

W. Rate Sheet Dated: 4/4/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	97.345	97.080	96.830	3.250	97.390	97.125	96.875	1.875	90.570	90.420	90.270	3.125	99.531	99.381	99.231
3.375	98.041	97.775	97.525	3.375	97.745	97.479	97.229	2.000	89.419	89.269	89.119	3.250	98.895	98.745	98.595
3.500	98.584	98.318	98.068	3.500	98.197	97.931	97.681	2.125	90.419	90.269	90.119	3.375	99.294	99.144	98.994
3.625	99.115	98.849	98.599	3.625	98.593	98.328	98.078	2.250	92.373	92.181	91.990	3.500	99.697	99.547	99.397
3.750	98.802	98.652	98.324	3.750	98.563	98.413	98.085	2.375	92.983	92.792	92.600	3.625	100.014	99.864	99.714
3.875	99.215	99.065	98.737	3.875	98.886	98.736	98.408	2.500	91.833	91.641	91.450	Margin = 2.250		Index = 1.550	
4.000	99.728	99.578	99.249	4.000	99.296	99.146	98.818	2.625	92.833	92.641	92.450	30 Year OTC			
4.125	100.214	100.064	99.736	4.125	99.666	99.516	99.188	2.750	94.873	94.619	94.365	Rate	30 Day	45 Day	60 Day
4.250	100.046	99.896	99.506	4.250	99.804	99.654	99.264	2.875	95.341	95.087	94.833	4.000	99.136	98.808	98.480
4.375	100.425	100.275	99.885	4.375	100.062	99.912	99.521	3.000	95.795	95.541	95.287	4.125	99.622	99.294	98.966
4.500	100.889	100.739	100.348	4.500	100.426	100.276	99.885	3.125	96.209	95.955	95.701	4.500	100.297	99.891	99.500
4.625	101.350	101.200	100.809	4.625	100.733	100.583	100.192	3.250	96.817	96.481	96.145	4.625	100.758	100.352	99.961
4.750	100.870	100.720	99.939	4.750	100.580	100.430	99.649	3.375	97.246	96.910	96.575	4.750	100.178	99.725	98.944
4.875	101.213	101.063	100.281	4.875	100.762	100.612	99.830	3.500	97.673	97.338	97.002	4.875	100.621	100.168	99.387
5.000	101.659	101.509	100.728	5.000	101.071	100.921	100.140	3.625	98.045	97.709	97.373	5.000	101.067	100.614	99.833
5.125	102.020	101.870	101.089	5.125	101.107	100.957	100.176	3.750	97.366	97.038	96.710	5.125	101.428	100.975	100.194
5.250	101.965	101.715	101.465	5.250	101.581	101.331	101.081	3.875	97.764	97.436	97.108	5.500	102.053	101.803	101.553
5.375	102.242	101.992	101.742	5.375	101.764	101.514	101.264	4.000	98.149	97.821	97.493	5.625	102.273	102.023	101.773
6.250	103.084	102.984	102.884	6.250	101.318	101.218	101.118	4.125	98.494	98.166	97.838	6.250	102.341	102.091	101.841

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	97.445	97.345	97.080	96.830	3.250	97.190	97.090	96.825	96.575	1.875	92.700	92.600	92.450	92.300
3.375	98.241	98.141	97.875	97.625	3.375	97.645	97.545	97.279	97.029	2.000	91.549	91.449	91.299	91.149
3.500	98.784	98.684	98.418	98.168	3.500	98.097	97.997	97.731	97.481	2.125	92.549	92.449	92.299	92.149
3.625	99.315	99.215	98.949	98.699	3.625	98.493	98.393	98.128	97.878	2.250	94.503	94.403	94.211	94.020
3.750	99.002	98.902	98.752	98.424	3.750	98.763	98.663	98.513	98.185	2.375	95.113	95.013	94.822	94.630
3.875	99.515	99.415	99.265	98.937	3.875	99.186	99.086	98.936	98.608	2.500	93.963	93.863	93.671	93.480
4.000	100.028	99.928	99.778	99.449	4.000	99.596	99.496	99.346	99.018	2.625	94.963	94.863	94.671	94.480
4.125	100.514	100.414	100.264	99.936	4.125	99.966	99.866	99.716	99.388	2.750	95.903	95.803	95.549	95.295
4.250	100.246	100.146	99.996	99.606	4.250	100.004	99.904	99.754	99.364	2.875	96.371	96.271	96.017	95.763
4.375	100.725	100.625	100.475	100.085	4.375	100.362	100.262	100.112	99.721	3.000	96.825	96.725	96.471	96.217
4.500	101.189	101.089	100.939	100.548	4.500	100.726	100.626	100.476	100.085	3.125	97.239	97.139	96.885	96.631
4.625	101.650	101.550	101.400	101.009	4.625	101.033	100.933	100.783	100.392	3.250	98.447	98.347	98.011	97.675
4.750	101.070	100.970	100.820	100.039	4.750	100.780	100.680	100.530	99.749	3.375	98.876	98.776	98.440	98.105

