



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.: 4/4/2022

45 Day Lock Exp.: 4/18/2022

60 Day Lock Exp.: 5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 1:35 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
3.250	100.100	100.100	99.585	3.250	99.980	99.980	99.465	1.875	93.445	93.445	93.145	3.125	99.771	99.771	99.471
3.375	100.498	100.498	99.983	3.375	100.289	100.289	99.774	2.000	93.913	93.913	93.613	3.250	100.412	100.412	100.112
3.500	100.955	100.955	100.440	3.500	100.630	100.630	100.114	2.125	94.366	94.366	94.066	3.375	99.634	99.634	99.334
3.625	101.411	101.411	100.896	3.625	100.983	100.983	100.468	2.250	95.353	95.353	95.025	3.500	99.666	99.666	99.366
3.750	100.937	100.937	100.458	3.750	100.763	100.763	100.284	2.375	95.803	95.803	95.475	3.625	99.842	99.842	99.542
3.875	101.291	101.291	100.813	3.875	101.028	101.028	100.550	2.500	96.230	96.230	95.902	Margin = 2.250		Index = 1.140	
4.000	101.716	101.716	101.238	4.000	101.261	101.261	100.783	2.625	96.648	96.648	96.320	30 Year OTC			
4.125	102.163	102.163	101.685	4.125	101.562	101.562	101.084	2.750	97.525	97.525	97.041	Rate	30 Day	45 Day	60 Day
4.250	102.014	102.014	101.482	4.250	101.716	101.716	101.185	2.875	97.934	97.934	97.450	4.000	101.124	101.124	100.468
4.375	102.326	102.326	101.795	4.375	101.872	101.872	101.341	3.000	98.332	98.332	97.848	4.125	101.571	101.571	100.915
4.500	102.686	102.686	102.155	4.500	102.174	102.174	101.643	3.125	98.710	98.710	98.226	4.500	102.094	102.094	101.563
4.625	103.089	103.089	102.558	4.625	102.422	102.422	101.890	3.250	98.741	98.741	98.280	4.625	102.497	102.497	101.966
4.750	102.836	102.836	102.367	4.750	102.624	102.624	102.155	3.375	99.125	99.125	98.664	4.750	102.144	102.144	101.550
4.875	103.086	103.086	102.617	4.875	102.780	102.780	102.311	3.500	99.441	99.441	98.980	4.875	102.494	102.494	101.900
5.000	103.197	103.197	102.728	5.000	103.082	103.082	102.613	3.625	99.769	99.769	99.308	5.000	102.605	102.605	102.011
5.125	103.479	103.479	103.010	5.125	103.329	103.329	102.861	3.750	98.748	98.748	98.448	5.125	102.887	102.887	102.293
5.250	103.039	103.039	102.789	5.250	102.907	102.907	102.657	3.875	99.088	99.088	98.788	5.500	102.888	102.888	102.388
5.375	103.228	103.228	102.978	5.375	103.063	103.063	102.813	4.000	99.343	99.343	99.043	5.625	103.170	103.170	102.670
6.250	106.000	106.000	105.800	6.250	102.410	102.410	102.210	4.125	99.623	99.623	99.323	6.250	103.350	103.350	102.850

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	
3.250	100.200	100.100	100.100	99.585	3.250	99.780	99.680	99.680	99.165	1.875	95.575	95.475	95.475	95.175	
3.375	100.698	100.598	100.598	100.083	3.375	100.189	100.089	100.089	99.574	2.000	96.043	95.943	95.943	95.643	
3.500	101.155	101.055	101.055	100.540	3.500	100.530	100.430	100.430	99.914	2.125	96.496	96.396	96.396	96.096	
3.625	101.611	101.511	101.511	100.996	3.625	100.883	100.783	100.783	100.268	2.250	97.483	97.383	97.383	97.055	
3.750	101.137	101.037	101.037	100.558	3.750	100.963	100.863	100.863	100.384	2.375	97.933	97.833	97.833	97.505	
3.875	101.591	101.491	101.491	101.013	3.875	101.328	101.228	101.228	100.750	2.500	98.360	98.260	98.260	97.932	
4.000	102.016	101.916	101.916	101.438	4.000	101.561	101.461	101.461	100.983	2.625	98.778	98.678	98.678	98.350	
4.125	102.463	102.363	102.363	101.885	4.125	101.862	101.762	101.762	101.284	2.750	98.555	98.455	98.455	97.971	
4.250	102.214	102.114	102.114	101.582	4.250	101.916	101.816	101.816	101.285	2.875	98.964	98.864	98.864	98.380	
4.375	102.626	102.526	102.526	101.995	4.375	102.172	102.072	102.072	101.541	3.000	99.362	99.262	99.262	98.778	
4.500	102.986	102.886	102.886	102.355	4.500	102.474	102.374	102.374	101.843	3.125	99.740	99.640	99.640	99.156	
4.625	103.389	103.289	103.289	102.758	4.625	102.722	102.622	102.622	102.090	3.250	100.371	100.271	100.271	99.810	
4.750	103.036	102.936	102.936	102.467	4.750	102.824	102.724	102.724	102.255	3.375	100.755	100.655	100.655	100.194	

