| | |
|---|---|
| [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.: **5/5/2022**
45 Day Lock Exp.: **5/20/2022**
60 Day Lock Exp.: **6/6/2022**

**W. Rate Sheet Dated:** **4/5/2022** **Release Time:** **11:50 am ET** Prices are subject to change without notice.

## STANDARD GOVERNMENT PRODUCT

| 30/25 Year | | | | 20 Year | | | | 15/10 Year | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Rate** | **30 Day** | **45 Day** | **60 Day** | **Rate** | **30 Day** | **45 Day** | **60 Day** | **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 3.250 | 96.752 | 96.502 | 96.236 | 3.250 | 96.797 | 96.547 | 96.281 | 1.875 | 89.652 | 89.502 | 89.352 |
| 3.375 | 97.447 | 97.197 | 96.932 | 3.375 | 97.151 | 96.901 | 96.635 | 2.000 | 88.501 | 88.351 | 88.201 |
| 3.500 | 97.990 | 97.740 | 97.475 | 3.500 | 97.603 | 97.353 | 97.087 | 2.125 | 89.501 | 89.351 | 89.201 |
| 3.625 | 98.521 | 98.271 | 98.005 | 3.625 | 98.000 | 97.750 | 97.484 | 2.250 | 91.689 | 91.494 | 91.298 |
| 3.750 | 98.255 | 98.105 | 97.871 | 3.750 | 98.016 | 97.866 | 97.631 | 2.375 | 92.300 | 92.104 | 91.909 |
| 3.875 | 98.668 | 98.518 | 98.283 | 3.875 | 98.339 | 98.189 | 97.955 | 2.500 | 91.149 | 90.954 | 90.758 |
| 4.000 | 99.181 | 99.031 | 98.796 | 4.000 | 98.749 | 98.599 | 98.365 | 2.625 | 92.149 | 91.954 | 91.758 |
| 4.125 | 99.667 | 99.517 | 99.283 | 4.125 | 99.119 | 98.969 | 98.735 | 2.750 | 94.267 | 94.017 | 93.767 |
| 4.250 | 99.468 | 99.318 | 98.928 | 4.250 | 99.226 | 99.076 | 98.686 | 2.875 | 94.736 | 94.486 | 94.236 |
| 4.375 | 99.847 | 99.697 | 99.306 | 4.375 | 99.484 | 99.334 | 98.943 | 3.000 | 95.189 | 94.939 | 94.689 |
| 4.500 | 100.311 | 100.161 | 99.770 | 4.500 | 99.848 | 99.698 | 99.307 | 3.125 | 95.604 | 95.354 | 95.104 |
| 4.625 | 100.772 | 100.622 | 100.231 | 4.625 | 100.155 | 100.005 | 99.614 | 3.250 | 96.344 | 96.020 | 95.696 |
| 4.750 | 100.636 | 100.486 | 99.986 | 4.750 | 100.346 | 100.196 | 99.696 | 3.375 | 96.774 | 96.450 | 96.125 |
| 4.875 | 100.978 | 100.828 | 100.328 | 4.875 | 100.527 | 100.377 | 99.877 | 3.500 | 97.201 | 96.877 | 96.552 |
| 5.000 | 101.425 | 101.275 | 100.775 | 5.000 | 100.837 | 100.687 | 100.187 | 3.625 | 97.572 | 97.248 | 96.924 |
| 5.125 | 101.786 | 101.636 | 101.136 | 5.125 | 100.873 | 100.723 | 100.223 | 3.750 | 97.038 | 96.710 | 96.382 |
| 5.250 | 101.465 | 101.215 | 100.965 | 5.250 | 101.081 | 100.831 | 100.581 | 3.875 | 97.436 | 97.108 | 96.780 |
| 5.375 | 101.742 | 101.492 | 101.242 | 5.375 | 101.264 | 101.014 | 100.764 | 4.000 | 97.821 | 97.493 | 97.165 |
| 6.250 | 102.943 | 102.843 | 102.743 | 6.250 | 101.053 | 100.953 | 100.853 | 4.125 | 98.166 | 97.838 | 97.510 |

| 5/1 Arm | | | |
|---|---|---|---|
| **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 3.125 | 99.531 | 99.381 | 99.231 |
| 3.250 | 98.895 | 98.745 | 98.595 |
| 3.375 | 99.294 | 99.144 | 98.994 |
| 3.500 | 99.697 | 99.547 | 99.397 |
| 3.625 | 100.014 | 99.864 | 99.714 |
| Margin = 2.250 | | Index = 1.670 | |

| 30 Year OTC | | | |
|---|---|---|---|
| **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 4.000 | 98.589 | 98.277 | 98.027 |
| 4.125 | 99.075 | 98.763 | 98.513 |
| 4.500 | 99.719 | 99.297 | 98.906 |
| 4.625 | 100.180 | 99.758 | 99.367 |
| 4.750 | 99.944 | 99.491 | 98.991 |
| 4.875 | 100.386 | 99.933 | 99.433 |
| 5.000 | 100.833 | 100.380 | 99.880 |
| 5.125 | 101.194 | 100.741 | 100.241 |
| 5.500 | 101.553 | 101.303 | 101.053 |
| 5.625 | 101.773 | 101.523 | 101.273 |
| 6.250 | 102.076 | 101.826 | 101.576 |

## 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 | 96.852 | 96.752 | 96.502 | 96.236 | 3.250 | 96.597 | 96.497 | 96.247 | 95.981 | 1.875 | 91.782 | 91.682 | 91.532 | 91.382 |
| 3.375 | 97.647 | 97.547 | 97.297 | 97.032 | 3.375 | 97.051 | 96.951 | 96.701 | 96.435 | 2.000 | 90.631 | 90.531 | 90.381 | 90.231 |
| 3.500 | 98.190 | 98.090 | 97.840 | 97.575 | 3.500 | 97.503 | 97.403 | 97.153 | 96.887 | 2.125 | 91.631 | 91.531 | 91.381 | 91.231 |
| 3.625 | 98.721 | 98.621 | 98.371 | 98.105 | 3.625 | 97.900 | 97.800 | 97.550 | 97.284 | 2.250 | 93.819 | 93.719 | 93.524 | 93.328 |
| 3.750 | 98.455 | 98.355 | 98.205 | 97.971 | 3.750 | 98.216 | 98.116 | 97.966 | 97.731 | 2.375 | 94.430 | 94.330 | 94.134 | 93.939 |
| 3.875 | 98.968 | 98.868 | 98.718 | 98.483 | 3.875 | 98.639 | 98.539 | 98.389 | 98.155 | 2.500 | 93.279 | 93.179 | 92.984 | 92.788 |
| 4.000 | 99.481 | 99.381 | 99.231 | 98.996 | 4.000 | 99.049 | 98.949 | 98.799 | 98.565 | 2.625 | 94.279 | 94.179 | 93.984 | 93.788 |
| 4.125 | 99.967 | 99.867 | 99.717 | 99.483 | 4.125 | 99.419 | 99.319 | 99.169 | 98.935 | 2.750 | 95.297 | 95.197 | 94.947 | 94.697 |
| 4.250 | 99.668 | 99.568 | 99.418 | 99.028 | 4.250 | 99.426 | 99.326 | 99.176 | 98.786 | 2.875 | 95.766 | 95.666 | 95.416 | 95.166 |
| 4.375 | 100.147 | 100.047 | 99.897 | 99.506 | 4.375 | 99.784 | 99.684 | 99.534 | 99.143 | 3.000 | 96.219 | 96.119 | 95.869 | 95.619 |
| 4.500 | 100.611 | 100.511 | 100.361 | 99.970 | 4.500 | 100.148 | 100.048 | 99.898 | 99.507 | 3.125 | 96.634 | 96.534 | 96.284 | 96.034 |
| 4.625 | 101.072 | 100.972 | 100.822 | 100.431 | 4.625 | 100.455 | 100.355 | 100.205 | 99.814 | 3.250 | 97.974 | 97.874 | 97.550 | 97.226 |
| 4.750 | 100.836 | 100.736 | 100.586 | 100.086 | 4.750 | 100.546 | 100.446 | 100.296 | 99.796 | 3.375 | 98.404 | 98.304 | 97.980 | 97.655 |

## 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 >90.000 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 ≤ 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"

| 30/25 Year | | | | 30/25 Year Lender Paid | | | |
|---|---|---|---|---|---|---|---|
| **Rate** | **30 Day** | **45 Day** | **60 Day** | **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 4.875 | 95.372 | 94.919 | 94.419 | 6.250 | 102.250 | 102.000 | 101.500 |
| 5.000 | 94.925 | 94.472 | 93.972 | | | | |
| 5.125 | 94.564 | 94.111 | 93.611 | | | | |
| 5.250 | 95.067 | 94.817 | 94.567 | | | | |
| 5.375 | 96.358 | 96.108 | 95.858 | | | | |
| 5.500 | 95.955 | 95.705 | 95.455 | | | | |
| 5.625 | 95.735 | 95.485 | 95.235 | | | | |
| 5.750 | 98.337 | 98.087 | 97.837 | | | | |
| Borrower Paid Comp Only | | | | Lender Paid Only | | | |

| 30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA" | | | |
|---|---|---|---|
| **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 4.000 | 95.839 | 95.527 | 95.277 |
| 4.125 | 96.325 | 96.013 | 95.763 |
| 4.500 | 96.969 | 96.547 | 96.156 |
| 4.625 | 97.430 | 97.008 | 96.617 |
| 4.750 | 97.194 | 96.741 | 96.241 |
| 4.875 | 97.636 | 97.183 | 96.683 |
| 5.000 | 98.083 | 97.630 | 97.130 |
| 5.125 | 98.444 | 97.991 | 97.491 |
| 5.500 | 98.803 | 98.553 | 98.303 |
| 5.625 | 99.023 | 98.773 | 98.523 |
| 6.250 | 99.326 | 99.076 | 98.826 |

| 30 yr DPA "3.5% DPA ; Borrower Paid Only" | | | |
|---|---|---|---|
| **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 6.250 | 100.750 | 100.500 | 100.250 |
| 6.750 | 101.750 | 101.500 | 101.250 |

| 30 yr DPA "3.5% DPA ; Lender Paid Only" | | | |
|---|---|---|---|
| **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 6.250 | 100.750 | 100.500 | 100.250 |
| 6.750 | 101.750 | 101.500 | 101.250 |

| DPA Advantage Adjustment | |
|---|---|
| 203(k) / 203(k)s | -0.250 |
| 203(k) & 203(k)s are Borrower Paid only | |

