

W. Rate Sheet Dated: 3/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	97.564	97.330	97.095	3.250	97.602	97.367	97.133	1.875	91.273	91.123	90.973	3.125	98.239	98.089	97.939
3.375	98.272	98.038	97.803	3.375	97.962	97.728	97.494	2.000	90.122	89.972	89.822	3.250	99.294	99.144	98.994
3.500	98.803	98.568	98.334	3.500	98.382	98.147	97.913	2.125	91.122	90.972	90.822	3.375	99.697	99.547	99.397
3.625	99.319	99.084	98.850	3.625	98.800	98.566	98.332	2.250	93.439	93.244	93.048	3.500	100.014	99.864	99.714
3.750	98.818	98.668	98.168	3.750	98.579	98.429	97.929	2.375	94.050	93.854	93.659	3.625	98.850	98.700	98.550
3.875	99.230	99.080	98.580	3.875	98.896	98.746	98.246	2.500	92.899	92.704	92.508	Margin = 2.250		Index = 1.300	
4.000	99.720	99.570	99.070	4.000	99.283	99.133	98.633	2.625	94.986	94.791	94.595	30 Year OTC			
4.125	100.200	100.050	99.550	4.125	99.693	99.543	99.043	2.750	95.572	95.334	95.096	Rate	30 Day	45 Day	60 Day
4.250	100.296	100.146	99.553	4.250	100.031	99.881	99.287	2.875	96.026	95.787	95.549	4.000	99.128	98.816	98.316
4.375	100.668	100.518	99.924	4.375	100.305	100.155	99.562	3.000	96.458	96.220	95.982	4.125	99.608	99.296	98.796
4.500	101.128	100.978	100.385	4.500	100.629	100.479	99.885	3.125	96.908	96.670	96.432	4.500	100.536	100.208	99.614
4.625	101.569	101.419	100.825	4.625	100.994	100.844	100.250	3.250	97.291	97.010	96.728	4.625	100.977	100.649	100.055
4.750	101.257	100.991	100.600	4.750	100.928	100.663	100.272	3.375	97.727	97.445	97.164	4.750	100.565	100.299	99.908
4.875	101.603	101.338	100.947	4.875	101.147	100.881	100.491	3.500	98.121	97.840	97.558	4.875	101.011	100.745	100.354
5.000	101.981	101.716	101.325	5.000	101.250	100.984	100.594	3.625	98.515	98.233	97.952	5.000	101.389	101.123	100.732
5.125	102.372	102.107	101.716	5.125	101.506	101.240	100.850	3.750	97.355	97.137	96.918	5.125	101.780	101.514	101.123
5.250	102.783	102.533	102.283	5.250	102.441	102.191	101.941	3.875	97.747	97.529	97.310	5.500	102.751	102.501	102.251
5.375	103.086	102.836	102.586	5.375	102.604	102.354	102.104	4.000	98.110	97.891	97.673	5.625	103.084	102.834	102.584
6.250	103.541	103.441	103.341	6.250	102.288	102.188	102.088	4.125	98.494	98.276	98.057	6.250	103.276	103.026	102.776

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	97.664	97.564	97.330	97.095	3.250	97.402	97.302	97.067	96.833	1.875	93.403	93.303	93.153	93.003
3.375	98.472	98.372	98.138	97.903	3.375	97.862	97.762	97.528	97.294	2.000	92.252	92.152	92.002	91.852
3.500	99.003	98.903	98.668	98.434	3.500	98.282	98.182	97.947	97.713	2.125	93.252	93.152	93.002	92.852
3.625	99.519	99.419	99.184	98.950	3.625	98.700	98.600	98.366	98.132	2.250	95.569	95.469	95.274	95.078
3.750	99.018	98.918	98.768	98.268	3.750	98.779	98.679	98.529	98.029	2.375	96.180	96.080	95.884	95.689
3.875	99.530	99.430	99.280	98.780	3.875	99.196	99.096	98.946	98.446	2.500	95.029	94.929	94.734	94.538
4.000	100.020	99.920	99.770	99.270	4.000	99.583	99.483	99.333	98.833	2.625	97.116	97.016	96.821	96.625
4.125	100.500	100.400	100.250	99.750	4.125	99.993	99.893	99.743	99.243	2.750	96.602	96.502	96.264	96.026
4.250	100.496	100.396	100.246	99.653	4.250	100.231	100.131	99.981	99.387	2.875	97.056	96.956	96.717	96.479
4.375	100.968	100.868	100.718	100.124	4.375	100.605	100.505	100.355	99.762	3.000	97.488	97.388	97.150	96.912
4.500	101.428	101.328	101.178	100.585	4.500	100.929	100.829	100.679	100.085	3.125	97.938	97.838	97.600	97.362
4.625	101.869	101.769	101.619	101.025	4.625	101.294	101.194	101.044	100.450	3.250	98.921	98.821	98.540	98.258
4.750	101.457	101.357	101.091	100.700	4.750	101.128	101.028	100.763	100.372	3.375	99.357	99.257	98.975	98.694

