

W. Rate Sheet Dated: 3/28/2022

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	96.595	96.361	96.111	3.250	96.640	96.406	96.156	1.875	90.534	90.384	90.234	3.125	98.694	98.544	98.394
3.375	97.291	97.057	96.807	3.375	97.015	96.781	96.531	2.000	89.384	89.234	89.084	3.250	99.770	99.620	99.470
3.500	95.975	95.741	95.491	3.500	97.491	97.256	97.006	2.125	90.384	90.234	90.084	3.375	100.187	100.037	99.887
3.625	98.365	98.130	97.880	3.625	97.940	97.706	97.456	2.250	92.357	92.173	91.990	3.500	98.895	98.745	98.595
3.750	98.051	97.901	97.557	3.750	97.797	97.647	97.303	2.375	92.968	92.784	92.600	3.625	99.294	99.144	98.994
3.875	98.467	98.317	97.973	3.875	98.138	97.988	97.645	2.500	91.817	91.633	91.450	Margin = 2.250		Index = 1.300	
4.000	98.962	98.812	98.468	4.000	98.565	98.415	98.071	2.625	92.817	92.633	92.450	30 Year OTC			
4.125	99.475	99.325	98.981	4.125	98.988	98.838	98.494	2.750	94.660	94.441	94.222	Rate	30 Day	45 Day	60 Day
4.250	99.721	99.571	99.196	4.250	99.480	99.330	98.955	2.875	95.290	95.072	94.853	4.000	98.370	98.058	97.714
4.375	100.119	99.969	99.594	4.375	99.785	99.635	99.260	3.000	95.758	95.540	95.321	4.125	98.883	98.571	98.227
4.500	100.576	100.426	100.051	4.500	100.194	100.044	99.669	3.125	96.227	96.008	95.789	4.500	99.984	99.593	99.218
4.625	101.032	100.882	100.507	4.625	100.518	100.368	99.993	3.250	96.571	96.301	96.032	4.625	100.440	100.049	99.674
4.750	100.739	100.589	100.151	4.750	100.466	100.316	99.878	3.375	97.021	96.752	96.482	4.750	100.047	99.625	99.188
4.875	101.093	100.943	100.506	4.875	100.705	100.555	100.118	3.500	97.471	97.202	96.932	4.875	100.501	100.079	99.642
5.000	101.519	101.369	100.931	5.000	101.071	100.921	100.483	3.625	97.895	97.626	97.356	5.000	100.927	100.505	100.068
5.125	101.965	101.815	101.378	5.125	101.287	101.137	100.700	3.750	97.053	96.819	96.585	5.125	101.373	100.951	100.514
5.250	102.972	102.722	102.472	5.250	102.663	102.413	102.163	3.875	97.470	97.235	97.001	5.500	103.053	102.803	102.553
5.375	103.284	103.034	102.784	5.375	102.737	102.487	102.237	4.000	97.871	97.637	97.402	5.625	103.456	103.206	102.956
6.250	103.441	103.341	103.241	6.250	102.227	102.127	102.027	4.125	98.269	98.035	97.801	6.250	103.237	102.987	102.737

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	96.695	96.595	96.361	96.111	3.250	96.440	96.340	96.106	95.856	1.875	92.664	92.564	92.414	92.264
3.375	97.509	97.409	97.175	96.925	3.375	96.915	96.815	96.581	96.331	2.000	91.514	91.414	91.264	91.114
3.500	96.175	96.075	95.841	95.591	3.500	97.391	97.291	97.056	96.806	2.125	92.514	92.414	92.264	92.114
3.625	98.565	98.465	98.230	97.980	3.625	97.840	97.740	97.506	97.256	2.250	94.487	94.387	94.203	94.020
3.750	98.251	98.151	98.001	97.657	3.750	97.997	97.897	97.747	97.403	2.375	95.098	94.998	94.814	94.630
3.875	98.767	98.667	98.517	98.173	3.875	98.438	98.338	98.188	97.845	2.500	93.947	93.847	93.663	93.480
4.000	99.262	99.162	99.012	98.668	4.000	98.865	98.765	98.615	98.271	2.625	94.947	94.847	94.663	94.480
4.125	99.775	99.675	99.525	99.181	4.125	99.288	99.188	99.038	98.694	2.750	95.690	95.590	95.371	95.152
4.250	99.921	99.821	99.671	99.296	4.250	99.680	99.580	99.430	99.055	2.875	96.320	96.220	96.002	95.783
4.375	100.419	100.319	100.169	99.794	4.375	100.085	99.985	99.835	99.460	3.000	96.788	96.688	96.470	96.251
4.500	100.876	100.776	100.626	100.251	4.500	100.494	100.394	100.244	99.869	3.125	97.257	97.157	96.938	96.719
4.625	101.332	101.232	101.082	100.707	4.625	100.818	100.718	100.568	100.193	3.250	98.201	98.101	97.881	97.562
4.750	100.939	100.839	100.689	100.251	4.750	100.666	100.566	100.416	99.978	3.375	98.651	98.551	98.282	98.012