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	96.386	96.058	95.730	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.872	96.544	96.216	6.750	101.750	101.500	101.250
4.875	95.606	95.153	94.372	6.250	102.250	102.000	101.500	4.500	97.547	97.141	96.750	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.160	94.706	93.925					4.625	98.008	97.602	97.211	Rate	30 Day	45 Day	60 Day
5.125	94.799	94.346	93.564					4.750	97.428	96.975	96.194	6.250	100.750	100.500	100.250
5.250	95.301	95.051	94.801					4.875	97.871	97.418	96.637	6.750	101.750	101.500	101.250
5.375	96.858	96.608	96.358					5.000	98.317	97.864	97.083	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	96.455	96.205	95.955					5.125	98.678	98.225	97.444				
5.625	96.235	95.985	95.735					5.500	99.303	99.053	98.803				
5.750	98.602	98.352	98.102					5.625	99.523	99.273	99.023				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.591	99.341	99.091				

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/4/2022

45 Day Lock Exp.:

5/19/2022

60 Day Lock Exp.:

6/3/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.604	98.454	98.304
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	98.645	98.495	98.345
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	99.044	98.894	98.744
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	93.422	93.168	92.914	3.500	99.447	99.297	99.147
3.750	97.927	97.777	97.449	3.750	97.788	97.638	97.310	2.875	93.890	93.636	93.382	3.625	99.764	99.614	99.464
3.875	98.440	98.290	97.962	3.875	98.211	98.061	97.733	3.000	94.343	94.089	93.835	Margin = 2.250		Index = 1.550	
4.000	98.953	98.803	98.475	4.000	98.621	98.471	98.143	3.125	94.758	94.504	94.250	30 Year OTC			
4.125	99.439	99.289	98.961	4.125	98.991	98.841	98.513	3.250	95.622	95.286	94.950	Rate	30 Day	45 Day	60 Day
4.250	98.921	98.771	98.380	4.250	98.779	98.629	98.238	3.375	96.051	95.715	95.379	3.250	95.133	94.867	94.617
4.375	99.400	99.250	98.859	4.375	99.137	98.987	98.596	3.500	96.478	96.142	95.806	3.375	95.928	95.662	95.412
4.500	99.864	99.714	99.323	4.500	99.501	99.351	98.960	3.625	96.850	96.514	96.178	3.500	96.471	96.205	95.955
4.625	100.325	100.175	99.784	4.625	99.808	99.658	99.267	3.750	96.671	96.343	96.015	3.625	97.002	96.736	96.486
4.750	98.557	98.407	97.626	4.750	98.368	98.218	97.437	3.875	N/A	N/A	N/A	3.750	97.927	97.599	97.271
4.875	99.000	98.850	98.069	4.875	98.649	98.499	97.718	4.000	N/A	N/A	N/A	3.875	98.440	98.112	97.784
5.000	99.447	99.297	98.516	5.000	98.959	98.809	98.028	4.125	N/A	N/A	N/A	4.000	98.953	98.625	98.297
5.125	99.808	99.658	98.877	5.125	98.995	98.845	98.064	4.250	N/A	N/A	N/A	4.125	99.439	99.111	98.783
5.250	97.465	97.215	96.965	5.250	97.181	96.931	96.681	4.375	N/A	N/A	N/A	4.250	98.921	98.515	98.124
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	98.027	97.927	97.777	97.449	3.750	97.888	97.788	97.638	97.310	2.750	92.365	92.265	92.011	91.757
3.875	98.540	98.440	98.290	97.962	3.875	98.311	98.211	98.061	97.733	2.875	92.834	92.734	92.480	92.226
4.000	99.053	98.953	98.803	98.475	4.000	98.721	98.621	98.471	98.143	3.000	93.287	93.187	92.933	92.679
4.125	99.539	99.439	99.289	98.961	4.125	99.091	98.991	98.841	98.513	3.125	93.701	93.601	93.347	93.093
4.250	99.021	98.921	98.771	98.380	4.250	98.879	98.779	98.629	98.238	3.250	96.535	96.435	96.099	95.763
4.375	99.500	99.400	99.250	98.859	4.375	99.237	99.137	98.987	98.596	3.375	96.964	96.864	96.528	96.192
4.500	99.964	99.864	99.714	99.323	4.500	99.601	99.501	99.351	98.960	3.500	97.391	97.291	96.955	96.619
4.625	100.425	100.325	100.175	99.784	4.625	99.908	99.808	99.658	99.267	3.625	97.762	97.662	97.326	96.990
4.750	98.657	98.557	98.407	97.626	4.750	98.468	98.368	98.218	97.437	3.750	98.521	98.421	98.093	97.765

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.:

5/4/2022

45 Day Lock Exp.:

5/19/2022

60 Day Lock Exp.:

6/3/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 12:20 pm 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
3.750	96.916	96.803	96.716	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	96.865	96.655	96.665	2.000	N/A	N/A	N/A	3.750	96.852	96.744	96.641
3.875	97.479	97.366	97.279	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	97.560	97.350	97.360	2.125	N/A	N/A	N/A	3.875	97.416	97.308	97.205
3.990	97.867	97.754	97.667	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	98.117	97.907	97.917	2.250	N/A	N/A	N/A	3.990	97.815	97.696	97.593
4.000	97.967	97.854	97.767	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	98.217	98.007	98.017	2.375	N/A	N/A	N/A	4.000	97.915	97.796	97.693
4.125	98.597	98.403	98.397	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	98.795	98.585	98.595	2.500	N/A	N/A	N/A	4.125	98.492	98.308	98.154
4.250	99.207	99.013	99.007	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	99.310	99.100	99.110	2.625	N/A	N/A	N/A	4.250	99.103	98.919	98.765
4.375	99.746	99.552	99.546	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	99.766	99.556	99.566	2.750	N/A	N/A	N/A	4.375	99.642	99.458	99.304
4.500	100.223	100.029	100.023	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	100.099	99.889	99.899	2.875	N/A	N/A	N/A	4.500	100.119	99.935	99.781
4.625	100.563	100.369	100.363	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	100.349	100.147	100.132	2.990	N/A	N/A	N/A	4.625	100.459	100.275	100.121
4.750	100.964	100.770	100.764	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	100.838	100.636	100.621	3.000	N/A	N/A	N/A	4.750	100.981	100.778	100.572
4.875	101.398	101.204	101.198	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	101.196	100.994	100.979	3.125	N/A	N/A	N/A	4.875	101.415	101.212	101.007
4.990	101.677	101.483	101.477	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	101.346	101.144	101.129	3.250	N/A	N/A	N/A	4.990	101.694	101.491	101.286
5.000	101.777	101.583	101.577	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	101.446	101.244	101.229	3.375	N/A	N/A	N/A	5.000	101.794	101.591	101.386
5.125	101.935	101.741	101.735	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	101.469	101.267	101.252	3.500	N/A	N/A	N/A	5.125	101.952	101.749	101.543
5.250	102.381	102.147	102.160	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	101.064	100.830	100.823	3.625	N/A	N/A	N/A	5.250	102.375	102.163	101.958
5.375	102.581	102.347	102.360	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	101.214	100.980	100.973	3.750	N/A	N/A	N/A	5.375	102.575	102.363	102.158
5.500	102.860	102.626	102.639	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	101.401	101.167	101.160	3.875	N/A	N/A	N/A	5.500	102.855	102.643	102.438
5.625	103.158	102.908	102.929	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	101.535	101.301	101.294	3.990	N/A	N/A	N/A	5.625	103.129	102.917	102.712
5.750	103.670	103.395	103.435	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.638	101.363	101.389	4.000	N/A	N/A	N/A	5.750	103.500	103.280	103.104
30/25 Year >125 High Balance				20 Year				20 Year >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	3.750	98.167	98.022	97.967	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	96.069	95.969	95.869	2.750	95.972	95.872	95.772
2.875	N/A	N/A	N/A	3.875	98.680	98.535	98.480	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	96.510	96.410	96.310	2.875	96.413	96.313	96.213
2.990	N/A	N/A	N/A	3.990	99.043	98.867	98.843	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	96.915	96.815	96.715	2.990	96.818	96.718	96.618
3.000	N/A	N/A	N/A	4.000	99.143	98.967	98.943	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.015	96.915	96.815	3.000	96.918	96.818	96.718
3.125	N/A	N/A	N/A	4.125	99.748	99.522	99.548	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	97.480	97.380	97.280	3.125	97.383	97.283	97.183
3.250	N/A	N/A	N/A	4.250	100.279	100.053	100.079	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	97.830	97.701	97.630	3.250	97.701	97.571	97.438
3.375	N/A	N/A	N/A	4.375	100.773	100.547	100.573	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	98.481	98.352	98.281	3.375	98.351	98.221	98.089
3.500	N/A	N/A	N/A	4.500	101.181	100.955	100.981	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	98.891	98.762	98.691	3.500	98.795	98.632	98.499
3.625	N/A	N/A	N/A	4.625	101.538	101.312	101.338	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	99.462	99.296	99.262	3.625	99.360	99.172	99.019
3.750	N/A	N/A	N/A	4.750	101.286	101.068	101.067	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	99.982	99.804	99.782	3.750	99.881	99.683	99.456
3.875	N/A	N/A	N/A	4.875	101.677	101.459	101.458	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	100.519	100.341	100.319	3.875	100.417	100.219	99.992
3.990	N/A	N/A	N/A	4.990	101.896	101.678	101.677	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	100.917	100.739	100.717	3.990	100.815	100.617	100.390
4.000	N/A	N/A	N/A	5.000	101.996	101.778	101.777	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	101.017	100.839	100.817	4.000	100.915	100.717	100.490
4.125	N/A	N/A	N/A	5.125	102.173	101.924	101.938	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.429	101.251	101.229	4.125	101.328	101.130	100.903
4.250	N/A	N/A	N/A	5.250	102.558	102.307	102.315	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.294	101.076	101.077	4.250	101.168	100.931	100.673
4.375	N/A	N/A	N/A	5.375	102.670	102.419	102.427	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.592	101.374	101.375	4.375	101.466	101.229	100.971
4.500	N/A	N/A	N/A	5.500	102.908	102.657	102.665	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	101.657	101.439	101.440	4.500	101.531	101.294	101.036
4.625	N/A	N/A	N/A	5.625	103.130	102.879	102.891	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.898	101.680	101.681	4.625	101.772	101.535	101.277
4.750	N/A	N/A	N/A	5.750	103.384	103.125	103.164	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.733	101.555	101.533	4.750	101.866	101.667	101.432
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	2.750	96.287	96.087	96.087	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	96.786	96.586	96.586
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.753	96.553	96.553	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	97.228	97.028	97.028
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.176	96.976	96.976	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.638	97.438	97.438
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.276	97.076	97.076	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.738	97.538	97.538
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.706	97.506	97.506	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	98.211	98.011	98.011
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.056	97.856	97.856	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.475	98.275	98.275
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.571	98.371	98.371	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.929	98.729	98.729
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.858	98.658	98.658	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.334	99.134	99.134
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.206	99.006	99.006	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.830	99.630	99.630
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.365	99.165	99.165	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	100.235	100.035	100.035
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.739	99.539	99.539	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.769	100.569	100.569
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.979	99.779	99.779	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	101.202	101.002	101.002
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000															