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	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.375	0.250	0.250	0.250	0.125	0.125	0.125	0.000
4.75-5.125	0.125	0.125	0.125	0.125	0.125	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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	96.378	96.066	95.566	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.858	96.546	96.046	6.750	101.750	101.500	101.250
4.875	95.997	95.731	95.341	6.250	102.250	102.000	101.500	4.500	97.786	97.458	96.864	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.619	95.353	94.963					4.625	98.227	97.899	97.305	Rate	30 Day	45 Day	60 Day
5.125	95.228	94.962	94.571					4.750	97.815	97.549	97.158	6.250	100.750	100.500	100.250
5.250	95.721	95.471	95.221					4.875	98.261	97.995	97.604	6.750	101.750	101.500	101.250
5.375	97.702	97.452	97.202					5.000	98.639	98.373	97.982	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	97.444	97.194	96.944					5.125	99.030	98.764	98.373				
5.625	97.112	96.862	96.612					5.500	100.001	99.751	99.501				
5.750	99.655	99.405	99.155					5.625	100.334	100.084	99.834				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.526	100.276	100.026				

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

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	97.989	97.839	97.689
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	99.044	98.894	98.744
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	99.447	99.297	99.147
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	94.121	93.883	93.644	3.500	99.764	99.614	99.464
3.750	97.755	97.605	97.105	3.750	97.616	97.466	96.966	2.875	94.575	94.337	94.098	3.625	98.600	98.450	98.300
3.875	98.268	98.118	97.618	3.875	98.033	97.883	97.383	3.000	95.007	94.769	94.530	Margin = 2.250		Index = 1.300	
4.000	98.757	98.607	98.107	4.000	98.421	98.271	97.771	3.125	95.457	95.219	94.980	30 Year OTC			
4.125	99.238	99.088	98.588	4.125	98.830	98.680	98.180	3.250	96.096	95.815	95.534	Rate	30 Day	45 Day	60 Day
4.250	98.796	98.646	98.052	4.250	98.631	98.481	97.887	3.375	96.532	96.251	95.970	3.250	96.289	96.039	95.789
4.375	99.268	99.118	98.524	4.375	99.005	98.855	98.261	3.500	96.926	96.645	96.364	3.375	97.097	96.847	96.597
4.500	99.728	99.578	98.984	4.500	99.329	99.179	98.585	3.625	97.320	97.039	96.758	3.500	97.628	97.378	97.128
4.625	100.169	100.019	99.425	4.625	99.694	99.544	98.950	3.750	96.660	96.441	96.223	3.625	98.144	97.894	97.644
4.750	98.944	98.678	98.288	4.750	98.716	98.450	98.060	3.875	N/A	N/A	N/A	3.750	97.755	97.443	96.943
4.875	99.391	99.125	98.735	4.875	99.034	98.768	98.378	4.000	N/A	N/A	N/A	3.875	98.268	97.956	97.456
5.000	99.769	99.503	99.113	5.000	99.138	98.872	98.482	4.125	N/A	N/A	N/A	4.000	98.757	98.445	97.945
5.125	100.160	99.894	99.504	5.125	99.393	99.127	98.737	4.250	N/A	N/A	N/A	4.125	99.238	98.926	98.426
5.250	98.283	98.033	97.783	5.250	98.041	97.791	97.541	4.375	N/A	N/A	N/A	4.250	98.796	98.468	97.874
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	97.855	97.755	97.605	97.105	3.750	97.716	97.616	97.466	96.966	2.750	94.877	94.777	94.539	94.300
3.875	98.368	98.268	98.118	97.618	3.875	98.133	98.033	97.883	97.383	2.875	95.331	95.231	94.993	94.754
4.000	98.857	98.757	98.607	98.107	4.000	98.521	98.421	98.271	97.771	3.000	95.763	95.663	95.425	95.186
4.125	99.338	99.238	99.088	98.588	4.125	98.930	98.830	98.680	98.180	3.125	96.213	96.113	95.875	95.636
4.250	98.896	98.796	98.646	98.052	4.250	98.731	98.631	98.481	97.887	3.250	97.946	97.846	97.565	97.284
4.375	99.368	99.268	99.118	98.524	4.375	99.105	99.005	98.855	98.261	3.375	98.382	98.282	98.001	97.720
4.500	99.828	99.728	99.578	98.984	4.500	99.429	99.329	99.179	98.585	3.500	98.776	98.676	98.395	98.114
4.625	100.269	100.169	100.019	99.425	4.625	99.794	99.694	99.544	98.950	3.625	99.170	99.070	98.789	98.508
4.750	99.044	98.944	98.678	98.288	4.750	98.816	98.716	98.450	98.060	3.750	98.323	98.223	98.004	97.786