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	95.620	95.308	94.964	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.133	95.821	95.477	6.750	101.750	101.500	101.250
4.875	95.444	95.022	94.585	6.250	102.250	102.000	101.500	4.500	97.234	96.843	96.468	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.019	94.597	94.160					4.625	97.690	97.299	96.924	Rate	30 Day	45 Day	60 Day
5.125	94.572	94.150	93.713					4.750	97.297	96.875	96.438	6.250	100.750	100.500	100.250
5.250	95.096	94.846	94.596					4.875	97.751	97.329	96.892	6.750	101.750	101.500	101.250
5.375	97.816	97.566	97.316					5.000	98.177	97.755	97.318	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	97.455	97.205	96.955					5.125	98.623	98.201	97.764				
5.625	97.052	96.802	96.552					5.500	100.303	100.053	99.803				
5.750	99.487	99.237	98.987					5.625	100.706	100.456	100.206				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.487	100.237	99.987				

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/27/2022

45 Day Lock Exp.:

5/12/2022

60 Day Lock Exp.:

5/27/2022

W. Rate Sheet Dated: 3/28/2022

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	98.444	98.294	98.144
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	99.520	99.370	99.220
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	99.937	99.787	99.637
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	93.208	92.989	92.771	3.500	98.645	98.495	98.345
3.750	97.176	97.026	96.682	3.750	97.022	96.872	96.528	2.875	93.839	93.620	93.402	3.625	99.044	98.894	98.744
3.875	97.692	97.542	97.198	3.875	97.463	97.313	96.969	3.000	94.307	94.088	93.870	Margin = 2.250		Index = 1.300	
4.000	98.187	98.037	97.693	4.000	97.890	97.740	97.396	3.125	94.775	94.556	94.338	30 Year OTC			
4.125	98.700	98.550	98.206	4.125	98.313	98.163	97.819	3.250	95.376	95.106	94.837	Rate	30 Day	45 Day	60 Day
4.250	98.284	98.134	97.759	4.250	98.143	97.993	97.618	3.375	95.826	95.556	95.287	3.250	95.195	94.945	94.695
4.375	98.782	98.632	98.257	4.375	98.548	98.398	98.023	3.500	96.276	96.006	95.737	3.375	96.009	95.759	95.509
4.500	99.239	99.089	98.714	4.500	98.957	98.807	98.432	3.625	96.700	96.430	96.161	3.500	94.675	94.425	94.175
4.625	99.695	99.545	99.170	4.625	99.280	99.130	98.755	3.750	96.358	96.124	95.889	3.625	97.065	96.815	96.565
4.750	98.426	98.276	97.839	4.750	98.253	98.103	97.666	3.875	N/A	N/A	N/A	3.750	97.176	96.864	96.520
4.875	98.881	98.731	98.294	4.875	98.593	98.443	98.006	4.000	N/A	N/A	N/A	3.875	97.692	97.380	97.036
5.000	99.306	99.156	98.719	5.000	98.958	98.808	98.371	4.125	N/A	N/A	N/A	4.000	98.187	97.875	97.531
5.125	99.753	99.603	99.166	5.125	99.175	99.025	98.588	4.250	N/A	N/A	N/A	4.125	98.700	98.388	98.044
5.250	98.472	98.222	97.972	5.250	98.263	98.013	97.763	4.375	N/A	N/A	N/A	4.250	98.284	97.893	97.518
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	97.276	97.176	97.026	96.682	3.750	97.122	97.022	96.872	96.528	2.750	93.902	93.802	93.583	93.365
3.875	97.792	97.692	97.542	97.198	3.875	97.563	97.463	97.313	96.969	2.875	94.533	94.433	94.214	93.996
4.000	98.287	98.187	98.037	97.693	4.000	97.990	97.890	97.740	97.396	3.000	95.001	94.901	94.682	94.464
4.125	98.800	98.700	98.550	98.206	4.125	98.413	98.313	98.163	97.819	3.125	95.469	95.369	95.150	94.932
4.250	98.384	98.284	98.134	97.759	4.250	98.243	98.143	97.993	97.618	3.250	97.101	97.001	96.731	96.462
4.375	98.882	98.782	98.632	98.257	4.375	98.648	98.548	98.398	98.023	3.375	97.551	97.451	97.181	96.912
4.500	99.339	99.239	99.089	98.714	4.500	99.057	98.957	98.807	98.432	3.500	98.001	97.901	97.631	97.362
4.625	99.795	99.695	99.545	99.170	4.625	99.380	99.280	99.130	98.755	3.625	98.425	98.325	98.055	97.786
4.750	98.526	98.426	98.276	97.839	4.750	98.353	98.253	98.103	97.666	3.750	98.208	98.108	97.874	97.639

