

W. Rate Sheet Dated: 4/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.803	98.553	98.271	4.000	98.703	98.453	98.171	2.250	90.030	89.880	89.730	3.125	N/A	N/A	N/A
4.125	99.431	99.181	98.899	4.125	99.331	99.081	98.799	2.375	90.347	90.197	90.047	3.250	N/A	N/A	N/A
4.250	99.600	99.450	99.028	4.250	99.500	99.350	98.928	2.500	90.668	90.518	90.368	3.375	N/A	N/A	N/A
4.375	100.102	99.952	99.530	4.375	100.002	99.852	99.430	2.625	90.991	90.841	90.691	3.500	N/A	N/A	N/A
4.500	100.685	100.535	100.113	4.500	100.585	100.435	100.013	2.750	93.333	93.130	92.927	3.625	N/A	N/A	N/A
4.625	101.235	101.085	100.663	4.625	101.135	100.985	100.563	2.875	93.650	93.447	93.244	Margin = 2.250		Index = 1.810	
4.750	100.956	100.806	100.275	4.750	100.856	100.706	100.175	3.000	93.971	93.768	93.565	30 Year OTC			
4.875	101.377	101.227	100.696	4.875	101.277	101.127	100.596	3.125	94.294	94.091	93.888	Rate	30 Day	45 Day	60 Day
5.000	101.864	101.714	101.183	5.000	101.764	101.614	101.083	3.250	94.904	94.592	94.279	4.000	97.711	97.461	97.180
5.125	102.303	102.153	101.622	5.125	102.203	102.053	101.522	3.375	95.217	94.904	94.592	4.125	98.339	98.089	97.808
5.250	101.805	101.655	101.155	5.250	101.705	101.555	101.055	3.500	95.525	95.213	94.900	4.500	99.593	99.234	98.812
5.375	102.128	101.978	101.478	5.375	102.028	101.878	101.378	3.625	95.823	95.510	95.198	4.625	100.143	99.784	99.362
5.500	102.503	102.353	101.853	5.500	102.403	102.253	101.753	3.750	96.135	95.760	95.385	4.750	99.764	99.295	98.764
5.625	102.850	102.700	102.200	5.625	102.750	102.600	102.100	3.875	96.419	96.044	95.669	4.875	100.285	99.816	99.285
5.750	100.627	100.477	99.977	5.750	100.527	100.377	99.877	4.000	96.688	96.313	95.938	5.000	100.772	100.303	99.772
5.875	100.990	100.840	100.340	5.875	100.890	100.740	100.240	4.125	96.932	96.557	96.182	5.125	101.211	100.742	100.211
6.000	101.343	101.193	100.693	6.000	101.243	101.093	100.593	4.250	98.024	97.874	97.724	5.500	101.411	100.911	100.411
6.125	101.689	101.539	101.039	6.125	101.589	101.439	100.939	4.375	98.261	98.111	97.961	5.625	101.758	101.258	100.758
6.250	103.301	103.151	102.651	6.250	100.484	100.334	99.834	4.500	98.475	98.325	98.175	6.250	100.892	100.642	100.392