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		
IA, 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 = 3.750%-4.625%			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	6.250	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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/25/2022

5/9/2022

5/23/2022

W. Rate Sheet Dated: 3/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	93.312	93.212	93.112	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	92.566	92.466	92.366	2.000	N/A	N/A	N/A	3.000	93.279	93.179	93.079
3.125	93.913	93.812	93.713	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	93.366	93.254	93.166	2.125	N/A	N/A	N/A	3.125	93.862	93.749	93.654
3.250	94.657	94.556	94.457	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	94.069	93.957	93.869	2.250	N/A	N/A	N/A	3.250	94.606	94.493	94.398
3.375	95.642	95.541	95.442	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	95.070	94.955	94.870	2.375	N/A	N/A	N/A	3.375	95.591	95.478	95.383
3.500	96.196	96.095	95.996	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	95.826	95.711	95.626	2.500	N/A	N/A	N/A	3.500	96.144	96.031	95.936
3.625	96.668	96.567	96.468	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	96.556	96.441	96.356	2.625	N/A	N/A	N/A	3.625	96.617	96.504	96.409
3.750	97.275	97.171	97.075	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	97.224	97.093	97.024	2.750	N/A	N/A	N/A	3.750	97.221	97.108	97.008
3.875	97.846	97.742	97.646	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.935	97.782	97.735	2.875	N/A	N/A	N/A	3.875	97.791	97.678	97.578
3.990	98.234	98.130	98.034	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	98.501	98.349	98.301	2.990	N/A	N/A	N/A	3.990	98.180	98.067	97.967
4.000	98.334	98.230	98.134	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	98.601	98.449	98.401	3.000	N/A	N/A	N/A	4.000	98.280	98.167	98.067
4.125	98.887	98.745	98.687	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	99.186	99.033	98.986	3.125	N/A	N/A	N/A	4.125	98.909	98.723	98.566
4.250	99.403	99.261	99.203	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	99.605	99.453	99.405	3.250	N/A	N/A	N/A	4.250	99.425	99.239	99.082
4.375	99.946	99.804	99.746	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	100.064	99.911	99.864	3.375	N/A	N/A	N/A	4.375	99.968	99.782	99.625
4.500	100.419	100.277	100.219	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	100.398	100.246	100.198	3.500	N/A	N/A	N/A	4.500	100.442	100.256	100.099
4.625	100.876	100.715	100.674	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.781	100.615	100.571	3.625	N/A	N/A	N/A	4.625	100.994	100.784	100.594
4.750	101.454	101.293	101.252	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.269	101.103	101.059	3.750	N/A	N/A	N/A	4.750	101.572	101.362	101.172
4.875	101.884	101.723	101.682	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.622	101.456	101.412	3.875	N/A	N/A	N/A	4.875	102.002	101.792	101.602
4.990	102.106	101.945	101.904	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.716	101.550	101.506	3.990	N/A	N/A	N/A	4.990	102.225	102.015	101.825
5.000	102.206	102.045	102.004	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.816	101.650	101.606	4.000	N/A	N/A	N/A	5.000	102.325	102.115	101.925
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	94.003	93.855	93.803	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	95.660	95.560	95.460	2.500	95.576	95.471	95.364
2.875	N/A	N/A	N/A	3.125	94.714	94.559	94.514	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.243	96.143	96.043	2.625	96.160	96.055	95.948
2.990	N/A	N/A	N/A	3.250	95.365	95.210	95.165	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	96.798	96.698	96.598	2.750	96.714	96.609	96.502
3.000	N/A	N/A	N/A	3.375	96.352	96.206	96.152	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.241	97.141	97.041	2.875	97.157	97.052	96.945
3.125	N/A	N/A	N/A	3.500	97.094	96.948	96.894	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	97.654	97.554	97.454	2.990	97.570	97.465	97.358
3.250	N/A	N/A	N/A	3.625	97.806	97.660	97.606	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	97.754	97.654	97.554	3.000	97.670	97.565	97.458
3.375	N/A	N/A	N/A	3.750	98.405	98.259	98.205	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.222	98.122	98.022	3.125	98.138	98.033	97.926
3.500	N/A	N/A	N/A	3.875	98.923	98.777	98.723	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	98.398	98.298	98.198	3.250	98.304	98.183	98.060
3.625	N/A	N/A	N/A	3.990	99.245	99.099	99.045	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	99.060	98.960	98.860	3.375	98.966	98.845	98.722
3.750	N/A	N/A	N/A	4.000	99.345	99.199	99.145	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	99.469	99.369	99.269	3.500	99.432	99.275	99.131
3.875	N/A	N/A	N/A	4.125	99.743	99.594	99.543	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	99.987	99.886	99.787	3.625	100.028	99.858	99.692
3.990	N/A	N/A	N/A	4.250	100.160	99.997	99.958	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	100.512	100.397	100.312	3.750	100.553	100.383	100.194
4.000	N/A	N/A	N/A	4.375	100.656	100.493	100.454	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.012	100.897	100.812	3.875	101.054	100.884	100.695
4.125	N/A	N/A	N/A	4.500	101.066	100.903	100.864	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	101.414	101.299	101.214	3.990	101.455	101.285	101.096