## Lock Desk Policy

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

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

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

For use by mortgage professionals only and should not be distributed to borrowers. Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)

[AFR Loan Center](#)

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

30 Day Lock Exp.: **5/5/2022**
45 Day Lock Exp.: **5/20/2022**
60 Day Lock Exp.: **6/6/2022**

**W. Rate Sheet Dated:** **4/5/2022** **Release Time:** **11:50 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 | 98.354 | 98.204 | 98.054 |
| 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 | 92.816 | 92.566 | 92.316 | 3.500 | 99.447 | 99.297 | 99.147 |
| 3.750 | 97.130 | 96.980 | 96.746 | 3.750 | 96.991 | 96.841 | 96.607 | 2.875 | 93.284 | 93.034 | 92.784 | 3.625 | 99.764 | 99.614 | 99.464 |
| 3.875 | 97.643 | 97.493 | 97.259 | 3.875 | 97.414 | 97.264 | 97.030 | 3.000 | 93.738 | 93.488 | 93.238 | Margin = 2.250 | | Index = 1.670 | |
| 4.000 | 98.156 | 98.006 | 97.772 | 4.000 | 97.824 | 97.674 | 97.440 | 3.125 | 94.152 | 93.902 | 93.652 | **30 Year OTC** | | | |
| 4.125 | 98.642 | 98.492 | 98.258 | 4.125 | 98.194 | 98.044 | 97.810 | 3.250 | 95.149 | 94.825 | 94.501 | **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 4.250 | 98.093 | 97.943 | 97.552 | 4.250 | 97.951 | 97.801 | 97.410 | 3.375 | 95.579 | 95.255 | 94.931 | 3.250 | 94.289 | 94.039 | 93.773 |
| 4.375 | 98.572 | 98.422 | 98.031 | 4.375 | 98.309 | 98.159 | 97.768 | 3.500 | 96.006 | 95.682 | 95.358 | 3.375 | 95.085 | 94.835 | 94.569 |
| 4.500 | 99.036 | 98.886 | 98.495 | 4.500 | 98.673 | 98.523 | 98.132 | 3.625 | 96.377 | 96.053 | 95.729 | 3.500 | 95.628 | 95.378 | 95.112 |
| 4.625 | 99.497 | 99.347 | 98.956 | 4.625 | 98.980 | 98.830 | 98.439 | 3.750 | 96.343 | 96.015 | 95.687 | 3.625 | 96.158 | 95.908 | 95.642 |
| 4.750 | 98.073 | 97.923 | 97.423 | 4.750 | 97.884 | 97.734 | 97.234 | 3.875 | N/A | N/A | N/A | 3.750 | 97.130 | 96.818 | 96.568 |
| 4.875 | 98.516 | 98.366 | 97.866 | 4.875 | 98.165 | 98.015 | 97.515 | 4.000 | N/A | N/A | N/A | 3.875 | 97.643 | 97.331 | 97.081 |
| 5.000 | 98.962 | 98.812 | 98.312 | 5.000 | 98.474 | 98.324 | 97.824 | 4.125 | N/A | N/A | N/A | 4.000 | 98.156 | 97.844 | 97.594 |
| 5.125 | 99.323 | 99.173 | 98.673 | 5.125 | 98.511 | 98.361 | 97.861 | 4.250 | N/A | N/A | N/A | 4.125 | 98.642 | 98.330 | 98.080 |
| 5.250 | 96.965 | 96.715 | 96.465 | 5.250 | 96.681 | 96.431 | 96.181 | 4.375 | N/A | N/A | N/A | 4.250 | 98.093 | 97.671 | 97.281 |
| 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 | 97.230 | 97.130 | 96.980 | 96.746 | 3.750 | 97.091 | 96.991 | 96.841 | 96.607 | 2.750 | 91.510 | 91.410 | 91.160 | 90.910 |
| 3.875 | 97.743 | 97.643 | 97.493 | 97.259 | 3.875 | 97.514 | 97.414 | 97.264 | 97.030 | 2.875 | 91.978 | 91.878 | 91.628 | 91.378 |
| 4.000 | 98.256 | 98.156 | 98.006 | 97.772 | 4.000 | 97.924 | 97.824 | 97.674 | 97.440 | 3.000 | 92.432 | 92.332 | 92.082 | 91.832 |
| 4.125 | 98.742 | 98.642 | 98.492 | 98.258 | 4.125 | 98.294 | 98.194 | 98.044 | 97.810 | 3.125 | 92.846 | 92.746 | 92.496 | 92.246 |
| 4.250 | 98.193 | 98.093 | 97.943 | 97.552 | 4.250 | 98.051 | 97.951 | 97.801 | 97.410 | 3.250 | 95.812 | 95.712 | 95.388 | 95.064 |
| 4.375 | 98.672 | 98.572 | 98.422 | 98.031 | 4.375 | 98.409 | 98.309 | 98.159 | 97.768 | 3.375 | 96.241 | 96.141 | 95.817 | 95.493 |
| 4.500 | 99.136 | 99.036 | 98.886 | 98.495 | 4.500 | 98.773 | 98.673 | 98.523 | 98.132 | 3.500 | 96.668 | 96.568 | 96.244 | 95.920 |
| 4.625 | 99.597 | 99.497 | 99.347 | 98.956 | 4.625 | 99.080 | 98.980 | 98.830 | 98.439 | 3.625 | 97.040 | 96.940 | 96.616 | 96.292 |
| 4.750 | 98.173 | 98.073 | 97.923 | 97.423 | 4.750 | 97.984 | 97.884 | 97.734 | 97.234 | 3.750 | 97.943 | 97.843 | 97.515 | 97.187 |

## 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"

| 30/25 Year | | | | 30/25 Year Lender Paid | | | |
|---|---|---|---|---|---|---|---|
| **Rate** | **30 Day** | **45 Day** | **60 Day** | **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 4.875 | N/A | N/A | N/A | 6.250 | N/A | N/A | N/A |
| 5.000 | N/A | N/A | N/A | | | | |
| 5.125 | N/A | N/A | N/A | | | | |
| 5.250 | N/A | N/A | N/A | | | | |
| 5.375 | N/A | N/A | N/A | | | | |
| 5.500 | N/A | N/A | N/A | | | | |
| 5.625 | N/A | N/A | N/A | | | | |
| 5.750 | N/A | N/A | N/A | | | | |
| Borrower Paid Comp Only | | | | Lender Paid Only | | | |

## 30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 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 |

## 30 yr DPA "3.5% DPA ; Borrower Paid Only"

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 4.250 | N/A | N/A | N/A |
| 4.750 | N/A | N/A | N/A |

## 30 yr DPA "3.5% DPA ; Lender Paid Only"

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 5.750 | 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 *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.: 5/5/2022
45 Day Lock Exp.: 5/20/2022
60 Day Lock Exp.: 6/6/2022

**W. Rate Sheet Dated: 4/5/2022** **Release Time: 11:50 am ET** Prices are subject to change without notice.

## Conforming FNMA

### 30/25 Year

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 3.750 | 96.282 | 96.169 | 96.082 |
| 3.875 | 96.843 | 96.730 | 96.643 |
| 3.990 | 97.226 | 97.113 | 97.026 |
| 4.000 | 97.326 | 97.213 | 97.126 |
| 4.125 | 97.916 | 97.722 | 97.716 |
| 4.250 | 98.519 | 98.325 | 98.319 |
| 4.375 | 99.047 | 98.853 | 98.847 |
| 4.500 | 99.505 | 99.311 | 99.305 |
| 4.625 | 99.838 | 99.644 | 99.638 |
| 4.750 | 100.321 | 100.127 | 100.121 |
| 4.875 | 100.749 | 100.555 | 100.549 |
| 4.990 | 101.024 | 100.830 | 100.824 |
| 5.000 | 101.124 | 100.930 | 100.924 |
| 5.125 | 101.285 | 101.091 | 101.085 |
| 5.250 | 101.563 | 101.321 | 101.337 |
| 5.375 | 101.763 | 101.521 | 101.537 |
| 5.500 | 102.044 | 101.802 | 101.818 |
| 5.625 | 102.322 | 102.080 | 102.096 |
| 5.750 | 102.794 | 102.519 | 102.549 |