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/4/2022

45 Day Lock Exp.:

5/19/2022

60 Day Lock Exp.:

6/3/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.916	96.803	96.716	3.750	96.865	96.655	96.665	3.750	98.167	98.022	97.967	2.750	96.069	95.969	95.869	2.750	96.287	96.087	96.087
3.875	97.479	97.366	97.279	3.875	97.560	97.350	97.360	3.875	98.680	98.535	98.480	2.875	96.510	96.410	96.310	2.875	96.753	96.553	96.553
3.990	97.867	97.754	97.667	3.990	98.117	97.907	97.917	3.990	99.043	98.867	98.843	2.990	96.915	96.815	96.715	2.990	97.176	96.976	96.976
4.000	97.967	97.854	97.767	4.000	98.217	98.007	98.017	4.000	99.143	98.967	98.943	3.000	97.015	96.915	96.815	3.000	97.276	97.076	97.076
4.125	98.597	98.403	98.397	4.125	98.795	98.585	98.595	4.125	99.748	99.522	99.548	3.125	97.480	97.380	97.280	3.125	97.706	97.506	97.506
4.250	99.207	99.013	99.007	4.250	99.310	99.100	99.110	4.250	100.279	100.053	100.079	3.250	97.830	97.701	97.630	3.250	98.056	97.856	97.856
4.375	99.746	99.552	99.546	4.375	99.766	99.556	99.566	4.375	100.773	100.547	100.573	3.375	98.481	98.352	98.281	3.375	98.571	98.371	98.371
4.500	100.223	100.029	100.023	4.500	100.099	99.889	99.899	4.500	101.181	100.955	100.981	3.500	98.891	98.762	98.691	3.500	98.858	98.658	98.658
4.625	100.563	100.369	100.363	4.625	100.349	100.147	100.132	4.625	101.538	101.312	101.338	3.625	99.462	99.296	99.262	3.625	99.206	99.006	99.006
4.750	100.964	100.770	100.764	4.750	100.838	100.636	100.621	4.750	101.286	101.068	101.067	3.750	99.982	99.804	99.782	3.750	99.365	99.165	99.165
4.875	101.398	101.204	101.198	4.875	101.196	100.994	100.979	4.875	101.677	101.459	101.458	3.875	100.519	100.341	100.319	3.875	99.739	99.539	99.539
4.990	101.677	101.483	101.477	4.990	101.346	101.144	101.129	4.990	101.896	101.678	101.677	3.990	100.917	100.739	100.717	3.990	99.979	99.779	99.779
5.000	101.777	101.583	101.577	5.000	101.446	101.244	101.229	5.000	101.996	101.778	101.777	4.000	101.017	100.839	100.817	4.000	100.079	99.879	99.879
5.125	101.935	101.741	101.735	5.125	101.469	101.267	101.252	5.125	102.173	101.924	101.938	4.125	101.429	101.251	101.229	4.125	100.359	100.159	100.159
5.250	102.381	102.147	102.160	5.250	101.064	100.830	100.823	5.250	102.558	102.307	102.315	4.250	101.294	101.076	101.077	4.250	99.410	99.192	99.195
5.375	102.581	102.347	102.360	5.375	101.214	100.980	100.973	5.375	102.670	102.419	102.427	4.375	101.592	101.374	101.375	4.375	99.615	99.397	99.400
5.500	102.860	102.626	102.639	5.500	101.401	101.167	101.160	5.500	102.908	102.657	102.665	4.500	101.657	101.439	101.440	4.500	99.653	99.435	99.438
5.625	103.158	102.908	102.929	5.625	101.535	101.301	101.294	5.625	103.130	102.879	102.891	4.625	101.898	101.680	101.681	4.625	99.814	99.596	99.599
5.750	103.670	103.395	103.435	5.750	101.638	101.363	101.389	5.750	103.384	103.125	103.164	4.750	101.733	101.555	101.533	4.750	99.749	99.549	99.549