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
3.25-3.625	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
4.25-4.625	0.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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
N/A	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	98.374	98.374	97.718	4.750	100.000	100.000	99.500
4.875	97.983	97.983	97.436	5.750	102.750	102.750	102.500	4.125	98.821	98.821	98.165	5.250	101.000	101.000	100.500
5.000	97.872	97.872	97.325					4.625	99.747	99.747	99.216	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	97.590	97.590	97.043					4.750	99.394	99.394	98.800	Rate	30 Day	45 Day	60 Day
5.250	97.926	97.926	95.957					4.875	99.744	99.744	99.150	5.750	100.000	100.000	99.500
5.375	98.435	98.435	96.466					5.000	99.855	99.855	99.261	6.250	102.750	102.750	102.250
5.500	98.183	98.183	96.214					5.125	100.137	100.137	99.543	DPA Advantage Adjustment			
5.625	97.901	97.901	95.932					5.500	100.138	100.138	99.638	203(k) / 203(k)s -0.250			
5.750	99.769	99.769	99.269					5.625	100.420	100.420	99.920	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.600	100.600	100.100				

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</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>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

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 1:35 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
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.521	99.521	99.221
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	100.162	100.162	99.862
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.384	99.384	99.084
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	96.074	96.074	95.590	3.500	99.416	99.416	99.116
3.750	99.937	99.937	99.459	3.750	99.863	99.863	99.385	2.875	96.483	96.483	95.999	3.625	99.592	99.592	99.292
3.875	100.391	100.391	99.913	3.875	100.228	100.228	99.750	3.000	96.881	96.881	96.397	Margin = 2.250		Index = 1.140	
4.000	100.816	100.816	100.338	4.000	100.461	100.461	99.983	3.125	97.259	97.259	96.775	30 Year OTC			
4.125	101.263	101.263	100.785	4.125	100.762	100.762	100.284	3.250	97.546	97.546	97.085	Rate	30 Day	45 Day	60 Day
4.250	100.826	100.826	100.295	4.250	100.629	100.629	100.098	3.375	97.930	97.930	97.469	3.250	98.950	98.950	98.434
4.375	101.238	101.238	100.707	4.375	100.884	100.884	100.353	3.500	98.246	98.246	97.785	3.375	99.448	99.448	98.932
4.500	101.599	101.599	101.068	4.500	101.187	101.187	100.656	3.625	98.574	98.574	98.113	3.500	99.905	99.905	99.389
4.625	102.002	102.002	101.471	4.625	101.434	101.434	100.903	3.750	98.053	98.053	97.753	3.625	100.361	100.361	99.845
4.750	99.836	99.836	99.367	4.750	99.724	99.724	99.255	3.875	N/A	N/A	N/A	3.750	99.937	99.937	99.265
4.875	100.186	100.186	99.717	4.875	99.980	99.980	99.511	4.000	N/A	N/A	N/A	3.875	100.391	100.391	99.719
5.000	100.297	100.297	99.828	5.000	100.282	100.282	99.813	4.125	N/A	N/A	N/A	4.000	100.816	100.816	100.144
5.125	100.579	100.579	100.110	5.125	100.529	100.529	100.060	4.250	N/A	N/A	N/A	4.125	101.263	101.263	100.591
5.250	98.539	98.539	98.289	5.250	98.507	98.507	98.257	4.375	N/A	N/A	N/A	4.250	100.826	100.826	100.295
5.375	N/A	N/A	N/A	5.375	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
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.750	100.037	99.937	99.937	99.459	3.750	99.963	99.863	99.863	99.385	2.750	97.080	96.980	96.980	96.496
3.875	100.491	100.391	100.391	99.913	3.875	100.328	100.228	100.228	99.750	2.875	97.489	97.389	97.389	96.905
4.000	100.916	100.816	100.816	100.338	4.000	100.561	100.461	100.461	99.983	3.000	97.887	97.787	97.787	97.303
4.125	101.363	101.263	101.263	100.785	4.125	100.862	100.762	100.762	100.284	3.125	98.265	98.165	98.165	97.681
4.250	100.926	100.826	100.826	100.295	4.250	100.729	100.629	100.629	100.098	3.250	99.521	99.421	99.421	98.960
4.375	101.338	101.238	101.238	100.707	4.375	100.984	100.884	100.884	100.353	3.375	99.905	99.805	99.805	99.344
4.500	101.699	101.599	101.599	101.068	4.500	101.287	101.187	101.187	100.656	3.500	100.221	100.121	100.121	99.660
4.625	102.102	102.002	102.002	101.471	4.625	101.534	101.434	101.434	100.903	3.625	100.549	100.449	100.449	99.988
4.750	99.936	99.836	99.836	99.367	4.750	99.824	99.724	99.724	99.255	3.750	99.778	99.678	99.678	99.378