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
4.000	98.603	98.503	98.253	97.971	4.000	98.503	98.403	98.153	97.871	2.250	91.660	91.560	91.410	91.260
4.125	99.231	99.131	98.881	98.599	4.125	99.131	99.031	98.781	98.499	2.375	91.977	91.877	91.727	91.577
4.250	99.300	99.200	99.050	98.628	4.250	99.200	99.100	98.950	98.528	2.500	92.298	92.198	92.048	91.898
4.375	99.902	99.802	99.652	99.230	4.375	99.802	99.702	99.552	99.130	2.625	92.621	92.521	92.371	92.221
4.500	100.485	100.385	100.235	99.813	4.500	100.385	100.285	100.135	99.713	2.750	93.863	93.763	93.560	93.357
4.625	101.035	100.935	100.785	100.363	4.625	100.935	100.835	100.685	100.263	2.875	94.180	94.080	93.877	93.674
4.750	100.656	100.556	100.406	99.875	4.750	100.556	100.456	100.306	99.775	3.000	94.501	94.401	94.198	93.995
4.875	101.177	101.077	100.927	100.396	4.875	101.077	100.977	100.827	100.296	3.125	94.824	94.724	94.521	94.318
5.000	101.664	101.564	101.414	100.883	5.000	101.564	101.464	101.314	100.783	3.250	96.034	95.934	95.622	95.309
5.125	102.103	102.003	101.853	101.322	5.125	102.003	101.903	101.753	101.222	3.375	96.347	96.247	95.934	95.622
5.250	101.505	101.405	101.255	100.755	5.250	101.405	101.305	101.155	100.655	3.500	96.655	96.555	96.243	95.930
5.375	101.928	101.828	101.678	101.178	5.375	101.828	101.728	101.578	101.078	3.625	96.953	96.853	96.540	96.228
5.500	102.303	102.203	102.053	101.553	5.500	102.203	102.103	101.953	101.453	3.750	97.765	97.665	97.290	96.915

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	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.75-5.125	0.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	94.961	94.711	94.430	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	95.589	95.339	95.058	6.750	100.250	100.000	99.750
5.375	98.578	98.078	97.578	6.250	100.750	100.500	100.000	4.500	96.843	96.484	96.062	30 yr DPA "3.5% DPA; Lender Paid Only"			
5.500	98.203	97.703	97.203					4.625	97.393	97.034	96.612	Rate	30 Day	45 Day	60 Day
5.625	97.856	97.356	96.856					4.750	97.014	96.545	96.014	6.250	99.250	99.000	98.750
5.750	99.539	99.289	99.039					4.875	97.535	97.066	96.535	6.750	100.250	100.000	99.750
5.875	99.176	98.926	98.676					5.000	98.022	97.553	97.022		DPA Advantage Adjustment		
6.000	98.823	98.573	98.323					5.125	98.461	97.992	97.461		203(k) / 203(k)s		-0.250
6.125	98.477	98.227	97.977					5.500	98.661	98.161	97.661		203(k) & 203(k)s are Borrower Paid		
6.250	99.582	99.332	99.082					5.625	99.008	98.508	98.008		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	98.142	97.892	97.642				

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@afwrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/19/2022

