	4.750	104.379	104.379	104.113	4.125	100.304	100.304	100.104	4.750	101.726	101.726	101.484	4.125	98.554	98.554	98.354
4.875	103.838	103.838	103.598	4.875	104.702	104.702	104.438	4.250	101.493	101.493	101.293	4.875	102.088	102.088	101.848	4.250	99.743	99.743	99.543
4.990	104.014	104.014	103.779	4.990	104.799	104.799	104.538	4.375	102.048	102.048	101.848	4.990	102.264	102.264	102.029	4.375	100.298	100.298	100.098
5.000	104.114	104.114	103.879	5.000	104.899	104.899	104.638	4.500	102.397	102.397	102.197	5.000	102.364	102.364	102.129	4.500	100.647	100.647	100.447

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			
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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.			
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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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 3:00 pm 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

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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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Lockdesk Hours:

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30 Day Lock Exp.:

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45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time:

3:00 pm ET

Prices are subject to change without notice.

Non QM

Statement 15 year				
1stH / NOO with PPP*	102.300			
1stH without PPP*	101.300			
Rate	30 Day	45 Day	60 Day	
4.125	96.800	96.675	96.550	
4.250	97.675	97.550	97.425	
4.375	98.175	98.050	97.925	
4.500	98.675	98.550	98.425	
4.625	99.300	99.175	99.050	
4.750	99.925	99.800	99.675	
4.875	100.300	100.175	100.050	
4.990	100.530	100.405	100.280	
5.125	100.800	100.675	100.550	
5.250	101.175	101.050	100.925	
5.375	101.550	101.425	101.300	
5.500	101.800	101.675	101.550	
5.625	102.050	101.925	101.800	
5.750	102.300	102.175	102.050	
5.875	102.550	102.425	102.300	
5.990	102.780	102.655	102.530	
6.125	103.050	102.925	102.800	
6.250	103.300	103.175	103.050	
6.375	103.550	103.425	103.300	
6.500	103.800	103.675	103.550	
6.625	104.050	103.925	103.800	
6.750	104.300	104.175	104.050	
6.875	104.550	104.425	104.300	
6.990	104.780	104.655	104.530	
7.125	105.050	104.925	104.800	
7.250	105.300	105.175	105.050	
7.375	105.550	105.425	105.300	
7.500	105.800	105.675	105.550	
7.625	N/A	N/A	N/A	

* Max Price after LLPA & before Comp Plan

Statement 30 year & 30 year IO				
1stH / NOO with PPP*	102.300			
1stH without PPP*	101.300			
Rate	30 Day	45 Day	60 Day	
4.125	96.550	96.425	96.300	
4.250	97.425	97.300	97.175	
4.375	97.925	97.800	97.675	
4.500	98.425	98.300	98.175	
4.625	99.050	98.925	98.800	
4.750	99.675	99.550	99.425	
4.875	100.050	99.925	99.800	
4.990	100.280	100.155	100.030	
5.125	100.550	100.425	100.300	
5.250	100.925	100.800	100.675	
5.375	101.300	101.175	101.050	
5.500	101.550	101.425	101.300	
5.625	101.800	101.675	101.550	
5.750	102.050	101.925	101.800	
5.875	102.300	102.175	102.050	
5.990	102.530	102.405	102.280	
6.125	102.800	102.675	102.550	
6.250	103.050	102.925	102.800	
6.375	103.300	103.175	103.050	
6.500	103.550	103.425	103.300	
6.625	103.800	103.675	103.550	
6.750	104.050	103.925	103.800	
6.875	104.300	104.175	104.050	
6.990	104.530	104.405	104.280	
7.125	104.800	104.675	104.550	
7.250	105.050	104.925	104.800	
7.375	105.300	105.175	105.050	
7.500	105.550	105.425	105.300	
7.625	N/A	N/A	N/A	

* Max Price after LLPA & before Comp Plan

Statement 40 year IO				
1stH / NOO with PPP*	102.300			
1stH without PPP*	101.300			
Rate	30 Day	45 Day	60 Day	
4.250	97.175	97.050	96.925	
4.375	97.675	97.550	97.425	
4.500	98.175	98.050	97.925	
4.625	98.800	98.675	98.550	
4.750	99.425	99.300	99.175	
4.875	99.800	99.675	99.550	
4.990	100.030	99.905	99.780	
5.125	100.300	100.175	100.050	
5.250	100.675	100.550	100.425	
5.375	101.050	100.925	100.800	
5.500	101.300	101.175	101.050	
5.625	101.550	101.425	101.300	
5.750	101.800	101.675	101.550	
5.875	102.050	101.925	101.800	
5.990	102.280	102.155	102.030	
6.125	102.550	102.425	102.300	
6.250	102.800	102.675	102.550	
6.375	103.050	102.925	102.800	
6.500	103.300	103.175	103.050	
6.625	103.550	103.425	103.300	
6.750	103.800	103.675	103.550	
6.875	104.050	103.925	103.800	
6.990	104.280	104.155	104.030	
7.125	104.550	104.425	104.300	
7.250	104.800	104.675	104.550	
7.375	105.050	104.925	104.800	
7.500	105.300	105.175	105.050	
7.625	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	

* Max Price after LLPA & before Comp Plan

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event*** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA

** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)

*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law

**** See Underwriting Guidelines

***** Bank Statement & 1099

Lock Desk Policy

The

\$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

Related as follows: Fee divided by loan amount to the exact decimal.

Only and should not be distributed to borrowers.

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