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	-0.250
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
4.875	N/A	N/A	N/A	5.750	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
5.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
5.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
5.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
5.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.750	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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5/2/2022

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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	96.009	96.009	95.809	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.483	95.483	95.283	2.000	N/A	N/A	N/A	3.000	95.980	95.880	95.780
3.125	96.705	96.705	96.505	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.266	96.266	96.066	2.125	N/A	N/A	N/A	3.125	96.661	96.561	96.459
3.250	97.432	97.432	97.232	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.024	97.024	96.824	2.250	N/A	N/A	N/A	3.250	97.388	97.288	97.186
3.375	98.341	98.341	98.141	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.120	98.120	97.920	2.375	N/A	N/A	N/A	3.375	98.298	98.198	98.096
3.500	98.833	98.833	98.633	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.850	98.850	98.650	2.500	N/A	N/A	N/A	3.500	98.790	98.690	98.588
3.625	99.301	99.301	99.101	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.549	99.549	99.349	2.625	N/A	N/A	N/A	3.625	99.346	99.246	99.070
3.750	99.959	99.959	99.759	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.140	100.140	99.940	2.750	N/A	N/A	N/A	3.750	100.005	99.875	99.729
3.875	100.492	100.492	100.292	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.609	100.609	100.409	2.875	N/A	N/A	N/A	3.875	100.537	100.407	100.261
3.990	100.848	100.848	100.648	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.843	100.843	100.643	2.990	N/A	N/A	N/A	3.990	100.894	100.764	100.618
4.000	100.948	100.948	100.748	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.943	100.943	100.743	3.000	N/A	N/A	N/A	4.000	100.994	100.864	100.718
4.125	101.268	101.268	101.068	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.065	101.065	100.865	3.125	N/A	N/A	N/A	4.125	101.314	101.184	101.038
4.250	101.576	101.576	101.376	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.283	101.283	101.083	3.250	N/A	N/A	N/A	4.250	101.629	101.477	101.315
4.375	102.039	102.039	101.839	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.673	101.673	101.473	3.375	N/A	N/A	N/A	4.375	102.092	101.940	101.778
4.500	102.440	102.440	102.240	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.939	101.939	101.739	3.500	N/A	N/A	N/A	4.500	102.494	102.342	102.180
4.625	102.757	102.757	102.557	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.082	102.082	101.882	3.625	N/A	N/A	N/A	4.625	102.811	102.659	102.497
4.750	103.047	103.047	102.847	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.538	101.538	101.338	3.750	N/A	N/A	N/A	4.750	103.097	102.944	102.865
4.875	103.469	103.469	103.269	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.892	101.892	101.692	3.875	N/A	N/A	N/A	4.875	103.519	103.416	103.286
4.990	103.698	103.698	103.498	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.011	102.011	101.811	3.990	N/A	N/A	N/A	4.990	103.748	103.645	103.516
5.000	103.798	103.798	103.598	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.111	102.111	101.911	4.000	N/A	N/A	N/A	5.000	103.848	103.745	103.616
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	97.139	97.139	96.939	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.620	97.620	97.420	2.500	97.540	97.440	97.340
2.875	N/A	N/A	N/A	3.125	97.926	97.926	97.726	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.171	98.171	97.971	2.625	98.090	97.990	97.890
2.990	N/A	N/A	N/A	3.250	98.545	98.545	98.345	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.696	98.696	98.496	2.750	98.615	98.515	98.415
3.000	N/A	N/A	N/A	3.375	99.364	99.364	99.164	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.113	99.113	98.913	2.875	99.033	98.933	98.833
3.125	N/A	N/A	N/A	3.500	99.857	99.857	99.657	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.499	99.499	99.299	2.990	99.458	99.340	99.242
3.250	N/A	N/A	N/A	3.625	100.568	100.568	100.368	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.599	99.599	99.399	3.000	99.558	99.440	99.342
3.375	N/A	N/A	N/A	3.750	101.130	101.130	100.930	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.056	100.056	99.856	3.125	100.093	99.961	99.822
3.500	N/A	N/A	N/A	3.875	101.617	101.617	101.417	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.510	100.510	100.310	3.250	100.550	100.418	100.221
3.625	N/A	N/A	N/A	3.990	101.907	101.907	101.707	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.115	101.115	100.915	3.375	101.155	101.023	100.826
3.750	N/A	N/A	N/A	4.000	102.007	102.007	101.807	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.468	101.468	101.268	3.500	101.508	101.376	101.179
3.875	N/A	N/A	N/A	4.125	102.294	102.294	102.094	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.902	101.902	101.702	3.625	101.942	101.810	101.613
3.990	N/A	N/A	N/A	4.250	101.956	101.956	101.756	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.928	101.928	101.728	3.750	102.109	101.977	101.772
4.000	N/A	N/A	N/A	4.375	102.375	102.375	102.175	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.390	102.390	102.190	3.875	102.570	102.438	102.233
4.125	N/A	N/A	N/A	4.500	102.719	102.719	102.519	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.748	102.748	102.548	3.990	102.929	102.797	102.592
4.250	N/A	N/A	N/A	4.625	103.005	103.005	102.805	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.848	102.848	102.648	4.000	103.029	102.897	102.692
4.375	N/A	N/A	N/A	4.750	103.095	103.095	102.895	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.216	103.216	103.016	4.125	103.397	103.265	103.060
4.500	N/A	N/A	N/A	4.875	103.477	103.477	103.277	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.721	102.721	102.521	4.250	102.784	102.630	102.431
4.625	N/A	N/A	N/A	4.990	103.652	103.652	103.452	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.993	102.993	102.793	4.375	103.057	102.903	102.704
4.750	N/A	N/A	N/A	5.000	103.752	103.752	103.552	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.060	103.060	102.860	4.500	103.124	102.970	102.771
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	97.608	97.608	97.408	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.768	98.768	98.568
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.023	98.023	97.823	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.232	99.232	99.032
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.388	98.388	98.188	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.616	99.616	99.416
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.682	98.682	98.482	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.028	100.028	99.828
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.921	98.921	98.721	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.407	100.407	100.207
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.021	99.021	98.821	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.507	100.507	100.307
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.391	99.391	99.191	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.943	100.943	100.743
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.704	99.704	99.504	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.080	101.080	100.880
2.990	N/A	N/A																					