45 Day Lock Exp.:

6/3/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	91.382	91.179	90.976	3.500	N/A	N/A	N/A
4.500	99.223	99.073	98.651	4.500	99.223	99.073	98.651	2.875	91.699	91.496	91.293	3.625	N/A	N/A	N/A
4.625	99.773	99.623	99.201	4.625	99.773	99.623	99.201	3.000	92.020	91.817	91.614	Margin = 2.250		Index = 1.810	
4.750	98.893	98.743	98.212	4.750	98.893	98.743	98.212	3.125	92.343	92.140	91.937	30 Year OTC			
4.875	99.414	99.264	98.733	4.875	99.414	99.264	98.733	3.250	93.209	92.897	92.584	Rate	30 Day	45 Day	60 Day
5.000	99.901	99.751	99.220	5.000	99.901	99.751	99.220	3.375	93.522	93.210	92.897	3.250	91.489	91.239	90.989
5.125	100.340	100.190	99.659	5.125	100.340	100.190	99.659	3.500	93.830	93.518	93.205	3.375	92.122	91.872	91.622
5.250	96.867	96.717	96.217	5.250	96.867	96.717	96.217	3.625	94.128	93.816	93.503	3.500	92.765	92.515	92.265
5.375	97.290	97.140	96.640	5.375	97.290	97.140	96.640	3.750	94.940	94.565	94.190	3.625	93.410	93.160	92.910
5.500	97.665	97.515	97.015	5.500	97.665	97.515	97.015	3.875	N/A	N/A	N/A	3.750	96.005	95.755	95.474
5.625	98.012	97.862	97.362	5.625	98.012	97.862	97.362	4.000	N/A	N/A	N/A	3.875	96.638	96.388	96.107
5.750	97.627	97.477	96.977	5.750	97.627	97.477	96.977	4.125	N/A	N/A	N/A	4.000	97.278	97.028	96.747
5.875	97.990	97.840	97.340	5.875	97.990	97.840	97.340	4.250	N/A	N/A	N/A	4.125	97.906	97.656	97.375
6.000	98.343	98.193	97.693	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	98.038	97.679	97.257
6.125	N/A	N/A	N/A	6.125	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
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
4.500	99.323	99.223	99.073	98.651	4.500	99.323	99.223	99.073	98.651	2.750	88.951	88.851	88.648	88.445
4.625	99.873	99.773	99.623	99.201	4.625	99.873	99.773	99.623	99.201	2.875	89.267	89.167	88.964	88.761
4.750	98.993	98.893	98.743	98.212	4.750	98.993	98.893	98.743	98.212	3.000	89.589	89.489	89.286	89.083
4.875	99.514	99.414	99.264	98.733	4.875	99.514	99.414	99.264	98.733	3.125	89.911	89.811	89.608	89.405
5.000	100.001	99.901	99.751	99.220	5.000	100.001	99.901	99.751	99.220	3.250	92.872	92.772	92.460	92.147
5.125	100.440	100.340	100.190	99.659	5.125	100.440	100.340	100.190	99.659	3.375	93.184	93.084	92.772	92.459
5.250	96.967	96.867	96.717	96.217	5.250	96.967	96.867	96.717	96.217	3.500	93.493	93.393	93.081	92.768
5.375	97.390	97.290	97.140	96.640	5.375	97.390	97.290	97.140	96.640	3.625	93.790	93.690	93.378	93.065
5.500	97.765	97.665	97.515	97.015	5.500	97.765	97.665	97.515	97.015	3.750	96.540	96.440	96.065	95.690

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	-0.750
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.750%-4.625%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.500	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
5.750	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
5.875	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
6.000	N/A	N/A	N/A					4.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.125	N/A	N/A	N/A					4.125	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
6.250	N/A	N/A	N/A					4.250	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								4.500	N/A	N/A	N/A				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/19/2022