4.250	N/A	N/A	N/A	4.625	101.417	101.254	101.215	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	101.514	101.399	101.314	4.000	101.555	101.385	101.196
4.375	N/A	N/A	N/A	4.750	101.720	101.543	101.494	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	101.928	101.813	101.728	4.125	101.969	101.799	101.610
4.500	N/A	N/A	N/A	4.875	102.105	101.928	101.879	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	101.584	101.459	101.384	4.250	101.657	101.455	101.243
4.625	N/A	N/A	N/A	4.990	102.265	102.088	102.039	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	101.872	101.747	101.672	4.375	101.944	101.742	101.530
4.750	N/A	N/A	N/A	5.000	102.365	102.188	102.139	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	101.935	101.810	101.735	4.500	102.007	101.805	101.593
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	96.185	95.985	95.985	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.535	96.335	96.335
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.623	96.423	96.423	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.118	96.918	96.918
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.011	96.811	96.811	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.673	97.473	97.473
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.319	97.119	97.119	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.122	97.922	97.922
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.729	97.529	97.529	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.542	98.342	98.342
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.829	97.629	97.629	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.642	98.442	98.442
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.266	98.066	98.066	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.118	98.918	98.918
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.621	98.421	98.421	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.667	98.667	98.667
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.141	98.941	98.941	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.326	99.126	99.126
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.428	99.228	99.228	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.729	99.529	99.529
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.785	99.585	99.585	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.226	100.026	100.026
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.800	99.600	99.600	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.680	100.480	100.480
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	100.140	99.940	99.940	3.375	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.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	93.312	93.212	93.112	3.000	92.566	92.466	92.366	3.000	94.003	93.855	93.803	2.500	95.660	95.560	95.460	2.500	96.185	95.985	95.985
3.125	93.913	93.812	93.713	3.125	93.366	93.254	93.166	3.125	94.714	94.559	94.514	2.625	96.243	96.143	96.043	2.625	96.623	96.423	96.423
3.250	94.657	94.556	94.457	3.250	94.069	93.957	93.869	3.250	95.365	95.210	95.165	2.750	96.798	96.698	96.598	2.750	97.011	96.811	96.811
3.375	95.642	95.541	95.442	3.375	95.070	94.955	94.870	3.375	96.352	96.206	96.152	2.875	97.241	97.141	97.041	2.875	97.319	97.119	97.119
3.500	96.196	96.095	95.996	3.500	95.826	95.711	95.626	3.500	97.094	96.948	96.894	2.990	97.654	97.554	97.454	2.990	97.729	97.529	97.529
3.625	96.668	96.567	96.468	3.625	96.556	96.441	96.356	3.625	97.806	97.660	97.606	3.000	97.754	97.654	97.554	3.000	97.829	97.629	97.629
3.750	97.275	97.171	97.075	3.750	97.224	97.093	97.024	3.750	98.405	98.259	98.205	3.125	98.222	98.122	98.022	3.125	98.266	98.066	98.066
3.875	97.846	97.742	97.646	3.875	97.935	97.782	97.735	3.875	98.923	98.777	98.723	3.250	98.398	98.298	98.198	3.250	98.621	98.421	98.421
3.990	98.234	98.130	98.034	3.990	98.501	98.349	98.301	3.990	99.245	99.099	99.045	3.375	99.060	98.960	98.860	3.375	99.141	98.941	98.941
4.000	98.334	98.230	98.134	4.000	98.601	98.449	98.401	4.000	99.345	99.199	99.145	3.500	99.469	99.369	99.269	3.500	99.428	99.228	99.228
4.125	98.887	98.745	98.687	4.125	99.186	99.033	98.986	4.125	99.743	99.594	99.543	3.625	99.987	99.886	99.787	3.625	99.785	99.585	99.585
4.250	99.403	99.261	99.203	4.250	99.605	99.453	99.405	4.250	100.160	99.997	99.958	3.750	100.512	100.397	100.312	3.750	99.800	99.600	99.600
4.375	99.946	99.804	99.746	4.375	100.064	99.911	99.864	4.375	100.656	100.493	100.454	3.875	101.012	100.897	100.812	3.875	100.140	99.940	99.940
4.500	100.419	100.277	100.219	4.500	100.398	100.246	100.198	4.500	101.066	100.903	100.864	3.990	101.414	101.299	101.214	3.990	100.380	100.180	100.180
4.625	100.876	100.715	100.674	4.625	100.781	100.615	100.571	4.625	101.417	101.254	101.215	4.000	101.514	101.399	101.314	4.000	100.480	100.280	100.280
4.750	101.454	101.293	101.252	4.750	101.269	101.103	101.059	4.750	101.720	101.543	101.494	4.125	101.928	101.813	101.728	4.125	100.765	100.565	100.565
4.875	101.884	101.723	101.682	4.875	101.622	101.456	101.412	4.875	102.105	101.928	101.879	4.250	101.584	101.459	101.384	4.250	99.671	99.471	99.471
4.990	102.106	101.945	101.904	4.990	101.716	101.550	101.506	4.990	102.265	102.088	102.039	4.375	101.872	101.747	101.672	4.375	99.867	99.667	99.667
5.000	102.206	102.045	102.004	5.000	101.816	101.650	101.606	5.000	102.365	102.188	102.139	4.500	101.935	101.810	101.735	4.500	99.903	99.703	99.703