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.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 1:35 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	96.009	96.009	95.809	3.000	95.483	95.483	95.283	3.000	97.139	97.139	96.939	2.500	97.620	97.620	97.420	2.500	97.608	97.608	97.408
3.125	96.705	96.705	96.505	3.125	96.266	96.266	96.066	3.125	97.926	97.926	97.726	2.625	98.171	98.171	97.971	2.625	98.023	98.023	97.823
3.250	97.432	97.432	97.232	3.250	97.024	97.024	96.824	3.250	98.545	98.545	98.345	2.750	98.696	98.696	98.496	2.750	98.388	98.388	98.188
3.375	98.341	98.341	98.141	3.375	98.120	98.120	97.920	3.375	99.364	99.364	99.164	2.875	99.113	99.113	98.913	2.875	98.682	98.682	98.482
3.500	98.833	98.833	98.633	3.500	98.850	98.850	98.650	3.500	99.857	99.857	99.657	2.990	99.499	99.499	99.299	2.990	98.921	98.921	98.721
3.625	99.301	99.301	99.101	3.625	99.549	99.549	99.349	3.625	100.568	100.568	100.368	3.000	99.599	99.599	99.399	3.000	99.021	99.021	98.821
3.750	99.959	99.959	99.759	3.750	100.140	100.140	99.940	3.750	101.130	101.130	100.930	3.125	100.056	100.056	99.856	3.125	99.391	99.391	99.191
3.875	100.492	100.492	100.292	3.875	100.609	100.609	100.409	3.875	101.617	101.617	101.417	3.250	100.510	100.510	100.310	3.250	99.704	99.704	99.504
3.990	100.848	100.848	100.648	3.990	100.843	100.843	100.643	3.990	101.907	101.907	101.707	3.375	101.115	101.115	100.915	3.375	100.181	100.181	99.981
4.000	100.948	100.948	100.748	4.000	100.943	100.943	100.743	4.000	102.007	102.007	101.807	3.500	101.468	101.468	101.268	3.500	100.418	100.418	100.218
4.125	101.268	101.268	101.068	4.125	101.065	101.065	100.865	4.125	102.294	102.294	102.094	3.625	101.902	101.902	101.702	3.625	100.717	100.717	100.517
4.250	101.576	101.576	101.376	4.250	101.283	101.283	101.083	4.250	101.956	101.956	101.756	3.750	101.928	101.928	101.728	3.750	100.113	100.113	99.913
4.375	102.039	102.039	101.839	4.375	101.673	101.673	101.473	4.375	102.375	102.375	102.175	3.875	102.390	102.390	102.190	3.875	100.431	100.431	100.231
4.500	102.440	102.440	102.240	4.500	101.939	101.939	101.739	4.500	102.719	102.719	102.519	3.990	102.748	102.748	102.548	3.990	100.645	100.645	100.445
4.625	102.757	102.757	102.557	4.625	102.082	102.082	101.882	4.625	103.005	103.005	102.805	4.000	102.848	102.848	102.648	4.000	100.745	100.745	100.545
4.750	103.047	103.047	102.847	4.750	101.538	101.538	101.338	4.750	103.095	103.095	102.895	4.125	103.216	103.216	103.016	4.125	100.994	100.994	100.794
4.875	103.469	103.469	103.269	4.875	101.892	101.892	101.692	4.875	103.477	103.477	103.277	4.250	102.721	102.721	102.521	4.250	100.349	100.349	100.149
4.990	103.698	103.698	103.498	4.990	102.011	102.011	101.811	4.990	103.652	103.652	103.452	4.375	102.993	102.993	102.793	4.375	100.539	100.539	100.339
5.000	103.798	103.798	103.598	5.000	102.111	102.111	101.911	5.000	103.752	103.752	103.552	4.500	103.060	103.060	102.860	4.500	100.587	100.587	100.387