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.: 5/4/2022
45 Day Lock Exp.: 5/19/2022
60 Day Lock Exp.: 6/3/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.093	96.937	96.799	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.243	96.087	95.949	2.750	N/A	N/A	N/A	3.750	97.193	97.037	96.899
3.875	97.632	97.473	97.337	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	96.806	96.647	96.511	2.875	N/A	N/A	N/A	3.875	97.729	97.570	97.434
3.990	98.120	97.928	97.797	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.394	97.202	97.071	2.990	N/A	N/A	N/A	3.990	98.204	98.012	97.881
4.000	98.220	98.028	97.897	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.494	97.302	97.171	3.000	N/A	N/A	N/A	4.000	98.304	98.112	97.981
4.125	98.691	98.495	98.365	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.063	97.867	97.737	3.125	N/A	N/A	N/A	4.125	98.772	98.576	98.446
4.250	99.237	99.042	98.913	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.541	98.346	98.217	3.250	N/A	N/A	N/A	4.250	99.315	99.120	98.991
4.375	99.708	99.510	99.382	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	98.862	98.664	98.536	3.375	N/A	N/A	N/A	4.375	99.783	99.585	99.457
4.500	100.207	100.003	99.874	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.279	99.075	98.946	3.500	N/A	N/A	N/A	4.500	100.279	100.075	99.946
4.625	100.486	100.279	100.151	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	99.636	99.429	99.301	3.625	N/A	N/A	N/A	4.625	100.557	100.350	100.222
4.750	100.873	100.676	100.552	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	99.445	99.248	99.124	3.750	N/A	N/A	N/A	4.750	100.951	100.754	100.630
4.875	101.266	101.065	100.940	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.840	99.639	99.514	3.875	N/A	N/A	N/A	4.875	101.341	101.140	101.015
4.990	101.557	101.352	101.227	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.913	99.708	99.583	3.990	N/A	N/A	N/A	4.990	101.632	101.427	101.302
5.000	101.657	101.452	101.327	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	100.013	99.808	99.683	4.000	N/A	N/A	N/A	5.000	101.732	101.527	101.402
5.125	101.760	101.553	101.429	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	100.050	99.843	99.719	4.125	N/A	N/A	N/A	5.125	101.831	101.624	101.500
5.250	102.205	101.918	101.774	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	99.745	99.548	99.314	4.250	N/A	N/A	N/A	5.250	102.204	101.917	101.773
5.375	102.403	102.116	101.971	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	100.503	100.216	100.071	4.375	N/A	N/A	N/A	5.375	102.402	102.115	101.970
5.500	102.802	102.516	102.372	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.902	100.616	100.472	4.500	N/A	N/A	N/A	5.500	102.800	102.514	102.370
5.625	103.210	102.924	102.780	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	101.312	101.026	100.882	4.625	N/A	N/A	N/A	5.625	103.202	102.916	102.772
5.750	103.402	103.202	103.202	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	100.064	99.964	99.864	4.750	N/A	N/A	N/A	5.750	103.683	103.583	103.483

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	3.750	98.276	98.060	97.974	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	96.066	95.922	95.866	2.750	96.079	95.935	95.879
2.875	N/A	N/A	N/A	3.875	98.742	98.520	98.435	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	96.681	96.534	96.481	2.875	96.693	96.546	96.493
2.990	N/A	N/A	N/A	3.990	99.014	98.791	98.706	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	96.973	96.820	96.773	2.990	96.985	96.832	96.785
3.000	N/A	N/A	N/A	4.000	99.114	98.891	98.806	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	97.073	96.920	96.873	3.000	97.085	96.932	96.885
3.125	N/A	N/A	N/A	4.125	99.635	99.422	99.317	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	97.351	97.166	97.101	3.125	97.355	97.250	97.285
3.250	N/A	N/A	N/A	4.250	100.156	99.938	99.833	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	97.850	97.697	97.612	3.250	97.978	97.825	97.740
3.375	N/A	N/A	N/A	4.375	100.605	100.383	100.279	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	98.484	98.327	98.243	3.375	98.611	98.454	98.370
3.500	N/A	N/A	N/A	4.500	100.906	100.682	100.577	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.848	98.687	98.603	3.500	98.974	98.813	98.729
3.625	N/A	N/A	N/A	4.625	100.525	100.218	100.093	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	99.395	99.232	99.147	3.625	99.520	99.357	99.272
3.750	N/A	N/A	N/A	4.750	100.920	100.610	100.486	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.895	99.730	99.646	3.750	100.017	99.852	99.768
3.875	N/A	N/A	N/A	4.875	101.312	101.000	100.875	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	100.289	100.123	100.039	3.875	100.410	100.244	100.160
3.990	N/A	N/A	N/A	4.990	101.433	101.119	100.994	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	100.509	100.339	100.254	3.990	100.630	100.460	100.375
4.000	N/A	N/A	N/A	5.000	101.533	101.219	101.094	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	100.609	100.439	100.354	4.000	100.730	100.560	100.475
4.125	N/A	N/A	N/A	5.125	101.744	101.366	101.221	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	100.577	100.477	100.377	4.125	101.113	101.013	100.913
4.250	N/A	N/A	N/A	5.250	102.249	101.869	101.724	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	100.977	100.877	100.777	4.250	101.178	101.078	100.978
4.375	N/A	N/A	N/A	5.375	102.312	101.933	101.788	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	101.405	101.304	101.205	4.375	101.605	101.504	101.405
4.500	N/A	N/A	N/A	5.500	102.651	102.274	102.130	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.620	101.518	101.420	4.500	101.819	101.717	101.619
4.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.625	101.747	101.647	101.547	4.625	102.238	102.138	102.038
4.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.750	102.097	101.997	101.897	4.750	101.913	101.813	101.713