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
								4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/27/2022

5/12/2022

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W. Rate Sheet Dated: 3/28/2022

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	92.181	92.081	91.981	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	91.545	91.427	91.345	2.000	N/A	N/A	N/A	3.000	92.136	92.036	91.936
3.125	92.893	92.790	92.693	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	92.345	92.227	92.145	2.125	N/A	N/A	N/A	3.125	92.839	92.734	92.639
3.250	93.636	93.533	93.436	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	93.049	92.931	92.849	2.250	N/A	N/A	N/A	3.250	93.583	93.478	93.383
3.375	94.623	94.520	94.423	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	94.044	93.910	93.844	2.375	N/A	N/A	N/A	3.375	94.570	94.465	94.370
3.500	95.181	95.078	94.981	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	94.799	94.665	94.599	2.500	N/A	N/A	N/A	3.500	95.128	95.023	94.928
3.625	95.689	95.570	95.489	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	95.531	95.397	95.331	2.625	N/A	N/A	N/A	3.625	95.620	95.499	95.410
3.750	96.379	96.260	96.179	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.422	96.228	96.220	2.750	N/A	N/A	N/A	3.750	96.310	96.189	96.094
3.875	96.955	96.836	96.755	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.134	96.940	96.932	2.875	N/A	N/A	N/A	3.875	96.886	96.765	96.670
3.990	97.351	97.232	97.151	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.703	97.509	97.501	2.990	N/A	N/A	N/A	3.990	97.286	97.161	97.066
4.000	97.451	97.332	97.251	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.803	97.609	97.601	3.000	N/A	N/A	N/A	4.000	97.386	97.261	97.166
4.125	98.032	97.853	97.832	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.394	98.200	98.192	3.125	N/A	N/A	N/A	4.125	98.013	97.811	97.672
4.250	98.555	98.376	98.355	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.820	98.626	98.618	3.250	N/A	N/A	N/A	4.250	98.536	98.334	98.195
4.375	99.106	98.927	98.906	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	99.286	99.092	99.084	3.375	N/A	N/A	N/A	4.375	99.086	98.884	98.745
4.500	99.589	99.410	99.389	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.627	99.433	99.425	3.500	N/A	N/A	N/A	4.500	99.570	99.368	99.229
4.625	100.099	99.905	99.897	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.066	99.865	99.856	3.625	N/A	N/A	N/A	4.625	100.151	99.941	99.750
4.750	100.689	100.495	100.487	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	100.566	100.365	100.356	3.750	N/A	N/A	N/A	4.750	100.741	100.531	100.340
4.875	101.133	100.939	100.931	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	100.932	100.731	100.722	3.875	N/A	N/A	N/A	4.875	101.185	100.975	100.784
4.990	101.371	101.177	101.169	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.039	100.838	100.829	3.990	N/A	N/A	N/A	4.990	101.423	101.213	101.022
5.000	101.471	101.277	101.269	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.139	100.938	100.929	4.000	N/A	N/A	N/A	5.000	101.523	101.313	101.122
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	92.906	92.753	92.706	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	94.797	94.697	94.597	2.500	94.705	94.600	94.492
2.875	N/A	N/A	N/A	3.125	93.677	93.524	93.477	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	95.380	95.280	95.180	2.625	95.288	95.183	95.075
2.990	N/A	N/A	N/A	3.250	94.356	94.203	94.156	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	95.935	95.835	95.735	2.750	95.843	95.738	95.630
3.000	N/A	N/A	N/A	3.375	95.435	95.282	95.235	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	96.387	96.287	96.187	2.875	96.294	96.189	96.081
3.125	N/A	N/A	N/A	3.500	96.176	96.023	95.976	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	96.802	96.702	96.602	2.990	96.709	96.604	96.496
3.250	N/A	N/A	N/A	3.625	96.890	96.737	96.690	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	96.902	96.802	96.702	3.000	96.809	96.704	96.596
3.375	N/A	N/A	N/A	3.750	97.493	97.340	97.293	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	97.377	97.277	97.177	3.125	97.285	97.180	97.072
3.500	N/A	N/A	N/A	3.875	98.017	97.864	97.817	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	97.637	97.527	97.437	3.250	97.527	97.398	97.261
3.625	N/A	N/A	N/A	3.990	98.343	98.190	98.143	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	98.300	98.190	98.100	3.375	98.190	98.061	97.924
3.750	N/A	N/A	N/A	4.000	98.443	98.290	98.243	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	98.717	98.607	98.517	3.500	98.607	98.478	98.341
3.875	N/A	N/A	N/A	4.125	99.013	98.860	98.795	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	99.228	99.118	99.028	3.625	99.173	99.002	98.853
3.990	N/A	N/A	N/A	4.250	99.454	99.245	99.236	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	99.717	99.575	99.517	3.750	99.700	99.522	99.317
4.000	N/A	N/A	N/A	4.375	99.959	99.750	99.741	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	100.266	100.124	100.066	3.875	100.249	100.071	99.866
4.125	N/A	N/A	N/A	4.500	100.375	100.166	100.157	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	100.674	100.532	100.474	3.990	100.657	100.479	100.274
4.250	N/A	N/A	N/A	4.625	100.740	100.531	100.522	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	100.774	100.632	100.574	4.000	100.757	100.579	100.374
4.375	N/A	N/A	N/A	4.750	100.957	100.741	100.731	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	101.197	101.055	100.997	4.125	101.180	101.002	100.797
4.500	N/A	N/A	N/A	4.875	101.356	101.140	101.130	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	101.175	101.016	100.973	4.250	101.147	100.929	100.684
4.625	N/A	N/A	N/A	4.990	101.533	101.317	101.307	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	101.480	101.321	101.278	4.375	101.451	101.233	100.988
4.750	N/A	N/A	N/A	5.000	101.633	101.417	101.407	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	101.548	101.389	101.346	4.500	101.520	101.302	101.057
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	95.322	95.122	95.122	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	95.610	95.410	95.410
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	95.760	95.560	95.560	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.193	95.993	95.993
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.148	95.948	95.948	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.747	96.547	96.547
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	96.535	96.335	96.335	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.199	96.999	96.999
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	96.964	96.764	96.764	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.620	97.420	97.420
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.064	96.864	96.864	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.720	97.520	97.520
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	97.503	97.303	97.303	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.203	98.003	98.003
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	97.860	97.660	97.660	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.195	97.995	97.995
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	98.382	98.182	98.182	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	98.667	98.467	98.467
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	98.671	98.471	98.471	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.080	98.880	98.880
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.030	98.830	98.830	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.586	99.386	99.386
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.065	98.865	98.865	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.755	99.555	99.555
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	99.447	99.247	99.247	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/27/2022