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

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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	96.014	96.014	95.814	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.864	93.864	93.664	2.750	N/A	N/A	N/A	3.000	95.395	95.295	95.195	3.125	96.174	96.074	95.974		
3.125	96.740	96.740	96.540	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.590	94.590	94.390	2.875	N/A	N/A	N/A	3.125	96.174	96.074	95.974	3.250	97.603	97.503	97.403		
3.250	97.603	97.603	97.360	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.453	95.453	95.210	2.990	N/A	N/A	N/A	3.250	96.859	96.754	96.616	3.375	98.592	98.492	98.392		
3.375	98.592	98.592	98.351	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.442	96.442	96.201	3.000	N/A	N/A	N/A	3.375	97.848	97.742	97.607	3.500	99.089	98.989	98.889		
3.500	99.089	99.089	98.847	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.939	96.939	96.697	3.125	N/A	N/A	N/A	3.500	98.345	98.234	98.103	3.625	99.473	99.373	99.273		
3.625	99.473	99.473	99.232	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.323	97.323	97.078	3.250	N/A	N/A	N/A	3.625	98.730	98.613	98.485	3.750	100.210	100.110	100.010		
3.750	100.210	100.210	99.936	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.060	98.060	97.786	3.375	N/A	N/A	N/A	3.750	98.345	98.201	98.071	3.875	100.759	100.659	100.559		
3.875	100.759	100.759	100.487	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.609	98.609	98.337	3.500	N/A	N/A	N/A	3.875	98.894	98.752	98.622	3.990	100.969	100.869	100.769		
3.990	100.969	100.969	100.698	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.819	98.819	98.548	3.625	N/A	N/A	N/A	3.990	99.104	98.962	98.833	4.000	101.069	100.969	100.869		
4.000	101.069	101.069	100.798	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.919	98.919	98.648	3.750	N/A	N/A	N/A	4.000	99.204	99.062	98.933	4.125	101.485	101.385	101.285		
4.125	101.485	101.485	101.211	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.335	99.335	99.061	3.875	N/A	N/A	N/A	4.125	99.620	99.478	99.349	4.250	101.769	101.669	101.569		
4.250	101.769	101.769	101.504	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.619	99.619	99.354	3.990	N/A	N/A	N/A	4.250	99.854	99.712	99.583	4.375	102.193	102.093	101.993		
4.375	102.193	102.193	101.927	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.043	100.043	99.777	4.000	N/A	N/A	N/A	4.375	99.279	99.120	99.013	4.500	102.629	102.529	102.429		
4.500	102.629	102.629	102.359	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.479	100.479	100.209	4.125	N/A	N/A	N/A	4.500	99.714	99.552	99.444	4.625	102.860	102.760	102.660		
4.625	102.860	102.860	102.592	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.710	100.710	100.442	4.250	N/A	N/A	N/A	4.625	100.285	100.124	100.017	4.750	103.198	103.098	102.998		
4.750	103.198	103.198	102.945	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.048	101.048	100.795	4.375	N/A	N/A	N/A	4.750	100.425	99.916	99.789	4.875	103.538	103.438	103.338		
4.875	103.538	103.538	103.285	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.388	101.388	101.135	4.500	N/A	N/A	N/A	4.875	100.382	100.255	100.129	4.990	103.730	103.630	103.530		
4.990	103.730	103.730	103.477	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.580	101.580	101.327	4.625	N/A	N/A	N/A	4.990	100.573	100.447	100.320	5.000	103.830	103.730	103.630		
5.000	103.830	103.830	103.577	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	101.680	101.680	101.427	4.750	N/A	N/A	N/A	5.000	100.673	100.547	100.420						
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	97.235	97.235	96.961	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.709	97.709	97.509	2.500	97.163	97.043	96.963	2.875	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	3.125	98.088	98.088	97.810	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.232	98.232	98.032	2.625	97.608	97.488	97.408	2.990	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	3.250	98.775	98.775	98.495	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.750	98.750	98.550	2.750	97.563	97.443	97.363	3.000	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	3.375	99.620	99.620	99.337	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.356	99.356	99.156	2.875	98.169	98.048	97.968	3.125	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	3.500	100.085	100.085	99.765	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.595	99.595	99.395	2.990	98.408	98.288	98.208	3.250	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.625	100.550	100.550	100.227	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.695	99.695	99.495	3.000	98.508	98.388	98.308	3.375	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.750	101.203	101.203	100.878	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.173	100.173	99.908	3.125	99.740	99.545	99.475	3.500	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.875	101.718	101.718	101.392	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.592	100.592	100.327	3.250	98.768	98.574	98.503	3.625	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.990	101.989	101.989	101.661	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.229	101.229	100.962	3.375	99.406	99.211	99.139	3.750	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	4.000	102.089	102.089	101.761	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.585	101.585	101.317	3.500	99.762	99.568	99.494	3.875	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	4.125	101.534	101.534	101.188	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.294	101.294	101.046	3.625	100.281	100.122	100.033	3.990	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	4.250	101.613	101.613	101.267	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.727	101.727	101.480	3.750	99.800	99.641	99.553	4.000	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	4.375	101.945	101.945	101.597	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.143	102.143	101.893	3.875	100.216	100.057	99.966	4.125	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	4.500	102.270	102.270	101.922	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.416	102.416	102.169	3.990	100.489	100.330	100.242	4.250	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.625	102.134	102.134	101.798	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.516	102.516	102.269	4.000	100.589	100.430	100.342	4.375	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.750	103.171	103.171	102.834	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.114	102.114	101.914	4.125	100.364	100.257	100.164	4.500	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.875	103.503	103.503	103.165	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.508	102.508	102.308	4.250	100.259	100.153	100.059	4.625	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.990	103.632	103.632	103.295	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.873	102.873	102.673	4.375	100.624	100.517	100.424	4.750	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	5.000	103.732	103.732	103.395	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.008	103.008	102.808	4.500	100.959	100.852	100.759						
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										
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	95.509	95.509	95.309	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	96.032	96.032	95.832	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	96.550	96.550	96.350	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	97.156	97.156	96.956	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	97.395	97.395	97.195	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	97.495	97.495	97.295	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	97.973	97.973	97.708	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	98.392	98.392	98.127	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	99.029	99.029	98.762	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A										
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.385	99.385	99.117	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A										
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.094	99.094	98.846	3.125	N/A	N/A	N/A	3.125	N/A	N/A											