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

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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



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

30 Day Lock Exp.: 4/25/2022
45 Day Lock Exp.: 5/9/2022
60 Day Lock Exp.: 5/23/2022

W. Rate Sheet Dated: 3/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				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	93.372	93.272	93.172	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.172	93.072	92.972	2.750	N/A	N/A	N/A	3.000	92.753	92.653	92.553
3.125	94.214	94.114	94.014	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.018	93.918	93.818	2.875	N/A	N/A	N/A	3.125	93.648	93.548	93.448
3.250	94.752	94.639	94.457	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	94.496	94.383	94.201	2.990	N/A	N/A	N/A	3.250	94.008	93.895	93.713
3.375	95.825	95.714	95.530	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	95.755	95.644	95.460	3.000	N/A	N/A	N/A	3.375	95.081	94.970	94.786
3.500	96.411	96.302	96.117	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	95.997	95.888	95.703	3.125	N/A	N/A	N/A	3.500	95.667	95.558	95.373
3.625	96.899	96.792	96.610	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	96.389	96.282	96.100	3.250	N/A	N/A	N/A	3.625	96.156	96.049	95.867
3.750	97.499	97.381	97.247	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.223	97.105	96.971	3.375	N/A	N/A	N/A	3.750	95.634	95.516	95.382
3.875	98.090	97.974	97.836	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	97.624	97.508	97.370	3.500	N/A	N/A	N/A	3.875	96.225	96.109	95.971
3.990	98.496	98.381	98.243	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.144	98.029	97.891	3.625	N/A	N/A	N/A	3.990	96.631	96.516	96.378
4.000	98.596	98.481	98.343	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.244	98.129	97.991	3.750	N/A	N/A	N/A	4.000	96.731	96.616	96.478
4.125	99.033	98.918	98.783	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.595	98.480	98.345	3.875	N/A	N/A	N/A	4.125	97.168	97.053	96.918
4.250	99.587	99.441	99.301	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.569	98.423	98.283	3.990	N/A	N/A	N/A	4.250	96.672	96.526	96.386
4.375	100.104	99.959	99.818	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.090	98.945	98.804	4.000	N/A	N/A	N/A	4.375	97.190	97.045	96.904
4.500	100.657	100.512	100.370	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.653	99.508	99.366	4.125	N/A	N/A	N/A	4.500	97.742	97.597	97.455
4.625	100.946	100.802	100.655	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.952	99.808	99.661	4.250	N/A	N/A	N/A	4.625	98.371	98.227	98.080
4.750	101.350	101.231	101.058	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.624	99.505	99.332	4.375	N/A	N/A	N/A	4.750	98.194	98.075	97.902
4.875	101.841	101.723	101.546	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.181	100.063	99.886	4.500	N/A	N/A	N/A	4.875	98.685	98.567	98.390
4.990	102.097	101.978	101.803	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.449	100.330	100.155	4.625	N/A	N/A	N/A	4.990	98.940	98.821	98.646
5.000	102.197	102.078	101.903	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.549	100.430	100.255	4.750	N/A	N/A	N/A	5.000	99.040	98.921	98.746
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
2.750	N/A	N/A	N/A	3.000	94.200	94.100	93.924	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	95.683	95.583	95.458	2.500	95.137	95.037	94.912
2.875	N/A	N/A	N/A	3.125	94.889	94.789	94.609	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.258	96.158	96.032	2.625	95.634	95.534	95.408
2.990	N/A	N/A	N/A	3.250	95.646	95.546	95.357	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	96.805	96.705	96.578	2.750	95.618	95.518	95.391
3.000	N/A	N/A	N/A	3.375	96.662	96.562	96.366	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	97.466	97.366	97.236	2.875	96.279	96.179	96.049
3.125	N/A	N/A	N/A	3.500	97.282	97.182	96.984	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	97.753	97.653	97.522	2.990	96.566	96.466	96.335
3.250	N/A	N/A	N/A	3.625	98.018	97.918	97.717	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	97.853	97.753	97.622	3.000	96.666	96.566	96.435
3.375	N/A	N/A	N/A	3.750	98.724	98.624	98.418	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.007	97.907	97.767	3.125	97.574	97.474	97.334
3.500	N/A	N/A	N/A	3.875	99.231	99.131	98.924	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	98.466	98.366	98.226	3.250	96.642	96.542	96.402
3.625	N/A	N/A	N/A	3.990	99.547	99.447	99.238	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	99.127	99.027	98.885	3.375	97.304	97.204	97.062
3.750	N/A	N/A	N/A	4.000	99.647	99.547	99.338	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	99.542	99.442	99.299	3.500	97.719	97.619	97.476
3.875	N/A	N/A	N/A	4.125	99.594	99.494	99.290	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	99.836	99.736	99.600	3.625	98.823	98.723	98.587
3.990	N/A	N/A	N/A	4.250	100.076	99.976	99.768	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.431	100.331	100.196	3.750	98.504	98.404	98.269