45 Day Lock Exp.:

5/12/2022

60 Day Lock Exp.:

5/27/2022

W. Rate Sheet Dated: 3/28/2022

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	92.181	92.081	91.981	3.000	91.545	91.427	91.345	3.000	92.906	92.753	92.706	2.500	94.797	94.697	94.597	2.500	95.322	95.122	95.122
3.125	92.893	92.790	92.693	3.125	92.345	92.227	92.145	3.125	93.677	93.524	93.477	2.625	95.380	95.280	95.180	2.625	95.760	95.560	95.560
3.250	93.636	93.533	93.436	3.250	93.049	92.931	92.849	3.250	94.356	94.203	94.156	2.750	95.935	95.835	95.735	2.750	96.148	95.948	95.948
3.375	94.623	94.520	94.423	3.375	94.044	93.910	93.844	3.375	95.435	95.282	95.235	2.875	96.387	96.287	96.187	2.875	96.535	96.335	96.335
3.500	95.181	95.078	94.981	3.500	94.799	94.665	94.599	3.500	96.176	96.023	95.976	2.990	96.802	96.702	96.602	2.990	96.964	96.764	96.764
3.625	95.689	95.570	95.489	3.625	95.531	95.397	95.331	3.625	96.890	96.737	96.690	3.000	96.902	96.802	96.702	3.000	97.064	96.864	96.864
3.750	96.379	96.260	96.179	3.750	96.422	96.228	96.220	3.750	97.493	97.340	97.293	3.125	97.377	97.277	97.177	3.125	97.503	97.303	97.303
3.875	96.955	96.836	96.755	3.875	97.134	96.940	96.932	3.875	98.017	97.864	97.817	3.250	97.637	97.527	97.437	3.250	97.860	97.660	97.660
3.990	97.351	97.232	97.151	3.990	97.703	97.509	97.501	3.990	98.443	98.190	98.143	3.375	98.300	98.190	98.100	3.375	98.382	98.182	98.182
4.000	97.451	97.332	97.251	4.000	97.803	97.609	97.601	4.000	98.443	98.290	98.243	3.500	98.717	98.607	98.517	3.500	98.671	98.471	98.471
4.125	98.032	97.853	97.832	4.125	98.394	98.200	98.192	4.125	99.013	98.804	98.795	3.625	99.228	99.118	99.028	3.625	99.030	98.830	98.830
4.250	98.555	98.376	98.355	4.250	98.820	98.626	98.618	4.250	99.454	99.245	99.236	3.750	99.717	99.575	99.517	3.750	99.065	98.865	98.865
4.375	99.106	98.927	98.906	4.375	99.286	99.092	99.084	4.375	99.959	99.750	99.741	3.875	100.266	100.124	100.066	3.875	99.447	99.247	99.247
4.500	99.589	99.410	99.389	4.500	99.627	99.433	99.425	4.500	100.375	100.166	100.157	3.990	100.674	100.532	100.474	3.990	99.694	99.494	99.494
4.625	100.099	99.905	99.897	4.625	100.066	99.865	99.856	4.625	100.740	100.531	100.522	4.000	100.774	100.632	100.574	4.000	99.794	99.594	99.594
4.750	100.689	100.495	100.487	4.750	100.566	100.365	100.356	4.750	100.957	100.741	100.731	4.125	101.197	101.055	100.997	4.125	100.081	99.881	99.881
4.875	101.133	100.939	100.931	4.875	100.932	100.731	100.722	4.875	101.356	101.140	101.130	4.250	101.175	101.016	100.973	4.250	99.256	99.056	99.054
4.990	101.371	101.177	101.169	4.990	101.039	100.838	100.829	4.990	101.533	101.317	101.307	4.375	101.480	101.321	101.278	4.375	99.461	99.261	99.259
5.000	101.471	101.277	101.269	5.000	101.139	100.938	100.929	5.000	101.633	101.417	101.407	4.500	101.548	101.389	101.346	4.500	99.504	99.304	99.302