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%	>95% & ≤ 97%	-1.875	-1.875
>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	



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.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 1:35 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	96.014	96.014	95.814	3.000	93.864	93.864	93.664	3.000	97.235	97.235	96.961	2.500	97.709	97.709	97.509	2.500	95.509	95.509	95.309
3.125	96.740	96.740	96.540	3.125	94.590	94.590	94.390	3.125	98.088	98.088	97.810	2.625	98.232	98.232	98.032	2.625	96.032	96.032	95.832
3.250	97.603	97.603	97.360	3.250	95.453	95.453	95.210	3.250	98.775	98.775	98.495	2.750	98.750	98.750	98.550	2.750	96.550	96.550	96.350
3.375	98.592	98.592	98.351	3.375	96.442	96.442	96.201	3.375	99.620	99.620	99.337	2.875	99.356	99.356	99.156	2.875	97.156	97.156	96.956
3.500	99.089	99.089	98.847	3.500	96.939	96.939	96.697	3.500	100.085	100.085	99.765	2.990	99.595	99.595	99.395	2.990	97.395	97.395	97.195
3.625	99.473	99.473	99.228	3.625	97.323	97.323	97.078	3.625	100.550	100.550	100.227	3.000	99.695	99.695	99.495	3.000	97.495	97.495	97.295
3.750	100.210	100.210	99.936	3.750	98.060	98.060	97.786	3.750	101.203	101.203	100.878	3.125	100.173	100.173	99.908	3.125	97.973	97.973	97.708
3.875	100.759	100.759	100.487	3.875	98.609	98.609	98.337	3.875	101.718	101.718	101.392	3.250	100.592	100.592	100.327	3.250	98.392	98.392	98.127
3.990	100.969	100.969	100.698	3.990	98.819	98.819	98.548	3.990	101.989	101.989	101.661	3.375	101.229	101.229	100.962	3.375	99.029	99.029	98.762
4.000	101.069	101.069	100.798	4.000	98.919	98.919	98.648	4.000	102.089	102.089	101.761	3.500	101.585	101.585	101.317	3.500	99.385	99.385	99.117
4.125	101.485	101.485	101.211	4.125	99.335	99.335	99.061	4.125	101.534	101.534	101.188	3.625	101.294	101.294	101.046	3.625	99.094	99.094	98.846
4.250	101.769	101.769	101.504	4.250	99.619	99.619	99.354	4.250	101.613	101.613	101.267	3.750	101.727	101.727	101.480	3.750	99.527	99.527	99.280
4.375	102.193	102.193	101.927	4.375	100.043	100.043	99.777	4.375	101.945	101.945	101.597	3.875	102.143	102.143	101.893	3.875	99.943	99.943	99.693
4.500	102.629	102.629	102.359	4.500	100.479	100.479	100.209	4.500	102.270	102.270	101.922	3.990	102.416	102.416	102.169	3.990	100.216	100.216	99.969
4.625	102.860	102.860	102.592	4.625	100.710	100.710	100.442	4.625	102.134	102.134	101.798	4.000	102.516	102.516	102.269	4.000	100.316	100.316	100.069
4.750	103.198	103.198	102.945	4.750	101.048	101.048	100.795	4.750	103.171	103.171	102.834	4.125	102.114	102.114	101.914	4.125	99.914	99.914	99.714
4.875	103.538	103.538	103.285	4.875	101.388	101.388	101.135	4.875	103.503	103.503	103.165	4.250	102.508	102.508	102.308	4.250	100.308	100.308	100.108
4.990	103.730	103.730	103.477	4.990	101.580	101.580	101.327	4.990	103.632	103.632	103.295	4.375	102.873	102.873	102.673	4.375	100.673	100.673	100.473
5.000	103.830	103.830	103.577	5.000	101.680	101.680	101.427	5.000	103.732	103.732	103.395	4.500	103.208	103.208	103.008	4.500	101.008	101.008	100.808