4.000	N/A	N/A	N/A	4.375	100.565	100.465	100.256	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.753	100.653	100.515	3.875	98.826	98.726	98.588
4.125	N/A	N/A	N/A	4.500	100.894	100.794	100.583	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.075	100.975	100.840	3.990	99.148	99.048	98.913
4.250	N/A	N/A	N/A	4.625	100.925	100.806	100.541	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.175	101.075	100.940	4.000	99.248	99.148	99.013
4.375	N/A	N/A	N/A	4.750	101.370	101.251	100.984	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.757	100.657	100.557	4.125	99.007	98.907	98.807
4.500	N/A	N/A	N/A	4.875	101.800	101.682	101.413	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.181	101.081	100.981	4.250	98.932	98.832	98.732
4.625	N/A	N/A	N/A	4.990	101.938	101.820	101.550	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	101.567	101.467	101.367	4.375	99.318	99.218	99.118
4.750	N/A	N/A	N/A	5.000	102.038	101.920	101.650	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	101.925	101.825	101.725	4.500	99.676	99.576	99.476
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	95.079	94.979	94.854	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	95.674	95.574	95.448	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	96.237	96.137	96.010	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	96.912	96.812	96.682	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	97.215	97.115	96.984	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	97.315	97.215	97.084	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	98.021	97.921	97.781	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	97.704	97.604	97.464	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	98.371	98.271	98.129	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	98.786	98.686	98.543	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	99.694	99.594	99.458	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.815	99.715	99.580	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	100.143	100.043	99.905	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	100.469	100.369	100.234	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	100.569	100.469	100.334	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	101.483	101.383	101.283	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.577	100.477	100.377	3.875	N/A	N/A	N/A	3.875	N/A	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.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	93.372	93.272	93.172	3.000	93.172	93.072	92.972	3.000	94.200	94.100	93.924	2.500	95.683	95.583	95.458	2.500	95.079	94.979	94.854
3.125	94.214	94.114	94.014	3.125	94.018	93.918	93.818	3.125	94.889	94.789	94.609	2.625	96.258	96.158	96.032	2.625	95.674	95.574	95.448
3.250	94.752	94.639	94.457	3.250	94.496	94.383	94.201	3.250	95.646	95.546	95.357	2.750	96.805	96.705	96.578	2.750	96.237	96.137	96.010
3.375	95.825	95.714	95.530	3.375	95.755	95.644	95.460	3.375	96.662	96.562	96.366	2.875	97.466	97.366	97.236	2.875	96.912	96.812	96.682
3.500	96.411	96.302	96.117	3.500	95.997	95.888	95.703	3.500	97.282	97.182	96.984	2.990	97.753	97.653	97.522	2.990	97.215	97.115	96.984
3.625	96.899	96.792	96.610	3.625	96.389	96.282	96.100	3.625	98.018	97.918	97.717	3.000	97.853	97.753	97.622	3.000	97.315	97.215	97.084
3.750	97.499	97.381	97.247	3.750	97.223	97.105	96.971	3.750	98.724	98.624	98.418	3.125	98.007	97.907	97.767	3.125	98.021	97.921	97.781
3.875	98.090	97.974	97.836	3.875	97.624	97.508	97.370	3.875	99.231	99.131	98.924	3.250	98.466	98.366	98.226	3.250	97.704	97.604	97.464
3.990	98.496	98.381	98.243	3.990	98.144	98.029	97.891	3.990	99.547	99.447	99.238	3.375	99.127	99.027	98.885	3.375	98.371	98.271	98.129
4.000	98.596	98.481	98.343	4.000	98.244	98.129	97.991	4.000	99.647	99.547	99.338	3.500	99.542	99.442	99.299	3.500	98.786	98.686	98.543
4.125	99.033	98.918	98.783	4.125	98.595	98.480	98.345	4.125	99.594	99.494	99.290	3.625	99.836	99.736	99.600	3.625	99.694	99.594	99.458
4.250	99.587	99.441	99.301	4.250	98.569	98.423	98.283	4.250	100.076	99.976	99.768	3.750	100.431	100.331	100.196	3.750	99.815	99.715	99.580
4.375	100.104	99.959	99.818	4.375	99.090	98.945	98.804	4.375	100.565	100.465	100.256	3.875	100.753	100.653	100.515	3.875	100.143	100.043	99.905
4.500	100.657	100.512	100.370	4.500	99.653	99.508	99.366	4.500	100.894	100.794	100.583	3.990	101.075	100.975	100.840	3.990	100.469	100.369	100.234
4.625	100.946	100.802	100.655	4.625	99.952	99.808	99.661	4.625	100.925	100.806	100.541	4.000	101.175	101.075	100.940	4.000	100.569	100.469	100.334
4.750	101.350	101.231	101.058	4.750	99.624	99.505	99.332	4.750	101.370	101.251	100.984	4.125	100.757	100.657	100.557	4.125	101.483	101.383	101.283
4.875	101.841	101.723	101.546	4.875	100.181	100.063	99.886	4.875	101.800	101.682	101.413	4.250	101.181	101.081	100.981	4.250	100.577	100.477	100.377
4.990	102.097	101.978	101.803	4.990	100.449	100.330	100.155	4.990	101.938	101.820	101.550	4.375	101.567	101.467	101.367	4.375	100.981	100.881	100.781
5.000	102.197	102.078	101.903	5.000	100.549	100.430	100.255	5.000	102.038	101.920	101.650	4.500	101.925	101.825	101.725	4.500	101.359	101.259	101.159