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)
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.: 4/27/2022
45 Day Lock Exp.: 5/12/2022
60 Day Lock Exp.: 5/27/2022

W. Rate Sheet Dated: 3/28/2022

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	Rate	30 Day	45 Day	60 Day		
3.000	92.222	92.107	92.022	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	90.072	89.957	89.872	2.750	N/A	N/A	N/A	3.000	91.603	91.488	91.403	3.125	92.475	92.360	92.275		
3.125	93.041	92.926	92.841	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	90.891	90.776	90.691	2.875	N/A	N/A	N/A	3.125	92.475	92.360	92.275	3.250	93.041	92.926	92.841		
3.250	93.704	93.602	93.480	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	91.554	91.452	91.330	2.990	N/A	N/A	N/A	3.250	92.960	92.858	92.736	3.375	94.760	94.658	94.535		
3.375	95.334	95.231	95.108	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	93.184	93.081	92.958	3.125	N/A	N/A	N/A	3.500	94.590	94.487	94.364	3.625	95.821	95.718	95.594		
3.500	96.585	96.485	96.362	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	93.671	93.568	93.444	3.375	N/A	N/A	N/A	3.750	94.720	94.620	94.497	3.875	97.168	97.068	96.943		
3.625	97.569	97.469	97.342	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	95.419	95.319	95.192	3.625	N/A	N/A	N/A	3.990	95.704	95.604	95.477	4.000	97.669	97.569	97.442		
4.000	97.669	97.569	97.442	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	95.519	95.419	95.292	3.750	N/A	N/A	N/A	4.000	95.804	95.704	95.577	4.125	98.118	98.012	97.879		
4.125	98.118	98.012	97.879	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	95.968	95.862	95.729	3.875	N/A	N/A	N/A	4.125	96.253	96.147	96.014	4.250	98.713	98.630	98.510		
4.250	98.713	98.630	98.510	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	96.563	96.380	96.260	3.990	N/A	N/A	N/A	4.250	95.798	95.615	95.495	4.375	99.222	99.039	98.918		
4.375	99.222	99.039	98.918	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	97.072	96.889	96.768	4.000	N/A	N/A	N/A	4.375	96.308	96.125	96.004	4.500	99.768	99.587	99.461		
4.500	99.768	99.587	99.461	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	97.618	97.437	97.311	4.125	N/A	N/A	N/A	4.500	96.853	96.672	96.546	4.625	100.052	99.871	99.741		
4.625	100.052	99.871	99.741	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	97.902	97.721	97.591	4.250	N/A	N/A	N/A	4.625	97.477	97.296	97.166	4.750	100.628	100.384	100.258		
4.750	100.628	100.384	100.258	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	98.478	98.234	98.108	4.375	N/A	N/A	N/A	4.750	97.472	97.228	97.102	4.875	101.116	100.872	100.741		
4.875	101.116	100.872	100.741	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	98.966	98.722	98.591	4.500	N/A	N/A	N/A	4.875	97.960	97.716	97.585	4.990	101.374	101.129	100.996		
4.990	101.374	101.129	100.996	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	99.224	98.979	98.846	4.625	N/A	N/A	N/A	4.990	98.217	97.972	97.839	5.000	101.474	101.229	101.096		
5.000	101.474	101.229	101.096	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	99.324	99.079	98.946	4.750	N/A	N/A	N/A	5.000	98.317	98.072	97.939						