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	N/A	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.			



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.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 1:35 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.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 1:35 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	96.014	96.014	95.814	3.000	97.235	97.235	96.961	2.500	97.709	97.709	97.509	3.000	94.264	94.264	94.064	2.500	95.959	95.959	95.759
3.125	96.740	96.740	96.540	3.125	98.088	98.088	97.810	2.625	98.232	98.232	98.032	3.125	94.990	94.990	94.790	2.625	96.482	96.482	96.282
3.250	97.603	97.603	97.360	3.250	98.775	98.775	98.495	2.750	98.750	98.750	98.550	3.250	95.853	95.853	95.610	2.750	97.000	97.000	96.800
3.375	98.592	98.592	98.351	3.375	99.620	99.620	99.337	2.875	99.356	99.356	99.156	3.375	96.842	96.842	96.601	2.875	97.606	97.606	97.406
3.500	99.089	99.089	98.847	3.500	100.085	100.085	99.765	2.990	99.595	99.595	99.395	3.500	97.339	97.339	97.097	2.990	97.845	97.845	97.645
3.625	99.473	99.473	99.228	3.625	100.550	100.550	100.227	3.000	99.695	99.695	99.495	3.625	97.723	97.723	97.478	3.000	97.945	97.945	97.745
3.750	100.210	100.210	99.936	3.750	101.203	101.203	100.878	3.125	100.173	100.173	99.908	3.750	98.460	98.460	98.186	3.125	98.423	98.423	98.158
3.875	100.759	100.759	100.487	3.875	101.718	101.718	101.392	3.250	100.592	100.592	100.327	3.875	99.009	99.009	98.737	3.250	98.842	98.842	98.577
3.990	100.969	100.969	100.698	3.990	101.989	101.989	101.661	3.375	101.229	101.229	100.962	3.990	99.219	99.219	98.948	3.375	99.479	99.479	99.212
4.000	101.069	101.069	100.798	4.000	102.089	102.089	101.761	3.500	101.585	101.585	101.317	4.000	99.319	99.319	99.048	3.500	99.835	99.835	99.567
4.125	101.485	101.485	101.211	4.125	101.534	101.534	101.188	3.625	101.294	101.294	101.046	4.125	99.735	99.735	99.461	3.625	99.544	99.544	99.296
4.250	101.769	101.769	101.504	4.250	101.613	101.613	101.267	3.750	101.727	101.727	101.480	4.250	100.019	100.019	99.754	3.750	99.977	99.977	99.730
4.375	102.193	102.193	101.927	4.375	101.945	101.945	101.597	3.875	102.143	102.143	101.893	4.375	100.443	100.443	100.177	3.875	100.393	100.393	100.143
4.500	102.629	102.629	102.359	4.500	102.270	102.270	101.922	3.990	102.416	102.416	102.169	4.500	100.879	100.879	100.609	3.990	100.666	100.666	100.419
4.625	102.860	102.860	102.592	4.625	102.134	102.134	101.798	4.000	102.516	102.516	102.269	4.625	101.110	101.110	100.842	4.000	100.766	100.766	100.519
4.750	103.198	103.198	102.945	4.750	103.171	103.171	102.834	4.125	102.114	102.114	101.914	4.750	101.448	101.448	101.195	4.125	100.364	100.364	100.164
4.875	103.538	103.538	103.285	4.875	103.503	103.503	103.165	4.250	102.508	102.508	102.308	4.875	101.788	101.788	101.535	4.250	100.758	100.758	100.558
4.990	103.730	103.730	103.477	4.990	103.632	103.632	103.295	4.375	102.873	102.873	102.673	4.990	101.980	101.980	101.727	4.375	101.123	101.123	100.923
5.000	103.830	103.830	103.577	5.000	103.732	103.732	103.395	4.500	103.208	103.208	103.008	5.000	102.080	102.080	101.827	4.500	101.458	101.458	101.258