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	2.750	95.528	95.384	95.328	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	2.875	96.159	96.012	95.959	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	2.990	96.465	96.312	96.265	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	3.000	96.565	96.412	96.365	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	3.125	97.105	96.950	96.855	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	3.250	97.202	97.049	96.964	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	3.375	97.864	97.707	97.623	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	3.500	98.216	98.055	97.971	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	3.625	98.821	98.658	98.573	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	3.750	99.321	99.156	99.072	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	3.875	99.723	99.557	99.473	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	3.990	99.949	99.779	99.694	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	4.000	100.049	99.879	99.794	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	4.125	100.813	100.713	100.613	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	4.250	100.499	100.399	100.299	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	4.375	100.933	100.832	100.733	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	4.500	101.166	101.064	100.966	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	4.625	102.167	102.067	101.967	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	4.750	101.227	101.127	101.027	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.:

5/4/2022

45 Day Lock Exp.:

5/19/2022

60 Day Lock Exp.:

6/3/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.093	96.937	96.799	3.750	96.243	96.087	95.949	3.750	98.276	98.060	97.974	2.750	96.066	95.922	95.866	2.750	95.528	95.384	95.328
3.875	97.632	97.473	97.337	3.875	96.806	96.647	96.511	3.875	98.742	98.520	98.435	2.875	96.681	96.534	96.481	2.875	96.159	96.012	95.959
3.990	98.120	97.928	97.797	3.990	97.394	97.202	97.071	3.990	99.014	98.791	98.706	2.990	96.973	96.820	96.773	2.990	96.465	96.312	96.265
4.000	98.220	98.028	97.897	4.000	97.494	97.302	97.171	4.000	99.114	98.891	98.806	3.000	97.073	96.920	96.873	3.000	96.565	96.412	96.365
4.125	98.691	98.495	98.365	4.125	98.063	97.867	97.737	4.125	99.635	99.422	99.317	3.125	97.351	97.166	97.101	3.125	97.105	96.920	96.855
4.250	99.237	99.042	98.913	4.250	98.541	98.346	98.217	4.250	100.156	99.938	99.833	3.250	97.850	97.697	97.612	3.250	97.202	97.049	96.964
4.375	99.708	99.510	99.382	4.375	98.862	98.664	98.536	4.375	100.605	100.383	100.279	3.375	98.484	98.327	98.243	3.375	97.864	97.707	97.623
4.500	100.207	100.003	99.874	4.500	99.279	99.075	98.946	4.500	100.906	100.682	100.577	3.500	98.848	98.687	98.603	3.500	98.216	98.055	97.971
4.625	100.486	100.279	100.151	4.625	99.636	99.429	99.301	4.625	100.525	100.218	100.093	3.625	99.395	99.232	99.147	3.625	98.821	98.658	98.573
4.750	100.873	100.676	100.552	4.750	99.445	99.248	99.124	4.750	100.920	100.610	100.486	3.750	99.895	99.730	99.646	3.750	99.321	99.156	99.072
4.875	101.266	101.065	100.940	4.875	99.840	99.639	99.514	4.875	101.312	101.000	100.875	3.875	100.289	100.123	100.039	3.875	99.723	99.557	99.473
4.990	101.557	101.352	101.227	4.990	99.913	99.708	99.583	4.990	101.433	101.119	100.994	3.990	100.509	100.339	100.254	3.990	99.949	99.779	99.694
5.000	101.657	101.452	101.327	5.000	100.013	99.808	99.683	5.000	101.533	101.219	101.094	4.000	100.609	100.439	100.354	4.000	100.049	99.879	99.794
5.125	101.760	101.553	101.429	5.125	100.050	99.843	99.719	5.125	101.744	101.366	101.221	4.125	100.577	100.477	100.377	4.125	100.813	100.713	100.613
5.250	102.205	101.918	101.774	5.250	99.745	99.458	99.314	5.250	102.249	101.869	101.724	4.250	100.977	100.877	100.777	4.250	100.499	100.399	100.299
5.375	102.403	102.116	101.971	5.375	100.503	100.216	100.071	5.375	102.312	101.933	101.788	4.375	101.405	101.304	101.205	4.375	100.933	100.832	100.733
5.500	102.802	102.516	102.372	5.500	100.902	100.616	100.472	5.500	102.651	102.274	102.130	4.500	101.620	101.518	101.420	4.500	101.166	101.064	100.966
5.625	103.210	102.924	102.780	5.625	101.312	101.026	100.882	5.625	N/A	N/A	N/A	4.625	101.747	101.647	101.547	4.625	102.167	102.067	101.967
5.750	103.402	103.302	103.202	5.750	100.064	99.964	99.864	5.750	N/A	N/A	N/A	4.750	102.097	101.997	101.897	4.750	101.227	101.127	101.027

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.			



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.:

5/4/2022

45 Day Lock Exp.:

5/19/2022

60 Day Lock Exp.:

6/3/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.500	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.990	0.500	0.375	0.250	0.250	0.125	0.000	0.000
4.000	0.625	0.500	0.375	0.250	0.125	0.125	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.125	0.000
4.250	0.750	0.625	0.500	0.375	0.250	0.125	0.000
4.375	0.750	0.500	0.375	0.250	0.125	0.125	0.000
4.500	0.875	0.500	0.375	0.250	0.125	0.125	0.000
4.625	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.750	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.875	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.990	1.000	0.625	0.500	0.500	0.375	0.250	0.000
5.000	1.000	0.625	0.500	0.500	0.375	0.250	0.000
5.125	1.125	0.750	0.625	0.500	0.375	0.250	0.000
5.250	1.500	1.000	0.625	0.625	0.375	0.250	0.000
5.375	1.500	1.000	0.625	0.625	0.375	0.250	0.000
5.500	1.625	1.250	0.750	0.625	0.375	0.250	0.000
5.625	1.750	1.375	0.875	0.625	0.375	0.250	0.000
5.750	1.750	1.375	0.875	0.625	0.375	0.250	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.625	0.500	0.375	0.375	0.250	0.125	0.125
3.875	0.625	0.500	0.375	0.375	0.250	0.250	0.125
3.990	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.000	0.625	0.625	0.500	0.375	0.250	0.250	0.125
4.125	0.750	0.500	0.375	0.375	0.250	0.250	0.125
4.250	0.875	0.625	0.500	0.375	0.250	0.250	0.125
4.375	0.875	0.625	0.500	0.375	0.250	0.250	0.125
4.500	0.875	0.625	0.500	0.375	0.250	0.125	0.125
4.625	0.875	0.625	0.500	0.375	0.250	0.125	0.000
4.750	1.000	0.625	0.500	0.500	0.250	0.250	0.125
4.875	1.000	0.625	0.500	0.375	0.250	0.125	0.125
4.990	1.000	0.625	0.500	0.375	0.250	0.125	0.125
5.000	1.000	0.625	0.500	0.375	0.250	0.125	0.125
5.125	1.250	0.875	0.750	0.625	0.500	0.375	0.375
5.250	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.375	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.500	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.625	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.750	0.375	0.250	0.250	0.250	0.125	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
3.750	0.250	0.250	0.250	0.125	0.000	0.000	0.000
3.875	0.250	0.250	0.250	0.125	0.000	0.000	0.000
3.990	0.250	0.250	0.250	0.125	0.000	0.000	0.000
4.000	0.250	0.250	0.250	0.125	0.000	0.000	0.000
4.125	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.250	0.625	0.500	0.000	0.000	-0.125	0.000	0.000
4.375	0.625	0.625	0.125	0.000	-0.125	0.000	0.000
4.500	0.750	0.625	0.250	0.000	-0.125	0.000	0.000
4.625	0.875	0.750	0.375	0.125	0.000	0.000	0.000
4.750	1.000	1.000	0.500	0.375	0.125	0.000	0.000
4.875	1.000	1.000	0.500	0.375	0.125	0.000	0.000
4.990	1.000	1.000	0.500	0.375	0.125	0.000	0.000
5.000	1.000	1.000	0.500	0.375	0.125	0.000	0.000
5.125	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.250	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.375	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.500	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.625	1.125	1.000	0.750	0.625	0.500	0.000	0.000
5.750	1.125	1.000	0.750	0.625	0.500	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
3.750	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.875	0.250	0.250	0.125	0.125	0.000	0.000	0.000
3.990	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.000	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.125	0.500	0.500	0.375	0.375	0.250	0.125	0.125
4.250	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.750	0.750	0.625	0.125	0.125
4.750	0.875	0.750	0.750	0.750	0.625	0.000	0.000
4.875	0.875	0.750	0.750	0.750	0.625	0.000	0.000
4.990	0.875	0.750	0.750	0.750	0.625	0.000	0.000
5.000	0.875	0.750	0.750	0.750	0.625	0.000	0.000
5.125	1.000	1.000	0.875	0.875	0.750	0.125	0.125
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.750	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.125	0.125	0.125	0.000	-0.125	-0.125	0.000	0.000
4.250	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.375	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.625	0.500	0.250	0.000	-0.125	-0.250	0.000	0.000
4.750	0.875	0.625	0.250	0.125	0.125	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
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.125	0.000	0.000	0.125	0.125	0.125	0.125
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	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.750	0.250	0.125	0.125	0.000	0.000	-0.125	0.000
3.875	0.125	0.125	0.125	0.000	0.000	-0.125	0.000
3.990	0.125	0.125	0.125	0.000	0.000	-0.125	0.000
4.000	0.125	0.125	0.000	0.000	0.000	-0.125	0.000
4.125	0.375	0.250	0.250	0.250	0.250	0.125	0.125
4.250	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.375	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.625	0.750	0.625	0.625	0.625	0.625	0.375	0.375
4.750	0.250	0.125	0.125	0.125	0.125	0.000	-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)