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	N/A	N/A	N/A	N/A	N/A	N/A	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
IA, 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.			
FHA ID# - 1358600006			



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

30 Day Lock Exp.: 4/25/2022
45 Day Lock Exp.: 5/9/2022
60 Day Lock Exp.: 5/23/2022

W. Rate Sheet Dated: 3/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	93.372	93.272	93.172	3.000	94.200	94.100	93.924	2.500	95.683	95.583	95.458	3.000	92.597	92.497	92.397	2.500	94.731	94.631	94.506
3.125	94.214	94.114	94.014	3.125	94.889	94.789	94.609	2.625	96.258	96.158	96.032	3.125	93.441	93.341	93.241	2.625	95.316	95.216	95.090
3.250	94.752	94.639	94.457	3.250	95.646	95.546	95.357	2.750	96.805	96.705	96.578	3.250	93.949	93.836	93.654	2.750	95.871	95.771	95.644
3.375	95.825	95.714	95.530	3.375	96.662	96.562	96.366	2.875	97.466	97.366	97.236	3.375	95.115	95.004	94.820	2.875	96.539	96.439	96.309
3.500	96.411	96.302	96.117	3.500	97.282	97.182	96.984	2.990	97.753	97.653	97.522	3.500	95.529	95.420	95.235	2.990	96.834	96.734	96.603
3.625	96.899	96.792	96.610	3.625	98.018	97.918	97.717	3.000	97.853	97.753	97.622	3.625	95.969	95.862	95.680	3.000	96.934	96.834	96.703
3.750	97.499	97.381	97.247	3.750	98.724	98.624	98.418	3.125	98.007	97.907	97.767	3.750	96.686	96.568	96.434	3.125	97.364	97.264	97.124
3.875	98.090	97.974	97.836	3.875	99.231	99.131	98.924	3.250	98.466	98.366	98.226	3.875	97.182	97.066	96.928	3.250	97.435	97.335	97.195
3.990	98.496	98.381	98.243	3.990	99.547	99.447	99.238	3.375	99.127	99.027	98.885	3.990	97.645	97.530	97.392	3.375	98.099	97.999	97.857
4.000	98.596	98.481	98.343	4.000	99.647	99.547	99.338	3.500	99.542	99.442	99.299	4.000	97.745	97.630	97.492	3.500	98.514	98.414	98.271
4.125	99.033	98.918	98.783	4.125	99.594	99.494	99.290	3.625	99.836	99.736	99.600	4.125	98.139	98.024	97.889	3.625	99.115	99.015	98.879
4.250	99.587	99.441	99.301	4.250	100.076	99.976	99.768	3.750	100.431	100.331	100.196	4.250	98.403	98.257	98.117	3.750	99.473	99.373	99.238
4.375	100.104	99.959	99.818	4.375	100.565	100.465	100.256	3.875	100.753	100.653	100.515	4.375	98.922	98.777	98.636	3.875	99.798	99.698	99.560
4.500	100.657	100.512	100.370	4.500	100.894	100.794	100.583	3.990	101.075	100.975	100.840	4.500	99.480	99.335	99.193	3.990	100.122	100.022	99.887
4.625	100.946	100.802	100.655	4.625	100.925	100.806	100.541	4.000	101.175	101.075	100.940	4.625	99.774	99.630	99.483	4.000	100.222	100.122	99.987
4.750	101.350	101.231	101.058	4.750	101.370	101.251	100.984	4.125	100.757	100.657	100.557	4.750	99.812	99.693	99.520	4.125	100.470	100.370	100.270
4.875	101.841	101.723	101.546	4.875	101.800	101.682	101.413	4.250	101.181	101.081	100.981	4.875	100.336	100.218	100.041	4.250	100.229	100.129	100.029
4.990	102.097	101.978	101.803	4.990	101.938	101.820	101.550	4.375	101.567	101.467	101.367	4.990	100.598	100.479	100.304	4.375	100.624	100.524	100.424
5.000	102.197	102.078	101.903	5.000	102.038	101.920	101.650	4.500	101.925	101.825	101.725	5.000	100.698	100.579	100.404	4.500	100.992	100.892	100.792