### 30/25 Year 105-125

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

### 30/25 Year >125

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

### 30/25 Year High Balance

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 3.750 | 96.188 | 95.978 | 95.988 |
| 3.875 | 96.884 | 96.674 | 96.684 |
| 3.990 | 97.435 | 97.225 | 97.235 |
| 4.000 | 97.535 | 97.325 | 97.335 |
| 4.125 | 98.111 | 97.901 | 97.911 |
| 4.250 | 98.620 | 98.410 | 98.420 |
| 4.375 | 99.067 | 98.857 | 98.867 |
| 4.500 | 99.388 | 99.178 | 99.188 |
| 4.625 | 99.717 | 99.515 | 99.506 |
| 4.750 | 100.196 | 99.994 | 99.985 |
| 4.875 | 100.546 | 100.344 | 100.335 |
| 4.990 | 100.696 | 100.494 | 100.485 |
| 5.000 | 100.796 | 100.594 | 100.585 |
| 5.125 | 100.820 | 100.618 | 100.609 |
| 5.250 | 100.247 | 100.005 | 99.997 |
| 5.375 | 100.396 | 100.154 | 100.146 |
| 5.500 | 100.588 | 100.346 | 100.338 |
| 5.625 | 100.726 | 100.484 | 100.476 |
| 5.750 | 100.762 | 100.487 | 100.501 |

### 30/25 Year 105-125 High Balance

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

### 30/25/20 Year Investment

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 3.750 | 96.219 | 96.112 | 96.009 |
| 3.875 | 96.780 | 96.673 | 96.570 |
| 3.990 | 97.164 | 97.055 | 96.952 |
| 4.000 | 97.264 | 97.155 | 97.052 |
| 4.125 | 97.810 | 97.638 | 97.499 |
| 4.250 | 98.413 | 98.241 | 98.102 |
| 4.375 | 98.942 | 98.770 | 98.631 |
| 4.500 | 99.400 | 99.228 | 99.089 |
| 4.625 | 99.771 | 99.592 | 99.434 |
| 4.750 | 100.337 | 100.141 | 99.951 |
| 4.875 | 100.765 | 100.569 | 100.379 |
| 4.990 | 101.040 | 100.844 | 100.654 |
| 5.000 | 101.140 | 100.944 | 100.754 |
| 5.125 | 101.301 | 101.105 | 100.915 |
| 5.250 | 101.551 | 101.332 | 101.120 |
| 5.375 | 101.750 | 101.531 | 101.319 |
| 5.500 | 102.031 | 101.812 | 101.600 |
| 5.625 | 102.309 | 102.090 | 101.878 |
| 5.750 | 102.624 | 102.394 | 102.189 |

### 30/25 Year >125 High Balance

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | 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 |

### 20 Year

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 3.750 | 97.529 | 97.384 | 97.329 |
| 3.875 | 98.041 | 97.896 | 97.841 |
| 3.990 | 98.371 | 98.215 | 98.171 |
| 4.000 | 98.471 | 98.315 | 98.271 |
| 4.125 | 99.063 | 98.837 | 98.863 |
| 4.250 | 99.586 | 99.360 | 99.386 |
| 4.375 | 100.067 | 99.841 | 99.867 |
| 4.500 | 100.462 | 100.236 | 100.262 |
| 4.625 | 100.813 | 100.587 | 100.613 |
| 4.750 | 100.640 | 100.422 | 100.429 |
| 4.875 | 101.024 | 100.806 | 100.813 |
| 4.990 | 101.240 | 101.022 | 101.029 |
| 5.000 | 101.340 | 101.122 | 101.129 |
| 5.125 | 101.474 | 101.256 | 101.263 |
| 5.250 | 101.738 | 101.479 | 101.488 |
| 5.375 | 101.850 | 101.591 | 101.600 |
| 5.500 | 102.094 | 101.835 | 101.844 |
| 5.625 | 102.317 | 102.058 | 102.067 |
| 5.750 | 102.509 | 102.250 | 102.279 |

### 20 Year 105-125

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | 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 |

### 20 Year >125

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | 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 Year

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.750 | 95.363 | 95.263 | 95.163 |
| 2.875 | 95.800 | 95.700 | 95.600 |
| 2.990 | 96.196 | 96.096 | 95.996 |
| 3.000 | 96.296 | 96.196 | 96.096 |
| 3.125 | 96.760 | 96.660 | 96.560 |
| 3.250 | 97.253 | 97.124 | 97.053 |
| 3.375 | 97.903 | 97.774 | 97.703 |
| 3.500 | 98.312 | 98.186 | 98.112 |
| 3.625 | 98.847 | 98.747 | 98.647 |
| 3.750 | 99.360 | 99.260 | 99.160 |
| 3.875 | 99.883 | 99.783 | 99.683 |
| 3.990 | 100.263 | 100.163 | 100.063 |
| 4.000 | 100.363 | 100.263 | 100.163 |
| 4.125 | 100.770 | 100.670 | 100.570 |
| 4.250 | 100.654 | 100.436 | 100.437 |
| 4.375 | 100.949 | 100.731 | 100.732 |
| 4.500 | 101.020 | 100.802 | 100.803 |
| 4.625 | 101.258 | 101.040 | 101.041 |
| 4.750 | 101.110 | 100.932 | 100.910 |

### 15/10 Year Investment

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.750 | 95.266 | 95.166 | 95.057 |
| 2.875 | 95.703 | 95.603 | 95.494 |
| 2.990 | 96.099 | 95.999 | 95.890 |
| 3.000 | 96.199 | 96.099 | 95.990 |
| 3.125 | 96.663 | 96.563 | 96.454 |
| 3.250 | 97.123 | 96.995 | 96.870 |
| 3.375 | 97.774 | 97.646 | 97.521 |
| 3.500 | 98.238 | 98.116 | 97.956 |
| 3.625 | 98.826 | 98.694 | 98.485 |
| 3.750 | 99.338 | 99.204 | 98.985 |
| 3.875 | 99.861 | 99.727 | 99.508 |
| 3.990 | 100.242 | 100.108 | 99.889 |
| 4.000 | 100.342 | 100.208 | 99.989 |
| 4.125 | 100.748 | 100.614 | 100.395 |
| 4.250 | 100.527 | 100.288 | 100.030 |
| 4.375 | 100.822 | 100.583 | 100.325 |
| 4.500 | 100.893 | 100.654 | 100.396 |
| 4.625 | 101.131 | 100.892 | 100.634 |
| 4.750 | 101.242 | 101.040 | 100.806 |

### 15 Year 105-125

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

### 15 Year >125

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

### 15 Year High Balance

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.750 | 95.609 | 95.409 | 95.409 |
| 2.875 | 96.181 | 95.981 | 95.981 |
| 2.990 | 96.604 | 96.404 | 96.404 |
| 3.000 | 96.704 | 96.504 | 96.504 |
| 3.125 | 97.133 | 96.933 | 96.933 |
| 3.250 | 97.480 | 97.280 | 97.280 |
| 3.375 | 97.992 | 97.792 | 97.792 |
| 3.500 | 98.277 | 98.077 | 98.077 |
| 3.625 | 98.617 | 98.417 | 98.417 |
| 3.750 | 98.745 | 98.545 | 98.545 |
| 3.875 | 99.109 | 98.909 | 98.909 |
| 3.990 | 99.333 | 99.133 | 99.133 |
| 4.000 | 99.433 | 99.233 | 99.233 |
| 4.125 | 99.710 | 99.510 | 99.510 |
| 4.250 | 98.776 | 98.558 | 98.562 |
| 4.375 | 98.978 | 98.760 | 98.764 |
| 4.500 | 99.020 | 98.802 | 98.806 |
| 4.625 | 99.179 | 98.961 | 98.965 |
| 4.750 | 99.126 | 98.926 | 98.926 |

### 15 Year 105-125 High Balance

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

### 15 Year >125 High Balance

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

### 10 Year

| Rate | 30 Day | 45 Day | 60 Day |
|---|---|---|---|
| 2.750 | 96.080 | 95.880 | 95.880 |
| 2.875 | 96.517 | 96.317 | 96.317 |
| 2.990 | 96.919 | 96.719 | 96.719 |
| 3.000 | 97.019 | 96.819 | 96.819 |
| 3.125 | 97.489 | 97.289 | 97.289 |
| 3.250 | 97.897 | 97.697 | 97.697 |
| 3.375 | 98.356 | 98.156 | 98.156 |
| 3.500 | 98.767 | 98.567 | 98.567 |
| 3.625 | 99.252 | 99.052 | 99.052 |
| 3.750 | 99.429 | 99.229 | 99.229 |
| 3.875 | 99.944 | 99.744 | 99.744 |
| 3.990 | 100.551 | 100.351 | 100.351 |
| 4.000 | 100.651 | 100.451 | 100.451 |
| 4.125 | 101.091 | 100.891 | 100.891 |
| 4.250 | 100.694 | 100.476 | 100.480 |
| 4.375 | 100.930 | 100.712 | 100.716 |
| 4.500 | 101.071 | 100.853 | 100.857 |
| 4.625 | 101.553 | 101.335 | 101.339 |
| 4.750 | 101.391 | 101.191 | 101.191 |