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	93.069	92.860	92.802	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	94.820	94.720	94.604	2.500	94.274	94.174	94.058	2.875	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	3.125	93.755	93.546	93.480	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	95.392	95.292	95.175	2.625	94.768	94.668	94.551	2.990	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	3.250	94.722	94.542	94.468	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	95.936	95.836	95.718	2.750	94.749	94.649	94.531	3.000	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	3.375	95.730	95.550	95.469	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	96.606	96.506	96.383	2.875	95.419	95.319	95.196	3.125	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	3.500	96.347	96.166	96.086	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	96.899	96.799	96.674	2.990	95.712	95.612	95.487	3.250	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.625	97.078	96.898	96.812	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	96.999	96.899	96.774	3.000	95.812	95.712	95.587	3.375	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.750	97.782	97.601	97.511	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	97.211	97.111	96.961	3.125	96.778	96.678	96.528	3.500	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.875	98.290	98.110	98.017	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	97.670	97.570	97.420	3.250	95.846	95.746	95.596	3.625	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.990	98.609	98.429	98.332	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	98.329	98.229	98.079	3.375	96.506	96.406	96.256	3.750	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	4.000	98.709	98.529	98.432	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	98.747	98.647	98.496	3.500	96.924	96.824	96.673	3.875	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	4.125	98.692	98.480	98.375	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	99.091	98.991	98.844	3.625	98.078	97.978	97.831	3.990	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	4.250	99.176	98.964	98.856	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	99.692	99.592	99.444	3.750	97.765	97.665	97.517	4.000	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	4.375	99.672	99.460	99.346	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.052	99.952	99.800	3.875	98.125	98.025	97.873	4.125	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	4.500	100.004	99.792	99.677	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.381	100.281	100.127	3.990	98.454	98.354	98.200	4.250	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.625	100.175	99.937	99.712	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.481	100.381	100.227	4.000	98.554	98.454	98.300	4.375	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.750	100.624	100.287	100.160	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.566	100.460	100.366	4.125	98.816	98.710	98.616	4.500	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.875	101.064	100.726	100.595	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	100.990	100.884	100.790	4.250	98.741	98.635	98.541	4.625	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.990	101.209	100.871	100.740	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	101.390	101.284	101.190	4.375	99.141	99.035	98.941	4.750	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	5.000	101.309	100.971	100.840	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	101.756	101.650	101.556	4.500	99.507	99.401	99.307						

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	92.620	92.520	92.404	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	93.192	93.092	92.975	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	93.736	93.636	93.518	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	94.406	94.306	94.183	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	94.699	94.599	94.474	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	94.799	94.699	94.574	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	95.011	94.911	94.761	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	95.470	95.370	95.230	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	96.129	96.029	95.879	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	96.547	96.447	96.296	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	96.891	96.791	96.644	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	97.492	97.392	97.244	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	97.852	97.752	97.600	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	98.181	98.081	97.927	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	98.281	98.181	98.027	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	98.366	98.266	98.166	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	98.790	98.684	98.589	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.190	99.084	98.990	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	99.556	99.450	99.356	4.000	N/A	N/A	N/A	4.000	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.:

4/27/2022

45 Day Lock Exp.:

5/12/2022

60 Day Lock Exp.:

5/27/2022

W. Rate Sheet Dated: 3/28/2022

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	92.222	92.107	92.022	3.000	90.072	89.957	89.872	3.000	93.069	92.860	92.802	2.500	94.820	94.720	94.604	2.500	92.620	92.520	92.404
3.125	93.041	92.926	92.841	3.125	90.891	90.776	90.691	3.125	93.755	93.546	93.480	2.625	95.392	95.292	95.175	2.625	93.192	93.092	92.975
3.250	93.704	93.602	93.480	3.250	91.554	91.452	91.330	3.250	94.722	94.542	94.468	2.750	95.936	95.836	95.718	2.750	93.736	93.636	93.518
3.375	94.760	94.658	94.535	3.375	92.610	92.508	92.385	3.375	95.730	95.550	95.469	2.875	96.606	96.506	96.383	2.875	94.406	94.306	94.183
3.500	95.334	95.231	95.108	3.500	93.184	93.081	92.958	3.500	96.347	96.166	96.086	2.990	96.899	96.799	96.674	2.990	94.699	94.599	94.474
3.625	95.821	95.718	95.594	3.625	93.671	93.568	93.444	3.625	97.078	96.898	96.812	3.000	96.999	96.899	96.774	3.000	94.799	94.699	94.574
3.750	96.585	96.485	96.362	3.750	94.435	94.335	94.212	3.750	97.782	97.601	97.511	3.125	97.211	97.111	96.961	3.125	95.011	94.911	94.761
3.875	97.168	97.068	96.943	3.875	95.018	94.918	94.793	3.875	98.290	98.110	98.017	3.250	97.670	97.570	97.420	3.250	95.470	95.370	95.220
3.990	97.569	97.469	97.342	3.990	95.419	95.319	95.192	3.990	98.609	98.429	98.332	3.375	98.329	98.229	98.079	3.375	96.129	96.029	95.879
4.000	97.669	97.569	97.442	4.000	95.519	95.419	95.292	4.000	98.709	98.529	98.432	3.500	98.747	98.647	98.496	3.500	96.547	96.447	96.296
4.125	98.118	98.012	97.879	4.125	95.968	95.862	95.729	4.125	98.692	98.480	98.375	3.625	99.091	98.991	98.844	3.625	96.891	96.791	96.644
4.250	98.713	98.530	98.410	4.250	96.563	96.380	96.260	4.250	99.176	98.964	98.856	3.750	99.692	99.592	99.444	3.750	97.492	97.392	97.244
4.375	99.222	99.039	98.918	4.375	97.072	96.889	96.768	4.375	99.672	99.460	99.346	3.875	100.052	99.952	99.800	3.875	97.852	97.752	97.600
4.500	99.768	99.587	99.461	4.500	97.618	97.437	97.311	4.500	100.004	99.792	99.677	3.990	100.381	100.281	100.127	3.990	98.181	98.081	97.927
4.625	100.052	99.871	99.741	4.625	97.902	97.721	97.591	4.625	100.175	99.837	99.712	4.000	100.481	100.381	100.227	4.000	98.281	98.181	98.027
4.750	100.628	100.384	100.258	4.750	98.478	98.234	98.108	4.750	100.624	100.287	100.160	4.125	100.566	100.460	100.366	4.125	98.366	98.260	98.166
4.875	101.116	100.872	100.741	4.875	98.966	98.722	98.591	4.875	101.064	100.726	100.595	4.250	100.990	100.884	100.790	4.250	98.790	98.684	98.590
4.990	101.374	101.129	100.996	4.990	99.224	98.979	98.846	4.990	101.209	100.871	100.740	4.375	101.390	101.284	101.190	4.375	99.190	99.084	98.990
5.000	101.474	101.229	101.096	5.000	99.324	99.079	98.946	5.000	101.309	100.971	100.840	4.500	101.756	101.650	101.556	4.500	99.556	99.450	99.356

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.										

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		

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/27/2022

45 Day Lock Exp.:

5/12/2022

60 Day Lock Exp.:

5/27/2022

W. Rate Sheet Dated: 3/28/2022

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.:

4/27/2022

45 Day Lock Exp.:

5/12/2022

60 Day Lock Exp.:

5/27/2022

W. Rate Sheet Dated: 3/28/2022

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	92.222	92.107	92.022	3.000	93.069	92.860	92.802	2.500	94.820	94.720	94.604	3.000	90.472	90.357	90.272	2.500	93.070	92.970	92.854
3.125	93.041	92.926	92.841	3.125	93.755	93.546	93.480	2.625	95.392	95.292	95.175	3.125	91.291	91.176	91.091	2.625	93.642	93.542	93.425
3.250	93.704	93.602	93.480	3.250	94.722	94.542	94.468	2.750	95.936	95.836	95.718	3.250	91.954	91.852	91.730	2.750	94.186	94.086	93.968
3.375	94.760	94.658	94.535	3.375	95.730	95.550	95.469	2.875	96.606	96.506	96.383	3.375	93.010	92.908	92.785	2.875	94.856	94.756	94.633
3.500	95.334	95.231	95.108	3.500	96.347	96.166	96.086	2.990	96.899	96.799	96.674	3.500	93.584	93.481	93.358	2.990	95.149	95.049	94.924
3.625	95.821	95.718	95.594	3.625	97.078	96.898	96.812	3.000	96.999	96.899	96.774	3.625	94.071	93.968	93.844	3.000	95.249	95.149	95.024
3.750	96.585	96.485	96.362	3.750	97.782	97.601	97.511	3.125	97.211	97.111	96.961	3.750	94.835	94.735	94.612	3.125	95.461	95.361	95.211
3.875	97.168	97.068	96.943	3.875	98.290	98.110	98.017	3.250	97.670	97.570	97.420	3.875	95.418	95.318	95.193	3.250	95.920	95.820	95.670
3.990	97.569	97.469	97.342	3.990	98.609	98.429	98.332	3.375	98.329	98.229	98.079	3.990	95.819	95.719	95.592	3.375	96.579	96.479	96.329
4.000	97.669	97.569	97.442	4.000	98.709	98.529	98.432	3.500	98.747	98.647	98.496	4.000	95.919	95.819	95.692	3.500	96.997	96.897	96.746
4.125	98.118	98.012	97.879	4.125	98.692	98.480	98.375	3.625	99.091	98.991	98.844	4.125	96.368	96.262	96.129	3.625	97.341	97.241	97.094
4.250	98.713	98.530	98.410	4.250	99.176	98.964	98.856	3.750	99.692	99.592	99.444	4.250	96.963	96.780	96.660	3.750	97.942	97.842	97.694
4.375	99.222	99.039	98.918	4.375	99.672	99.460	99.346	3.875	100.052	99.952	99.800	4.375	97.472	97.289	97.168	3.875	98.302	98.202	98.050
4.500	99.768	99.587	99.461	4.500	100.004	99.792	99.677	3.990	100.381	100.281	100.127	4.500	98.018	97.837	97.711	3.990	98.631	98.531	98.377
4.625	100.052	99.871	99.741	4.625	100.175	99.837	99.712	4.000	100.481	100.381	100.227	4.625	98.302	98.121	97.991	4.000	98.731	98.631	98.477
4.750	100.628	100.384	100.258	4.750	100.624	100.287	100.160	4.125	100.566	100.460	100.366	4.750	98.878	98.634	98.508	4.125	98.816	98.710	98.616
4.875	101.116	100.872	100.741	4.875	101.064	100.726	100.595	4.250	100.990	100.884	100.790	4.875	99.366	99.122	98.991	4.250	99.240	99.134	99.040
4.990	101.374	101.129	100.996	4.990	101.209	100.871	100.740	4.375	101.390	101.284	101.190	4.990	99.624	99.379	99.246	4.375	99.640	99.534	99.440
5.000	101.474	101.229	101.096	5.000	101.309	100.971	100.840	4.500	101.756	101.650	101.556	5.000	99.724	99.479	99.346	4.500	100.006	99.900	99.806