FHA ID# - 1358600006

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

For use by mortgage professionals only and should not



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/4/2022

45 Day Lock Exp.:

5/19/2022

60 Day Lock Exp.:

6/3/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.093	96.937	96.799	3.750	98.276	98.060	97.974	2.750	96.066	95.922	95.866	3.750	95.993	95.837	95.699	2.750	95.147	95.003	94.947
3.875	97.632	97.473	97.337	3.875	98.742	98.520	98.435	2.875	96.681	96.534	96.481	3.875	96.544	96.385	96.249	2.875	95.770	95.623	95.570
3.990	98.120	97.928	97.797	3.990	99.014	98.791	98.706	2.990	96.973	96.820	96.773	3.990	97.082	96.890	96.759	2.990	96.069	95.916	95.869
4.000	98.220	98.028	97.897	4.000	99.114	98.891	98.806	3.000	97.073	96.920	96.873	4.000	97.182	96.990	96.859	3.000	96.169	96.016	95.969
4.125	98.691	98.495	98.365	4.125	99.635	99.422	99.317	3.125	97.351	97.166	97.101	4.125	97.702	97.506	97.376	3.125	96.578	96.393	96.328
4.250	99.237	99.042	98.913	4.250	100.156	99.938	99.833	3.250	97.850	97.697	97.612	4.250	98.214	98.019	97.890	3.250	96.876	96.723	96.638
4.375	99.708	99.510	99.382	4.375	100.605	100.383	100.279	3.375	98.484	98.327	98.243	4.375	98.610	98.412	98.284	3.375	97.524	97.367	97.283
4.500	100.207	100.003	99.874	4.500	100.906	100.682	100.577	3.500	98.848	98.687	98.603	4.500	99.068	98.864	98.735	3.500	97.882	97.721	97.637
4.625	100.486	100.279	100.151	4.625	100.525	100.218	100.093	3.625	99.395	99.232	99.147	4.625	99.386	99.179	99.051	3.625	98.458	98.295	98.210
4.750	100.873	100.676	100.552	4.750	100.920	100.610	100.486	3.750	99.895	99.730	99.646	4.750	99.484	99.287	99.163	3.750	98.958	98.793	98.709
4.875	101.266	101.065	100.940	4.875	101.312	101.000	100.875	3.875	100.289	100.123	100.039	4.875	99.878	99.677	99.552	3.875	99.356	99.190	99.106
4.990	101.557	101.352	101.227	4.990	101.433	101.119	100.994	3.990	100.509	100.339	100.254	4.990	100.060	99.855	99.730	3.990	99.579	99.409	99.324
5.000	101.657	101.452	101.327	5.000	101.533	101.219	101.094	4.000	100.609	100.439	100.354	5.000	100.160	99.955	99.830	4.000	99.679	99.509	99.424
5.125	101.760	101.553	101.429	5.125	101.744	101.366	101.221	4.125	100.577	100.477	100.377	5.125	100.230	100.023	99.899	4.125	100.045	99.945	99.845
5.250	102.205	101.918	101.774	5.250	102.249	101.869	101.724	4.250	100.977	100.877	100.777	5.250	100.300	100.013	99.869	4.250	100.088	99.988	99.888
5.375	102.403	102.116	101.971	5.375	102.312	101.933	101.788	4.375	101.405	101.304	101.205	5.375	100.778	100.491	100.346	4.375	100.519	100.418	100.319
5.500	102.802	102.516	102.372	5.500	102.651	102.274	102.130	4.500	101.620	101.518	101.420	5.500	101.177	100.891	100.747	4.500	100.743	100.641	100.543
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.747	101.647	101.547	5.625	N/A	N/A	N/A	4.625	101.307	101.207	101.107
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	102.097	101.997	101.897	5.750	N/A	N/A	N/A	4.750	101.012	100.912	100.812

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

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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.:

5/4/2022

45 Day Lock Exp.:

5/19/2022

60 Day Lock Exp.:

6/3/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

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Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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5/4/2022

5/19/2022

6/3/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 12:20 pm ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
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	99.925	99.800	99.675	
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	119.550	119.425	119.300	
7.625	101.675	101.550	101.425	
7.750	101.800	101.675	101.550	
7.875	101.925	101.800	101.675	
7.990	102.030	101.905	101.780	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	
8.750	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*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	96.550	96.425	96.300	
5.375	97.050	96.925	96.800	
5.500	97.300	97.175	97.050	
5.625	98.050	97.925	97.800	
5.750	98.300	98.175	98.050	
5.875	98.675	98.550	98.425	
5.990	98.905	98.780	98.655	
6.125	99.175	99.050	98.925	
6.250	99.425	99.300	99.175	
6.375	99.675	99.550	99.425	
6.500	99.675	99.550	99.425	
6.625	100.050	99.925	99.800	
6.750	100.300	100.175	100.050	
6.875	100.550	100.425	100.300	
6.990	100.780	100.655	100.530	
7.125	100.925	100.800	100.675	
7.250	101.050	100.925	100.800	
7.375	101.175	101.050	100.925	
7.500	119.300	119.175	119.050	
7.625	101.425	101.300	101.175	
7.750	101.550	101.425	101.300	
7.875	101.675	101.550	101.425	
7.990	101.780	101.655	101.530	
8.125	101.925	101.800	101.675	
8.250	102.050	101.925	101.800	
8.375	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	
8.750	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	96.300	96.175	96.050	
5.375	96.800	96.675	96.550	
5.500	97.050	96.925	96.800	
5.625	97.800	97.675	97.550	
5.750	98.050	97.925	97.800	
5.875	98.425	98.300	98.175	
5.990	98.655	98.530	98.405	
6.125	98.925	98.800	98.675	
6.250	99.175	99.050	98.925	
6.375	99.425	99.300	99.175	
6.500	99.425	99.300	99.175	
6.625	99.800	99.675	99.550	
6.750	100.050	99.925	99.800	
6.875	100.300	100.175	100.050	
6.990	100.530	100.405	100.280	
7.125	100.675	100.550	100.425	
7.250	100.800	100.675	100.550	
7.375	100.925	100.800	100.675	
7.500	119.050	118.925	118.800	
7.625	101.175	101.050	100.925	
7.750	101.300	101.175	101.050	
7.875	101.425	101.300	101.175	
7.990	101.530	101.405	101.280	
8.125	101.675	101.550	101.425	
8.250	101.800	101.675	101.550	
8.375	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	
8.750	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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