### 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 | -0.750 | -0.750 |
| 720 – 739 | 0.000 | -0.250 | -0.500 | -0.750 | -0.500 | -0.500 | -0.500 | -1.000 | -1.000 |
| 700 – 719 | 0.000 | -0.500 | -1.000 | -1.250 | -1.000 | -1.000 | -1.000 | -1.500 | -1.500 |
| 680 – 699 | 0.000 | -0.500 | -1.250 | -1.750 | -1.500 | -1.250 | -1.250 | -1.500 | -1.500 |
| 660 – 679 | 0.000 | -1.000 | -2.250 | -2.750 | -2.750 | -2.250 | -2.250 | -2.250 | -2.250 |
| 640 – 659 | -0.500 | -1.250 | -2.750 | -3.000 | -3.250 | -2.750 | -2.750 | -2.750 | -2.750 |
| 620 – 639 | -0.500 | -1.500 | -3.000 | -3.000 | -3.250 | -3.250 | -3.250 | -3.500 | -3.500 |
| < 620 * | -1.500 | -2.500 | -4.000 | -4.000 | -4.250 | -4.250 | -4.250 | -4.750 | -4.750 |

* Applicalbe on FNMA Standard, HomeReady, HomeStyle & TX a(6) /a(4) loans with a DU approve/eligible only

### 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 | -2.125 | -2.125 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 | -4.125 |
| Second Home | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 | -4.125 |
| Manufactured* | -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 |
| 3-4 unit property | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |
| Condo > 15 year** | 0.000 | 0.000 | 0.000 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| HB C/O Refi | -1.250 | -1.500 | -1.500 | -1.750 | N/A | N/A | N/A | N/A | N/A |
| HB Purchase or R/T Refi | -0.500 | -0.750 | -0.750 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |

* Not applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

### High LTV Refi Option LLPA Caps

| Occupancy | Number of Units | LTV Ratio | <=15 yr Cap | >15 yr Cap |
|---|---|---|---|---|
| Primary | 1 | 105.01 -115.00% | 0.750 | 2.000 |
| | | >115.00% | 0.000 | 0.750 |
| | 2 | 90.01 -100.00% | 0.750 | 2.000 |
| | | >100.00% | 0.000 | 0.750 |
| | 3-4 | 80.01 -90.00% | 0.750 | 2.000 |
| | | >90.00% | 0.000 | 0.750 |
| Second Home | 1 | 95.01 -105.00% | 2.000 | 3.000 |
| | | >105.00% | 1.500 | 2.000 |
| Investment | 1-4 | 80.01 -90.00% | 2.000 | 3.000 |
| | | >90.00% | 1.500 | 2.000 |

### HomeReady LLPA Caps*

| Product Feature | LLPA Caps |
|---|---|
| LTV > 80% and credit score ≥ 680 | 0.000 |
| All other LTV & FICO combos | 1.500 |

*The above caps do not include the following LLPA's: State; Extension; Loan Size ; UW Fee Buyout

*** Does not apply to loan amt =<$125K ; HomeReady or RefiNow =<$300K

### Cash-Out Refinance*

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

* Not applicable to student loan cash-out refinances (identified by SFC 841).

### All Loan Type Adjustments

| Adjusters | All Terms |
|---|---|
| IA, NY | -0.250 |
| Escrow Waiver | 0.000 |
| All Subordinate Financing | -0.375 |
| FNMA HomeStyle Renovation | -1.000 |
| Texas Equity 50(a)(6) | 0.000 |
| Texas Equity 50(a)(4) | 0.000 |
| All Refinances "R/T & C/O" *** | 0.000 |
| **Loan Size** "doesn't apply to standard conv loans (primary/2nd homes)" | |
| $0 - $49,999 | -2.500 |
| $50,000 - $85,000 | -1.375 |
| $85,001 - $125,000 | 0.000 |
| $125,001 - $175,000 | 0.000 |
| $175,001 - $275,000 | 0.000 |
| $275,001 up to HB | 0.125 |

### 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% | -1.500 | -1.500 |

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

### Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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.: **5/5/2022**
45 Day Lock Exp.: **5/20/2022**
60 Day Lock Exp.: **6/6/2022**

**W. Rate Sheet Dated: 4/5/2022** **Release Time: 11:50 am ET** Prices are subject to change without notice.

## FNMA - OTC

| 30/25 Year | | | | 30/25 Year High Balance | | | | 20 Year | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Rate** | **30 Day** | **45 Day** | **60 Day** | **Rate** | **30 Day** | **45 Day** | **60 Day** | **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 3.750 | 96.282 | 96.169 | 96.082 | 3.750 | 96.188 | 95.978 | 95.988 | 3.750 | 97.529 | 97.384 | 97.329 |
| 3.875 | 96.843 | 96.730 | 96.643 | 3.875 | 96.884 | 96.674 | 96.684 | 3.875 | 98.041 | 97.896 | 97.841 |
| 3.990 | 97.226 | 97.113 | 97.026 | 3.990 | 97.435 | 97.225 | 97.235 | 3.990 | 98.371 | 98.215 | 98.171 |
| 4.000 | 97.326 | 97.213 | 97.126 | 4.000 | 97.535 | 97.325 | 97.335 | 4.000 | 98.471 | 98.315 | 98.271 |
| 4.125 | 97.916 | 97.722 | 97.716 | 4.125 | 98.111 | 97.901 | 97.911 | 4.125 | 99.063 | 98.837 | 98.863 |
| 4.250 | 98.519 | 98.325 | 98.319 | 4.250 | 98.620 | 98.410 | 98.420 | 4.250 | 99.586 | 99.360 | 99.386 |
| 4.375 | 99.047 | 98.853 | 98.847 | 4.375 | 99.067 | 98.857 | 98.867 | 4.375 | 100.067 | 99.841 | 99.867 |
| 4.500 | 99.505 | 99.311 | 99.305 | 4.500 | 99.388 | 99.178 | 99.188 | 4.500 | 100.462 | 100.236 | 100.262 |
| 4.625 | 99.838 | 99.644 | 99.638 | 4.625 | 99.717 | 99.515 | 99.506 | 4.625 | 100.813 | 100.587 | 100.613 |
| 4.750 | 100.321 | 100.127 | 100.121 | 4.750 | 100.196 | 99.994 | 99.985 | 4.750 | 100.640 | 100.422 | 100.429 |
| 4.875 | 100.749 | 100.555 | 100.549 | 4.875 | 100.546 | 100.344 | 100.335 | 4.875 | 101.024 | 100.806 | 100.813 |
| 4.990 | 101.024 | 100.830 | 100.824 | 4.990 | 100.696 | 100.494 | 100.485 | 4.990 | 101.240 | 101.022 | 101.029 |
| 5.000 | 101.124 | 100.930 | 100.924 | 5.000 | 100.796 | 100.594 | 100.585 | 5.000 | 101.340 | 101.122 | 101.129 |
| 5.125 | 101.285 | 101.091 | 101.085 | 5.125 | 100.820 | 100.618 | 100.609 | 5.125 | 101.474 | 101.256 | 101.263 |
| 5.250 | 101.563 | 101.321 | 101.337 | 5.250 | 100.247 | 100.005 | 99.997 | 5.250 | 101.738 | 101.479 | 101.488 |
| 5.375 | 101.763 | 101.521 | 101.537 | 5.375 | 100.396 | 100.154 | 100.146 | 5.375 | 101.850 | 101.591 | 101.600 |
| 5.500 | 102.044 | 101.802 | 101.818 | 5.500 | 100.588 | 100.346 | 100.338 | 5.500 | 102.094 | 101.835 | 101.844 |
| 5.625 | 102.322 | 102.080 | 102.096 | 5.625 | 100.726 | 100.484 | 100.476 | 5.625 | 102.317 | 102.058 | 102.067 |
| 5.750 | 102.794 | 102.519 | 102.549 | 5.750 | 100.762 | 100.487 | 100.501 | 5.750 | 102.509 | 102.250 | 102.279 |

| 15 Year | | | | 15 Year High Balance | | | |
|---|---|---|---|---|---|---|---|
| **Rate** | **30 Day** | **45 Day** | **60 Day** | **Rate** | **30 Day** | **45 Day** | **60 Day** |
| 2.750 | 95.363 | 95.263 | 95.163 | 2.750 | 95.609 | 95.409 | 95.409 |
| 2.875 | 95.800 | 95.700 | 95.600 | 2.875 | 96.181 | 95.981 | 95.981 |
| 2.990 | 96.196 | 96.096 | 95.996 | 2.990 | 96.604 | 96.404 | 96.404 |
| 3.000 | 96.296 | 96.196 | 96.096 | 3.000 | 96.704 | 96.504 | 96.504 |
| 3.125 | 96.760 | 96.660 | 96.560 | 3.125 | 97.133 | 96.933 | 96.933 |
| 3.250 | 97.253 | 97.124 | 97.053 | 3.250 | 97.480 | 97.280 | 97.280 |
| 3.375 | 97.903 | 97.774 | 97.703 | 3.375 | 97.992 | 97.792 | 97.792 |
| 3.500 | 98.312 | 98.186 | 98.112 | 3.500 | 98.277 | 98.077 | 98.077 |
| 3.625 | 98.847 | 98.747 | 98.647 | 3.625 | 98.617 | 98.417 | 98.417 |
| 3.750 | 99.360 | 99.260 | 99.160 | 3.750 | 98.745 | 98.545 | 98.545 |
| 3.875 | 99.883 | 99.783 | 99.683 | 3.875 | 99.109 | 98.909 | 98.909 |
| 3.990 | 100.263 | 100.163 | 100.063 | 3.990 | 99.333 | 99.133 | 99.133 |
| 4.000 | 100.363 | 100.263 | 100.163 | 4.000 | 99.433 | 99.233 | 99.233 |
| 4.125 | 100.770 | 100.670 | 100.570 | 4.125 | 99.710 | 99.510 | 99.510 |
| 4.250 | 100.654 | 100.436 | 100.437 | 4.250 | 98.776 | 98.558 | 98.562 |
| 4.375 | 100.949 | 100.731 | 100.732 | 4.375 | 98.978 | 98.760 | 98.764 |
| 4.500 | 101.020 | 100.802 | 100.803 | 4.500 | 99.020 | 98.802 | 98.806 |
| 4.625 | 101.258 | 101.040 | 101.041 | 4.625 | 99.179 | 98.961 | 98.965 |
| 4.750 | 101.110 | 100.932 | 100.910 | 4.750 | 99.126 | 98.926 | 98.926 |