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		
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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.:

4/27/2022

45 Day Lock Exp.:

5/12/2022

60 Day Lock Exp.:

5/27/2022

W. Rate Sheet Dated: 3/28/2022

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

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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)



AFR Loan Center

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W. Rate Sheet Dated: 3/28/2022

Release Time: 10:00 am ET

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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	92.675	92.550	92.425
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	99.425	99.300	99.175
5.990	99.655	99.530	99.405
6.125	99.925	99.800	99.675
6.250	100.175	100.050	99.925
6.375	100.425	100.300	100.175
6.500	100.675	100.550	100.425
6.625	100.800	100.675	100.550
6.750	101.050	100.925	100.800
6.875	101.300	101.175	101.050
6.990	101.530	101.405	101.280
7.125	101.675	101.550	101.425
7.250	101.800	101.675	101.550
7.375	101.925	101.800	101.675
7.500	102.050	101.925	101.800
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	92.425	92.300	92.175	
4.250	93.300	93.175	93.050	
4.375	93.800	93.675	93.550	
4.500	94.300	94.175	94.050	
4.625	94.925	94.800	94.675	
4.750	95.550	95.425	95.300	
4.875	95.925	95.800	95.675	
4.990	96.385	96.260	96.135	
5.125	96.675	96.550	96.425	
5.250	97.050	96.925	96.800	
5.375	97.550	97.425	97.300	
5.500	97.800	97.675	97.550	
5.625	98.550	98.425	98.300	
5.750	98.800	98.675	98.550	
5.875	99.175	99.050	98.925	
5.990	99.405	99.280	99.155	
6.125	99.675	99.550	99.425	
6.250	99.925	99.800	99.675	
6.375	100.175	100.050	99.925	
6.500	100.425	100.300	100.175	
6.625	100.550	100.425	100.300	
6.750	100.800	100.675	100.550	
6.875	101.050	100.925	100.800	
6.990	101.280	101.155	101.030	
7.125	101.425	101.300	101.175	
7.250	101.550	101.425	101.300	
7.375	101.675	101.550	101.425	
7.500	101.800	101.675	101.550	
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	93.050	92.925	92.800	
4.375	93.550	93.425	93.300	
4.500	94.050	93.925	93.800	
4.625	94.675	94.550	94.425	
4.750	95.300	95.175	95.050	
4.875	95.675	95.550	95.425	
4.990	96.135	96.010	95.885	
5.125	96.425	96.300	96.175	
5.250	96.800	96.675	96.550	
5.375	97.300	97.175	97.050	
5.500	97.550	97.425	97.300	
5.625	98.300	98.175	98.050	
5.750	98.550	98.425	98.300	
5.875	98.925	98.800	98.675	
5.990	99.155	99.030	98.905	
6.125	99.425	99.300	99.175	
6.250	99.675	99.550	99.425	
6.375	99.925	99.800	99.675	
6.500	100.175	100.050	99.925	
6.625	100.300	100.175	100.050	
6.750	100.550	100.425	100.300	
6.875	100.800	100.675	100.550	
6.990	101.030	100.905	100.780	
7.125	101.175	101.050	100.925	
7.250	101.300	101.175	101.050	
7.375	101.425	101.300	101.175	
7.500	101.550	101.425	101.300	
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									

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FHA ID# - 1358600006

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