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.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 1:35 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	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	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)



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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/4/2022

4/18/2022

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 1:35 pm ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	95.800	95.675	95.550	
4.250	96.675	96.550	96.425	
4.375	97.175	97.050	96.925	
4.500	97.675	97.550	97.425	
4.625	98.300	98.175	98.050	
4.750	98.925	98.800	98.675	
4.875	99.300	99.175	99.050	
4.990	99.530	99.405	99.280	
5.125	99.800	99.675	99.550	
5.250	100.175	100.050	99.925	
5.375	100.550	100.425	100.300	
5.500	100.800	100.675	100.550	
5.625	101.050	100.925	100.800	
5.750	101.300	101.175	101.050	
5.875	101.550	101.425	101.300	
5.990	101.780	101.655	101.530	
6.125	102.050	101.925	101.800	
6.250	102.300	102.175	102.050	
6.375	102.550	102.425	102.300	
6.500	102.800	102.675	102.550	
6.625	103.050	102.925	102.800	
6.750	103.300	103.175	103.050	
6.875	103.550	103.425	103.300	
6.990	103.780	103.655	103.530	
7.125	104.050	103.925	103.800	
7.250	104.300	104.175	104.050	
7.375	104.550	104.425	104.300	
7.500	104.800	104.675	104.550	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	95.550	95.425	95.300	
4.250	96.425	96.300	96.175	
4.375	96.925	96.800	96.675	
4.500	97.425	97.300	97.175	
4.625	98.050	97.925	97.800	
4.750	98.675	98.550	98.425	
4.875	99.050	98.925	98.800	
4.990	99.280	99.155	99.030	
5.125	99.550	99.425	99.300	
5.250	99.925	99.800	99.675	
5.375	100.300	100.175	100.050	
5.500	100.550	100.425	100.300	
5.625	100.800	100.675	100.550	
5.750	101.050	100.925	100.800	
5.875	101.300	101.175	101.050	
5.990	101.530	101.405	101.280	
6.125	101.800	101.675	101.550	
6.250	102.050	101.925	101.800	
6.375	102.300	102.175	102.050	
6.500	102.550	102.425	102.300	
6.625	102.800	102.675	102.550	
6.750	103.050	102.925	102.800	
6.875	103.300	103.175	103.050	
6.990	103.530	103.405	103.280	
7.125	103.800	103.675	103.550	
7.250	104.050	103.925	103.800	
7.375	104.300	104.175	104.050	
7.500	104.550	104.425	104.300	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.250	96.175	96.050	95.925	
4.375	96.675	96.550	96.425	
4.500	97.175	97.050	96.925	
4.625	97.800	97.675	97.550	
4.750	98.425	98.300	98.175	
4.875	98.800	98.675	98.550	
4.990	99.030	98.905	98.780	
5.125	99.300	99.175	99.050	
5.250	99.675	99.550	99.425	
5.375	100.050	99.925	99.800	
5.500	100.300	100.175	100.050	
5.625	100.550	100.425	100.300	
5.750	100.800	100.675	100.550	
5.875	101.050	100.925	100.800	
5.990	101.280	101.155	101.030	
6.125	101.550	101.425	101.300	
6.250	101.800	101.675	101.550	
6.375	102.050	101.925	101.800	
6.500	102.300	102.175	102.050	
6.625	102.550	102.425	102.300	
6.750	102.800	102.675	102.550	
6.875	103.050	102.925	102.800	
6.990	103.280	103.155	103.030	
7.125	103.550	103.425	103.300	
7.250	103.800	103.675	103.550	
7.375	104.050	103.925	103.800	
7.500	104.300	104.175	104.050	
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 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)