### 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 applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

### All Loan Type Adjustments

| Adjusters | All Terms |
|---|---|
| IA, NY | -0.250 |
| Escrow Waiver | 0.000 |
| All Subordinate Financing | -0.375 |
| Texas Equity 50(a)(6) | 0.000 |
| Texas Equity 50(a)(4) | 0.000 |
| All Refinances "R/T & C/O" *** | 0.000 |
| Conv OTC Placement | -1.000 |
| **Loan Size** | |
| $0 - $49,999 | -2.500 |
| $50,000 - $85,000 | -1.375 |
| $85,001 - $125,000 | 0.000 |
| $125,001 - $175,000 | 0.000 |
| $175,001 - $275,000 | 0.000 |
| $275,001 up to HB | 0.125 |

*** Does not apply to loan amt =<$125K

### Mortgages with Subordinate Financing *

| LTV Range | CLTV Range | Credit Score < 720 | Credit Score > 720 |
|---|---|---|---|
| ≤ 65.00% | 80.01% – 95.00% | -0.500 | -0.250 |
| 65.01% – 75.00% | 80.01% – 95.00% | -0.750 | -0.500 |
| 75.01% – 95.00% | 90.01% – 95.00% | -1.000 | -0.750 |
| 75.01% – 90.00% | 76.01% – 90.00% | -1.000 | -0.750 |
| ≤ 95.00% | 95.01% – 97.00% | N/A | N/A |

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

### Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

AFR

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.: **5/5/2022**
45 Day Lock Exp.: **5/20/2022**
60 Day Lock Exp.: **6/6/2022**

**W. Rate Sheet Dated:** **4/5/2022** **Release Time:** **11:50 am ET** Prices are subject to change without notice.

## Conforming FHLMC

| 30/25 Year | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 3.750 | 96.462 | 96.310 | 96.167 |
| 3.875 | 97.037 | 96.880 | 96.739 |
| 3.990 | 97.436 | 97.278 | 97.139 |
| 4.000 | 97.536 | 97.378 | 97.239 |
| 4.125 | 98.007 | 97.772 | 97.629 |
| 4.250 | 98.589 | 98.356 | 98.215 |
| 4.375 | 99.090 | 98.854 | 98.713 |
| 4.500 | 99.617 | 99.375 | 99.234 |
| 4.625 | 99.904 | 99.660 | 99.520 |
| 4.750 | 100.258 | 100.063 | 99.920 |
| 4.875 | 100.676 | 100.476 | 100.334 |
| 4.990 | 100.992 | 100.788 | 100.646 |
| 5.000 | 101.092 | 100.888 | 100.746 |
| 5.125 | 101.200 | 100.995 | 100.853 |
| 5.250 | 101.663 | 101.362 | 101.197 |
| 5.375 | 101.875 | 101.573 | 101.408 |
| 5.500 | 102.298 | 101.997 | 101.832 |
| 5.625 | 102.731 | 102.471 | 102.405 |
| 5.750 | 103.258 | 103.158 | 103.058 |

| 30/25 Year 105-125 | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | 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 |

| 30/25 Year >125 | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | 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 |

| 30/25 Year SC | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 3.750 | 95.744 | 95.592 | 95.449 |
| 3.875 | 96.345 | 96.188 | 96.047 |
| 3.990 | 97.042 | 96.884 | 96.745 |
| 4.000 | 97.142 | 96.984 | 96.845 |
| 4.125 | 97.499 | 97.264 | 97.121 |
| 4.250 | 97.887 | 97.654 | 97.513 |
| 4.375 | 98.230 | 97.994 | 97.853 |
| 4.500 | 98.677 | 98.435 | 98.294 |
| 4.625 | 99.042 | 98.798 | 98.658 |
| 4.750 | 98.826 | 98.631 | 98.488 |
| 4.875 | 99.246 | 99.046 | 98.904 |
| 4.990 | 99.338 | 99.134 | 98.992 |
| 5.000 | 99.438 | 99.234 | 99.092 |
| 5.125 | 99.478 | 99.273 | 99.131 |
| 5.250 | 99.189 | 98.888 | 98.723 |
| 5.375 | 99.977 | 99.675 | 99.510 |
| 5.500 | 100.398 | 100.097 | 99.932 |
| 5.625 | 100.831 | 100.571 | 100.505 |
| 5.750 | 100.296 | 100.196 | 100.096 |

| 30/25 Year SC 105-125 | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | 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 |

| 30/25/20 Year Investment | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 3.750 | 96.998 | 96.846 | 96.703 |
| 3.875 | 97.552 | 97.395 | 97.254 |
| 3.990 | 97.931 | 97.773 | 97.634 |
| 4.000 | 98.031 | 97.873 | 97.734 |
| 4.125 | 98.514 | 98.279 | 98.136 |
| 4.250 | 99.075 | 98.842 | 98.701 |
| 4.375 | 99.558 | 99.322 | 99.181 |
| 4.500 | 100.070 | 99.828 | 99.687 |
| 4.625 | 100.352 | 100.108 | 99.968 |
| 4.750 | 100.723 | 100.528 | 100.385 |
| 4.875 | 101.126 | 100.926 | 100.784 |
| 4.990 | 101.427 | 101.223 | 101.081 |
| 5.000 | 101.527 | 101.323 | 101.181 |
| 5.125 | 101.633 | 101.428 | 101.286 |
| 5.250 | 101.911 | 101.610 | 101.445 |
| 5.375 | 102.114 | 101.812 | 101.647 |
| 5.500 | 102.524 | 102.223 | 102.058 |
| 5.625 | 102.939 | 102.679 | 102.613 |
| 5.750 | 103.255 | 103.155 | 103.055 |

| 30/25 Year SC >125 | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | 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 |

| 20 Year | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 3.750 | 97.592 | 97.391 | 97.294 |
| 3.875 | 98.079 | 97.873 | 97.776 |
| 3.990 | 98.371 | 98.160 | 98.063 |
| 4.000 | 98.471 | 98.260 | 98.163 |
| 4.125 | 98.975 | 98.731 | 98.611 |
| 4.250 | 99.520 | 99.270 | 99.150 |
| 4.375 | 99.989 | 99.735 | 99.615 |
| 4.500 | 100.302 | 100.047 | 99.928 |
| 4.625 | 99.968 | 99.661 | 99.519 |
| 4.750 | 100.380 | 100.070 | 99.927 |
| 4.875 | 100.792 | 100.479 | 100.337 |
| 4.990 | 100.922 | 100.608 | 100.466 |
| 5.000 | 101.022 | 100.708 | 100.566 |
| 5.125 | 101.243 | 100.848 | 100.683 |
| 5.250 | 101.766 | 101.371 | 101.206 |
| 5.375 | 101.835 | 101.439 | 101.273 |
| 5.500 | 102.187 | 101.875 | 101.809 |
| 5.625 | N/A | N/A | N/A |
| 5.750 | N/A | N/A | N/A |

| 20 Year 105-125 | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | 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 |

| 20 Year >125 | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | 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 |

| 15 Year | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.750 | 95.451 | 95.294 | 95.242 |
| 2.875 | 96.083 | 95.924 | 95.872 |
| 2.990 | 96.390 | 96.226 | 96.174 |
| 3.000 | 96.490 | 96.326 | 96.274 |
| 3.125 | 96.836 | 96.668 | 96.593 |
| 3.250 | 97.381 | 97.228 | 97.131 |
| 3.375 | 98.033 | 97.874 | 97.778 |
| 3.500 | 98.407 | 98.247 | 98.150 |
| 3.625 | 98.972 | 98.810 | 98.713 |
| 3.750 | 99.489 | 99.323 | 99.226 |
| 3.875 | 99.894 | 99.729 | 99.632 |
| 3.990 | 100.126 | 99.960 | 99.863 |
| 4.000 | 100.226 | 100.060 | 99.963 |
| 4.125 | 100.244 | 100.144 | 100.044 |
| 4.250 | 100.658 | 100.558 | 100.458 |
| 4.375 | 101.101 | 100.998 | 100.901 |
| 4.500 | 101.326 | 101.225 | 101.126 |
| 4.625 | 101.290 | 101.190 | 101.087 |
| 4.750 | 101.654 | 101.554 | 101.452 |