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
IA, 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.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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



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.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			101.050	
NOO without PPP*			100.425	
Rate	30 Day	45 Day	60 Day	
4.125	93.175	93.050	92.925	
4.250	94.050	93.925	93.800	
4.375	94.550	94.425	94.300	
4.500	95.050	94.925	94.800	
4.625	95.675	95.550	95.425	
4.750	96.300	96.175	96.050	
4.875	96.675	96.550	96.425	
4.990	97.135	97.010	96.885	
5.125	97.425	97.300	97.175	
5.250	97.800	97.675	97.550	
5.375	98.300	98.175	98.050	
5.500	98.550	98.425	98.300	
5.625	99.300	99.175	99.050	
5.750	99.550	99.425	99.300	
5.875	99.800	99.675	99.550	
5.990	100.030	99.905	99.780	
6.125	100.300	100.175	100.050	
6.250	100.550	100.425	100.300	
6.375	100.800	100.675	100.550	
6.500	101.050	100.925	100.800	
6.625	101.175	101.050	100.925	
6.750	101.425	101.300	101.175	
6.875	101.675	101.550	101.425	
6.990	101.905	101.780	101.655	
7.125	102.050	101.925	101.800	
7.250	102.175	102.050	101.925	
7.375	102.300	102.175	102.050	
7.500	102.425	102.300	102.175	
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*			101.050	
NOO without PPP*			100.425	
Rate	30 Day	45 Day	60 Day	
4.125	92.925	92.800	92.675	
4.250	93.800	93.675	93.550	
4.375	94.300	94.175	94.050	
4.500	94.800	94.675	94.550	
4.625	95.425	95.300	95.175	
4.750	96.050	95.925	95.800	
4.875	96.425	96.300	96.175	
4.990	96.885	96.760	96.635	
5.125	97.175	97.050	96.925	
5.250	97.550	97.425	97.300	
5.375	98.050	97.925	97.800	
5.500	98.300	98.175	98.050	
5.625	99.050	98.925	98.800	
5.750	99.300	99.175	99.050	
5.875	99.550	99.425	99.300	
5.990	99.780	99.655	99.530	
6.125	100.050	99.925	99.800	
6.250	100.300	100.175	100.050	
6.375	100.550	100.425	100.300	
6.500	100.800	100.675	100.550	
6.625	100.925	100.800	100.675	
6.750	101.175	101.050	100.925	
6.875	101.425	101.300	101.175	
6.990	101.655	101.530	101.405	
7.125	101.800	101.675	101.550	
7.250	101.925	101.800	101.675	
7.375	102.050	101.925	101.800	
7.500	102.175	102.050	101.925	
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*			101.050	
NOO without PPP*			100.425	
Rate	30 Day	45 Day	60 Day	
4.250	93.550	93.425	93.300	
4.375	94.050	93.925	93.800	
4.500	94.550	94.425	94.300	
4.625	95.175	95.050	94.925	
4.750	95.800	95.675	95.550	
4.875	96.175	96.050	95.925	
4.990	96.635	96.510	96.385	
5.125	96.925	96.800	96.675	
5.250	97.300	97.175	97.050	
5.375	97.800	97.675	97.550	
5.500	98.050	97.925	97.800	
5.625	98.800	98.675	98.550	
5.750	99.050	98.925	98.800	
5.875	99.300	99.175	99.050	
5.990	99.530	99.405	99.280	
6.125	99.800	99.675	99.550	
6.250	100.050	99.925	99.800	
6.375	100.300	100.175	100.050	
6.500	100.550	100.425	100.300	
6.625	100.675	100.550	100.425	
6.750	100.925	100.800	100.675	
6.875	101.175	101.050	100.925	
6.990	101.405	101.280	101.155	
7.125	101.550	101.425	101.300	
7.250	101.675	101.550	101.425	
7.375	101.800	101.675	101.550	
7.500	101.925	101.800	101.675	
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 <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
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)