| 15 Year Investment | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.750 | 95.885 | 95.728 | 95.676 |
| 2.875 | 96.507 | 96.348 | 96.296 |
| 2.990 | 96.803 | 96.639 | 96.587 |
| 3.000 | 96.903 | 96.739 | 96.687 |
| 3.125 | 97.366 | 97.198 | 97.123 |
| 3.250 | 97.865 | 97.712 | 97.615 |
| 3.375 | 98.506 | 98.347 | 98.251 |
| 3.500 | 98.874 | 98.714 | 98.617 |
| 3.625 | 99.428 | 99.266 | 99.169 |
| 3.750 | 99.935 | 99.769 | 99.672 |
| 3.875 | 100.332 | 100.167 | 100.070 |
| 3.990 | 100.557 | 100.391 | 100.294 |
| 4.000 | 100.657 | 100.491 | 100.394 |
| 4.125 | 101.046 | 100.946 | 100.846 |
| 4.250 | 101.005 | 100.905 | 100.805 |
| 4.375 | 101.438 | 101.335 | 101.238 |
| 4.500 | 101.657 | 101.556 | 101.457 |
| 4.625 | 102.084 | 101.984 | 101.881 |
| 4.750 | 101.821 | 101.721 | 101.619 |

| 15 Year 105-125 | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

| 15 Year >125 | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

| 15 Year SC | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.750 | 94.905 | 94.748 | 94.696 |
| 2.875 | 95.553 | 95.394 | 95.342 |
| 2.990 | 95.876 | 95.712 | 95.660 |
| 3.000 | 95.976 | 95.812 | 95.760 |
| 3.125 | 96.594 | 96.426 | 96.351 |
| 3.250 | 96.765 | 96.612 | 96.515 |
| 3.375 | 97.405 | 97.246 | 97.150 |
| 3.500 | 97.767 | 97.607 | 97.510 |
| 3.625 | 98.390 | 98.228 | 98.131 |
| 3.750 | 98.909 | 98.743 | 98.646 |
| 3.875 | 99.322 | 99.157 | 99.060 |
| 3.990 | 99.558 | 99.392 | 99.295 |
| 4.000 | 99.658 | 99.492 | 99.395 |
| 4.125 | 100.680 | 100.580 | 100.480 |
| 4.250 | 100.212 | 100.112 | 100.012 |
| 4.375 | 100.661 | 100.558 | 100.461 |
| 4.500 | 100.904 | 100.803 | 100.704 |
| 4.625 | 101.634 | 101.534 | 101.431 |
| 4.750 | 100.776 | 100.676 | 100.574 |

| 15 Year SC 105-125 | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

| 15 Year SC >125 | | | |
|---|---|---|---|
| Rate | 30 Day | 45 Day | 60 Day |
| 2.000 | N/A | N/A | N/A |
| 2.125 | N/A | N/A | N/A |
| 2.250 | N/A | N/A | N/A |
| 2.375 | N/A | N/A | N/A |
| 2.500 | N/A | N/A | N/A |
| 2.625 | N/A | N/A | N/A |
| 2.750 | N/A | N/A | N/A |
| 2.875 | N/A | N/A | N/A |
| 2.990 | N/A | N/A | N/A |
| 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 |
| 3.990 | N/A | N/A | N/A |
| 4.000 | N/A | N/A | N/A |

### Applicable for all mortgages with terms greater than 15 years

| FICO ↓ \ LTV → | ≤ 60.00% | 60.01 – 70.00% | 70.01 – 75.00% | 75.01 – 80.00% | 80.01 – 85.00% | 85.01 – 90.00% | 90.01 – 95.00% | 95.01 – 97.00% | 97.01 – 105.00% | >105% |
|---|---|---|---|---|---|---|---|---|---|---|
| ≥ 740 | 0.000 | -0.250 | -0.250 | -0.500 | -0.250 | -0.250 | -0.250 | -0.750 | -0.750 | -0.750 |
| 720 – 739 | 0.000 | -0.250 | -0.500 | -0.750 | -0.500 | -0.500 | -0.500 | -1.000 | -1.000 | -1.000 |
| 700 – 719 | 0.000 | -0.500 | -1.000 | -1.250 | -1.000 | -1.000 | -1.000 | -1.500 | -1.500 | -1.500 |
| 680 – 699 | 0.000 | -0.500 | -1.250 | -1.750 | -1.500 | -1.250 | -1.250 | -1.500 | -1.500 | -1.500 |
| 660 – 679 | 0.000 | -1.000 | -2.250 | -2.750 | -2.750 | -2.250 | -2.250 | -2.250 | -2.250 | -2.250 |
| 640 – 659 | -0.500 | -1.250 | -2.750 | -3.000 | -3.250 | -2.750 | -2.750 | -2.750 | -2.750 | -2.750 |
| 620 – 639 | -0.500 | -1.500 | -3.000 | -3.000 | -3.250 | -3.250 | -3.250 | -3.500 | -3.500 | -3.500 |

### Cash Out Refi

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

### Program Features

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

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

### 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 |
| CHOICE Renovation | -1.000 |
| **Loan Size** "doesn't apply to standard conv loans (primary/2nd homes)" | |
| $0 - $49,999 | -2.500 |
| $50,000 - $85,000 | -1.375 |
| $85,001 - $125,000 | 0.000 |
| $125,001 - $175,000 | 0.000 |
| $175,001 - $275,000 | 0.000 |
| $275,001 up to SC | 0.125 |

### Subordination

| LTV | TLTV | < 720 | ≥ 720 |
|---|---|---|---|
| ≤ 75% | ≤ 80% | -0.375 | -0.375 |
| ≤ 65% | >80% & ≤ 95% | -0.875 | -0.625 |
| >65% & ≤ 75% | >80% & ≤ 95% | -1.125 | -0.875 |
| >75% & ≤ 95% | >75% & ≤ 95% | -1.375 | -1.125 |
| ≤ 97% | >95% & ≤ 97% | -1.875 | -1.875 |
| > 97% | > 97% | N/A | N/A |

### Subordination Enhanced Reflief Refi

| LTV | TLTV | < 720 | ≥ 720 |
|---|---|---|---|
| ≤ 75% | ≤ 80% | -0.375 | -0.375 |
| ≤ 65% | >80% & ≤ 95% | -0.875 | -0.625 |
| >65% & ≤ 75% | >80% & ≤ 95% | -1.125 | -0.875 |
| >75% & ≤ 80% | >75% & ≤ 95% | -1.375 | -1.125 |
| >80% & ≤ 90% | >81% & ≤ 95% | -1.375 | -0.875 |
| >90% & ≤ 95% | >91% & ≤ 95% | -0.875 | -0.625 |
| All | > 95% | -1.875 | -1.875 |

*** Does not apply to loan amt =<$125K or any Home Possible

### Enhanced Reflief Refi LLPA Caps

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

### 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.**

AFR Loan Center

| | | | |
|---|---|---|---|
| Lockdesk e-mail: | Lockdesk@afrwholesale.com | | |
| Lockdesk Phone: | 1-877-588-2706 | 30 Day Lock Exp.: | 5/5/2022 |
| Lockdesk Hours: | 10:00 am ET - 11:00 pm ET | 45 Day Lock Exp.: | 5/20/2022 |
| | | 60 Day Lock Exp.: | 6/6/2022 |

**W. Rate Sheet Dated:** 4/5/2022 **Release Time:** 11:50 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 |
| 3.750 | 96.462 | 96.310 | 96.167 | 3.750 | 95.744 | 95.592 | 95.449 | 3.750 | 97.592 | 97.391 | 97.294 | 2.750 | 95.451 | 95.294 | 95.242 | 2.750 | 94.905 | 94.748 | 94.696 |
| 3.875 | 97.037 | 96.880 | 96.739 | 3.875 | 96.345 | 96.188 | 96.047 | 3.875 | 98.079 | 97.873 | 97.776 | 2.875 | 96.083 | 95.924 | 95.872 | 2.875 | 95.553 | 95.394 | 95.342 |
| 3.990 | 97.436 | 97.278 | 97.139 | 3.990 | 97.042 | 96.884 | 96.745 | 3.990 | 98.371 | 98.160 | 98.063 | 2.990 | 96.390 | 96.226 | 96.174 | 2.990 | 95.876 | 95.712 | 95.660 |
| 4.000 | 97.536 | 97.378 | 97.239 | 4.000 | 97.142 | 96.984 | 96.845 | 4.000 | 98.471 | 98.260 | 98.163 | 3.000 | 96.490 | 96.326 | 96.274 | 3.000 | 95.976 | 95.812 | 95.760 |
| 4.125 | 98.007 | 97.772 | 97.629 | 4.125 | 97.499 | 97.264 | 97.121 | 4.125 | 98.975 | 98.731 | 98.611 | 3.125 | 96.836 | 96.668 | 96.593 | 3.125 | 96.594 | 96.426 | 96.351 |
| 4.250 | 98.589 | 98.356 | 98.215 | 4.250 | 97.887 | 97.654 | 97.513 | 4.250 | 99.520 | 99.270 | 99.150 | 3.250 | 97.381 | 97.228 | 97.131 | 3.250 | 96.765 | 96.612 | 96.515 |
| 4.375 | 99.090 | 98.854 | 98.713 | 4.375 | 98.230 | 97.994 | 97.853 | 4.375 | 99.989 | 99.735 | 99.615 | 3.375 | 98.033 | 97.874 | 97.778 | 3.375 | 97.405 | 97.246 | 97.150 |
| 4.500 | 99.617 | 99.375 | 99.234 | 4.500 | 98.677 | 98.435 | 98.294 | 4.500 | 100.302 | 100.047 | 99.928 | 3.500 | 98.407 | 98.247 | 98.150 | 3.500 | 97.767 | 97.607 | 97.510 |
| 4.625 | 99.904 | 99.660 | 99.520 | 4.625 | 99.042 | 98.798 | 98.658 | 4.625 | 99.968 | 99.661 | 99.519 | 3.625 | 98.972 | 98.810 | 98.713 | 3.625 | 98.390 | 98.228 | 98.131 |
| 4.750 | 100.258 | 100.063 | 99.920 | 4.750 | 98.826 | 98.631 | 98.488 | 4.750 | 100.380 | 100.070 | 99.927 | 3.750 | 99.489 | 99.323 | 99.226 | 3.750 | 98.909 | 98.743 | 98.646 |
| 4.875 | 100.676 | 100.476 | 100.334 | 4.875 | 99.246 | 99.046 | 98.904 | 4.875 | 100.792 | 100.479 | 100.337 | 3.875 | 99.894 | 99.729 | 99.632 | 3.875 | 99.322 | 99.157 | 99.060 |
| 4.990 | 100.992 | 100.788 | 100.646 | 4.990 | 99.338 | 99.134 | 98.992 | 4.990 | 100.922 | 100.608 | 100.466 | 3.990 | 100.126 | 99.960 | 99.863 | 3.990 | 99.558 | 99.392 | 99.295 |
| 5.000 | 101.092 | 100.888 | 100.746 | 5.000 | 99.438 | 99.234 | 99.092 | 5.000 | 101.022 | 100.708 | 100.566 | 4.000 | 100.226 | 100.060 | 99.963 | 4.000 | 99.658 | 99.492 | 99.395 |
| 5.125 | 101.200 | 100.995 | 100.853 | 5.125 | 99.478 | 99.273 | 99.131 | 5.125 | 101.243 | 100.848 | 100.683 | 4.125 | 100.244 | 100.144 | 100.044 | 4.125 | 100.680 | 100.580 | 100.480 |
| 5.250 | 101.663 | 101.362 | 101.197 | 5.250 | 99.189 | 98.888 | 98.723 | 5.250 | 101.766 | 101.371 | 101.206 | 4.250 | 100.658 | 100.558 | 100.458 | 4.250 | 100.212 | 100.112 | 100.012 |
| 5.375 | 101.875 | 101.573 | 101.408 | 5.375 | 99.977 | 99.675 | 99.510 | 5.375 | 101.835 | 101.439 | 101.273 | 4.375 | 101.101 | 100.998 | 100.901 | 4.375 | 100.661 | 100.558 | 100.461 |
| 5.500 | 102.298 | 101.997 | 101.832 | 5.500 | 100.398 | 100.097 | 99.932 | 5.500 | 102.187 | 101.875 | 101.809 | 4.500 | 101.326 | 101.225 | 101.126 | 4.500 | 100.904 | 100.803 | 100.704 |
| 5.625 | 102.731 | 102.471 | 102.405 | 5.625 | 100.831 | 100.571 | 100.505 | 5.625 | N/A | N/A | N/A | 4.625 | 101.290 | 101.190 | 101.087 | 4.625 | 101.634 | 101.534 | 101.431 |
| 5.750 | 103.258 | 103.158 | 103.058 | 5.750 | 100.296 | 100.196 | 100.096 | 5.750 | N/A | N/A | N/A | 4.750 | 101.654 | 101.554 | 101.452 | 4.750 | 100.776 | 100.676 | 100.574 |

### 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 |

### 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 | |

### 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.

### 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) | FHA ID# - 1358600006

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

AFR Loan Center

| | | | | |
|---|---|---|---|---|
| Lockdesk e-mail: | Lockdesk@afrwholesale.com | | |
| Lockdesk Phone: | 1-877-588-2706 | 30 Day Lock Exp.: | 5/5/2022 |
| Lockdesk Hours: | 10:00 am ET - 11:00 pm ET | 45 Day Lock Exp.: | 5/20/2022 |
| | | 60 Day Lock Exp.: | 6/6/2022 |

**W. Rate Sheet Dated:** 4/5/2022 **Release Time:** 11:50 am ET Prices are subject to change without notice.

## FNMA & FHLMC Note Rate/Loan Size LLPA Tables

**The below LLPAs are NOT aplicable 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.**

AFR Loan Center

| | | | |
|---|---|---|---|
| Lockdesk e-mail: | Lockdesk@afrwholesale.com | | |
| Lockdesk Phone: | 1-877-588-2706 | 30 Day Lock Exp.: | **5/5/2022** |
| Lockdesk Hours: | 10:00 am ET - 11:00 pm ET | 45 Day Lock Exp.: | **5/20/2022** |
| | | 60 Day Lock Exp.: | **6/6/2022** |

**W. Rate Sheet Dated:** **4/5/2022** **Release Time:** **11:50 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** |
| 3.750 | 96.462 | 96.310 | 96.167 | 3.750 | 97.592 | 97.391 | 97.294 | 2.750 | 95.451 | 95.294 | 95.242 | 3.750 | 95.428 | 95.276 | 95.133 | 2.750 | 94.528 | 94.371 | 94.319 |
| 3.875 | 97.037 | 96.880 | 96.739 | 3.875 | 98.079 | 97.873 | 97.776 | 2.875 | 96.083 | 95.924 | 95.872 | 3.875 | 96.016 | 95.859 | 95.718 | 2.875 | 95.168 | 95.009 | 94.957 |
| 3.990 | 97.436 | 97.278 | 97.139 | 3.990 | 98.371 | 98.160 | 98.063 | 2.990 | 96.390 | 96.226 | 96.174 | 3.990 | 96.564 | 96.406 | 96.267 | 2.990 | 95.483 | 95.319 | 95.267 |
| 4.000 | 97.536 | 97.378 | 97.239 | 4.000 | 98.471 | 98.260 | 98.163 | 3.000 | 96.490 | 96.326 | 96.274 | 4.000 | 96.664 | 96.506 | 96.367 | 3.000 | 95.583 | 95.419 | 95.367 |
| 4.125 | 98.007 | 97.772 | 97.629 | 4.125 | 98.975 | 98.731 | 98.611 | 3.125 | 96.836 | 96.668 | 96.593 | 4.125 | 97.078 | 96.843 | 96.700 | 3.125 | 96.065 | 95.897 | 95.822 |
| 4.250 | 98.589 | 98.356 | 98.215 | 4.250 | 99.520 | 99.270 | 99.150 | 3.250 | 97.381 | 97.228 | 97.131 | 4.250 | 97.563 | 97.330 | 97.189 | 3.250 | 96.423 | 96.270 | 96.173 |
| 4.375 | 99.090 | 98.854 | 98.713 | 4.375 | 99.989 | 99.735 | 99.615 | 3.375 | 98.033 | 97.874 | 97.778 | 4.375 | 97.985 | 97.749 | 97.608 | 3.375 | 97.069 | 96.910 | 96.814 |
| 4.500 | 99.617 | 99.375 | 99.234 | 4.500 | 100.302 | 100.047 | 99.928 | 3.500 | 98.407 | 98.247 | 98.150 | 4.500 | 98.472 | 98.230 | 98.089 | 3.500 | 97.437 | 97.277 | 97.180 |
| 4.625 | 99.904 | 99.660 | 99.520 | 4.625 | 99.968 | 99.661 | 99.519 | 3.625 | 98.972 | 98.810 | 98.713 | 4.625 | 98.798 | 98.554 | 98.414 | 3.625 | 98.031 | 97.869 | 97.772 |
| 4.750 | 100.258 | 100.063 | 99.920 | 4.750 | 100.380 | 100.070 | 99.927 | 3.750 | 99.489 | 99.323 | 99.226 | 4.750 | 98.867 | 98.672 | 98.529 | 3.750 | 98.549 | 98.383 | 98.286 |
| 4.875 | 100.676 | 100.476 | 100.334 | 4.875 | 100.792 | 100.479 | 100.337 | 3.875 | 99.894 | 99.729 | 99.632 | 4.875 | 99.286 | 99.086 | 98.944 | 3.875 | 98.958 | 98.793 | 98.696 |
| 4.990 | 100.992 | 100.788 | 100.646 | 4.990 | 100.922 | 100.608 | 100.466 | 3.990 | 100.126 | 99.960 | 99.863 | 4.990 | 99.490 | 99.286 | 99.144 | 3.990 | 99.192 | 99.026 | 98.929 |
| 5.000 | 101.092 | 100.888 | 100.746 | 5.000 | 101.022 | 100.708 | 100.566 | 4.000 | 100.226 | 100.060 | 99.963 | 5.000 | 99.590 | 99.386 | 99.244 | 4.000 | 99.292 | 99.126 | 99.029 |
| 5.125 | 101.200 | 100.995 | 100.853 | 5.125 | 101.243 | 100.848 | 100.683 | 4.125 | 100.244 | 100.144 | 100.044 | 5.125 | 99.664 | 99.459 | 99.317 | 4.125 | 99.812 | 99.712 | 99.612 |
| 5.250 | 101.663 | 101.362 | 101.197 | 5.250 | 101.766 | 101.371 | 101.206 | 4.250 | 100.658 | 100.558 | 100.458 | 5.250 | 99.751 | 99.450 | 99.285 | 4.250 | 99.785 | 99.685 | 99.585 |
| 5.375 | 101.875 | 101.573 | 101.408 | 5.375 | 101.835 | 101.439 | 101.273 | 4.375 | 101.101 | 100.998 | 100.901 | 5.375 | 100.251 | 99.949 | 99.784 | 4.375 | 100.231 | 100.128 | 100.031 |
| 5.500 | 102.298 | 101.997 | 101.832 | 5.500 | 102.187 | 101.875 | 101.809 | 4.500 | 101.326 | 101.225 | 101.126 | 5.500 | 100.673 | 100.372 | 100.207 | 4.500 | 100.465 | 100.364 | 100.265 |
| 5.625 | N/A | N/A | N/A | 5.625 | N/A | N/A | N/A | 4.625 | 101.290 | 101.190 | 101.087 | 5.625 | N/A | N/A | N/A | 4.625 | 100.812 | 100.712 | 100.609 |
| 5.750 | N/A | N/A | N/A | 5.750 | N/A | N/A | N/A | 4.750 | 101.654 | 101.554 | 101.452 | 5.750 | N/A | N/A | N/A | 4.750 | 100.565 | 100.465 | 100.363 |

**Applicable for all mortgages with greater than 15 year terms**

| FICO ↓ \ LTV → | ≤ 60.00% | 60.01 - 70.00% | 70.01 - 75.00% | 75.01 - 80.00% | 80.01 - 85.00% | 85.01 - 90.00% | 90.01 - 95.00% | 95.01 - 97.00% |
|---|---|---|---|---|---|---|---|---|
| ≥ 740 | 0.000 | -0.250 | -0.250 | -0.500 | -0.250 | -0.250 | -0.250 | -0.750 |
| 720 - 739 | 0.000 | -0.250 | -0.500 | -0.750 | -0.500 | -0.500 | -0.500 | -1.000 |
| 700 - 719 | 0.000 | -0.500 | -1.000 | -1.250 | -1.000 | -1.000 | -1.000 | -1.500 |
| 680 - 699 | 0.000 | -0.500 | -1.250 | -1.750 | -1.500 | -1.250 | -1.250 | -1.500 |
| 660 - 679 | 0.000 | -1.000 | -2.250 | -2.750 | -2.750 | -2.250 | -2.250 | -2.250 |
| 640 - 659 | -0.500 | -1.250 | -2.750 | -3.000 | -3.250 | -2.750 | -2.750 | -2.750 |
| 620 - 639 | -0.500 | -1.500 | -3.000 | -3.000 | -3.250 | -3.250 | -3.250 | -3.500 |
| < 620 * | -0.500 | -1.500 | -3.000 | -3.000 | -3.250 | -3.250 | -3.250 | -3.750 |

**Mortgages with Subordinate Financing**

| LTV Range | CLTV Range | Credit Score < 720 | Credit Score ≥ 720 |
|---|---|---|---|
| All | All | -0.500 | -0.500 |

**HP LLPA Cap**

| FICO ↓ \ LTV → | ≤80% | >80% |
|---|---|---|
| ≥ 680 | 1.500 | 0.000 |
| < 680 | 1.500 | 1.500 |
| Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout | | |

**Product Features**

| Product Feature ↓ \ LTV → | ≤ 60.00% | 60.01 - 70.00% | 70.01 - 75.00% | 75.01 - 80.00% | 80.01 - 85.00% | 85.01 - 90.00% | 90.01 - 95.00% | 95.01 - 97.00% | 97.01 - 105% | > 105% |
|---|---|---|---|---|---|---|---|---|---|---|
| Investment Property | -2.125 | -2.125 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 | -4.125 | -4.125 |
| Manufactured | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |
| 2-Unit Property | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |
| 3-4 Unit Property | -1.000 | -1.000 | -1.000 | -1.000 | -1.500 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 |
| Condo > 15 year | 0.000 | 0.000 | 0.000 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| SC Purchase or R/T Refi | -0.500 | -0.750 | -0.750 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |

**All Loan Type Adjustments**

| Adjusters | All Terms |
|---|---|
| IA, NY | -0.250 |
| Escrow Waiver | 0.000 |
| Texas Equity 50(a)(4) | 0.000 |
| All Refinances "R/T" | 0.000 |
| CHOICE Renovation | -1.000 |
| **Loan Size** | |
| $0 - $49,999 | -2.500 |
| $50,000 - $85,000 | -1.375 |
| $85,001 - $125,000 | 0.000 |
| $125,001 - $175,000 | 0.000 |
| $175,001 - $275,000 | 0.000 |
| $275,001 up to SC | 0.125 |

**Lock Desk Policy**

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

| | | | |
|---|---|---|---|
| | AFR Loan Center | | |
| | Lockdesk e-mail: | Lockdesk@afrwholesale.com | |
| | Lockdesk Phone: | 1-877-588-2706 | 30 Day Lock Exp.: 5/5/2022 |
| | Lockdesk Hours: | 10:00 am ET - 11:00 pm ET | 45 Day Lock Exp.: 5/20/2022 |
| | | | 60 Day Lock Exp.: 6/6/2022 |

**W. Rate Sheet Dated:** **4/5/2022** **Release Time:** **11:50 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 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 |

[1]Full Am. [2]ARMs Only

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

## Lock Desk Policy

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

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

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

For use by mortgage professionals only and should not be distributed to borrowers. | Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)

AFR Loan Center

| | | | | |
|---|---|---|---|---|
| Lockdesk e-mail: | Lockdesk@afrwholesale.com | | | |
| Lockdesk Phone: | 1-877-588-2706 | | 30 Day Lock Exp.: | **5/5/2022** |
| Lockdesk Hours: | 10:00 am ET - 11:00 pm ET | | 45 Day Lock Exp.: | **5/20/2022** |
| | | | 60 Day Lock Exp.: | **6/6/2022** |

**W. Rate Sheet Dated:** **4/5/2022** **Release Time:** **11:50 am ET** Prices are subject to change without notice.

## 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 | 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 | 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 | 102.425 | 102.300 | 102.175 |
| 8.500 | 102.550 | 102.425 | 102.300 |
| 8.625 | 102.675 | 102.550 | 102.425 |
| 8.750 | 102.800 | 102.675 | 102.550 |
| * 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 | 99.925 | 99.800 | 99.675 |
| 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 | 101.300 | 101.175 | 101.050 |
| 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 | 102.175 | 102.050 | 101.925 |
| 8.500 | 102.300 | 102.175 | 102.050 |
| 8.625 | 102.425 | 102.300 | 102.175 |
| 8.750 | 102.550 | 102.425 | 102.300 |
| * 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 | 99.675 | 99.550 | 99.425 |
| 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 | 101.050 | 100.925 | 100.800 |
| 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 | 101.925 | 101.800 | 101.675 |
| 8.500 | 102.050 | 101.925 | 101.800 |
| 8.625 | 102.175 | 102.050 | 101.925 |
| 8.750 | 102.300 | 102.175 | 102.050 |
| * Max Price after LLPA & before Comp Plan | | | |

## FICO/CLTV Adjuster

| Adjuster | LTV | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **<=50** | **50.01-55** | **55.01-60** | **60.01-65** | **65.01-70** | **70.01-75** | **75.01-80** | **80.01-85** | **85.01-90** |
| FICO 760+ | 1.250 | 1.250 | 1.000 | 0.750 | 0.750 | 0.375 | 0.000 | -0.500 | -1.500 |
| FICO 740 - 759 | 1.250 | 1.250 | 1.000 | 0.500 | 0.500 | 0.250 | 0.000 | -0.750 | -2.000 |
| FICO 720 - 739 | 0.750 | 0.750 | 0.500 | 0.250 | 0.000 | 0.000 | -0.250 | -1.250 | -2.500 |
| FICO 700 - 719 | 0.500 | 0.500 | 0.250 | 0.000 | -0.250 | -0.250 | -0.500 | -2.000 | -3.500 |
| FICO 680 - 699 | 0.250 | 0.250 | 0.000 | -0.500 | -0.750 | -1.000 | -1.250 | -2.750 | -4.000 |
| FICO 660 - 679 | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| FICO 640 - 659 | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| FICO 620 - 639 | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Loan Amt $100K < $150K | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.750 | -2.750 | -2.750 | -2.750 |
| Loan Amt $150K < $250K | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 |
| Loan Amt $250K <= $1.5M | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Loan Amt >$1.5M <= $2.0M | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | NA |
| Purchase | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 |
| C/O Refi | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | NA | NA |
| 2nd Home | 0.000 | 0.000 | -0.250 | -0.500 | -0.500 | -0.500 | NA | NA | NA |
| Non-Owner *** | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA | NA | NA |
| 2-4 units | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -1.000 | -1.500 |
| Non-Warrantable Condo | -0.250 | -0.500 | -0.750 | -1.000 | -1.500 | -2.250 | NA | NA | NA |
| Interest Only (30 Yr Term) | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.500 | -0.750 | -1.250 | -1.500 |
| Interest Only (40 Yr Term) | -0.500 | -0.500 | -0.500 | -0.750 | -0.750 | -1.000 | -1.250 | NA | NA |
| 24 Mos Bank Stmt | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| DTI > 43 - 50 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.500 | -0.875 | -1.125 | -1.375 |
| DTI > 50 - 55 | -0.500 | -0.500 | -0.500 | -1.000 | -1.000 | NA | NA | NA | NA |
| Recent Credit Event**** <2 years ago | -2.000 | -2.250 | -2.500 | -2.750 | -3.000 | NA | NA | NA | NA |
| Recent Credit Event*** 2-4 years ago | -0.500 | -0.625 | -0.750 | -0.875 | -1.000 | -1.125 | NA | NA | NA |
| 2 Year PPP (applies to NOO Only) | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA | NA | NA |
| 1 Year PPP (applies to NOO Only) | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | NA | NA | NA |
| No PPP (applies to NOO only) | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | NA | NA | NA |
| Escrow Waiver ** | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |

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

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

**** See Underwriting Guidelines

***** Bank Statement & 1099

## Lock Desk Policy

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