45 Day Lock Exp.:

6/3/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.085	93.985	93.885	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	93.628	93.491	93.428	2.000	N/A	N/A	N/A	3.750	94.035	93.935	93.835
3.875	94.716	94.616	94.516	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	94.402	94.265	94.202	2.125	N/A	N/A	N/A	3.875	94.666	94.566	94.466
3.990	95.337	95.207	95.137	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	95.033	94.896	94.833	2.250	N/A	N/A	N/A	3.990	95.256	95.124	94.996
4.000	95.437	95.307	95.237	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	95.133	94.996	94.933	2.375	N/A	N/A	N/A	4.000	95.356	95.224	95.096
4.125	96.198	96.068	95.998	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	95.780	95.643	95.580	2.500	N/A	N/A	N/A	4.125	96.117	95.985	95.857
4.250	96.875	96.745	96.675	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	96.813	96.641	96.601	2.625	N/A	N/A	N/A	4.250	96.794	96.662	96.534
4.375	97.465	97.335	97.265	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	97.464	97.292	97.252	2.750	N/A	N/A	N/A	4.375	97.385	97.253	97.125
4.500	97.959	97.825	97.759	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	98.066	97.894	97.854	2.875	N/A	N/A	N/A	4.500	97.935	97.767	97.615
4.625	98.594	98.425	98.389	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	98.595	98.423	98.383	2.990	N/A	N/A	N/A	4.625	98.549	98.337	98.142
4.750	99.212	99.043	99.007	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	99.117	98.945	98.905	3.000	N/A	N/A	N/A	4.750	99.167	98.955	98.760
4.875	99.761	99.592	99.556	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	99.581	99.409	99.369	3.125	N/A	N/A	N/A	4.875	99.717	99.505	99.310
4.990	100.155	99.986	99.950	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	99.827	99.655	99.615	3.250	N/A	N/A	N/A	4.990	100.111	99.899	99.704
5.000	100.255	100.086	100.050	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	99.927	99.755	99.715	3.375	N/A	N/A	N/A	5.000	100.211	99.999	99.804
5.125	100.558	100.389	100.353	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.055	99.883	99.843	3.500	N/A	N/A	N/A	5.125	100.514	100.302	100.107
5.250	100.978	100.780	100.729	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	99.968	99.770	99.719	3.625	N/A	N/A	N/A	5.250	101.024	100.790	100.565
5.375	101.326	101.128	101.077	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.247	100.049	99.998	3.750	N/A	N/A	N/A	5.375	101.372	101.138	100.913
5.500	101.643	101.445	101.394	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.448	100.250	100.199	3.875	N/A	N/A	N/A	5.500	101.689	101.455	101.230
5.625	101.760	101.562	101.511	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.443	100.245	100.194	3.990	N/A	N/A	N/A	5.625	101.806	101.572	101.347
5.750	102.077	101.877	101.843	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.480	100.280	100.246	4.000	N/A	N/A	N/A	5.750	102.059	101.839	101.617
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.750	95.337	95.193	95.137	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	93.628	93.528	93.428	2.750	93.555	93.455	93.355
2.875	N/A	N/A	N/A	3.875	96.089	95.945	95.889	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	94.129	94.029	93.929	2.875	94.056	93.956	93.856
2.990	N/A	N/A	N/A	3.990	96.713	96.569	96.513	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	94.605	94.505	94.405	2.990	94.533	94.433	94.333
3.000	N/A	N/A	N/A	4.000	96.813	96.669	96.613	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	94.705	94.605	94.505	3.000	94.633	94.533	94.433
3.125	N/A	N/A	N/A	4.125	97.511	97.367	97.311	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	95.232	95.132	95.032	3.125	95.160	95.060	94.960
3.250	N/A	N/A	N/A	4.250	98.103	97.959	97.903	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	95.699	95.599	95.499	3.250	95.600	95.491	95.381
3.375	N/A	N/A	N/A	4.375	98.644	98.500	98.444	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	96.467	96.367	96.267	3.375	96.368	96.259	96.149
3.500	N/A	N/A	N/A	4.500	99.062	98.918	98.862	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	96.919	96.819	96.719	3.500	96.820	96.711	96.601
3.625	N/A	N/A	N/A	4.625	99.460	99.316	99.260	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	97.511	97.409	97.311	3.625	97.409	97.275	97.144
3.750	N/A	N/A	N/A	4.750	99.907	99.728	99.680	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	98.080	97.975	97.880	3.750	97.975	97.819	97.662
3.875	N/A	N/A	N/A	4.875	100.409	100.230	100.182	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	98.661	98.556	98.461	3.875	98.556	98.400	98.243
3.990	N/A	N/A	N/A	4.990	100.735	100.556	100.508	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	99.146	99.041	98.946	3.990	99.041	98.885	98.728
4.000	N/A	N/A	N/A	5.000	100.835	100.656	100.608	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	99.246	99.141	99.046	4.000	99.141	98.985	98.828
4.125	N/A	N/A	N/A	5.125	101.105	100.926	100.878	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.782	99.677	99.582	4.125	99.677	99.521	99.364
4.250	N/A	N/A	N/A	5.250	101.281	101.076	101.017	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.935	99.823	99.724	4.250	99.823	99.612	99.397
4.375	N/A	N/A	N/A	5.375	101.539	101.334	101.275	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.317	100.205	100.106	4.375	100.204	99.993	99.778
4.500	N/A	N/A	N/A	5.500	101.799	101.594	101.535	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.408	100.296	100.197	4.500	100.296	100.085	99.870
4.625	N/A	N/A	N/A	5.625	101.895	101.690	101.631	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	100.671	100.559	100.460	4.625	100.558	100.347	100.132
4.750	N/A	N/A	N/A	5.750	101.974	101.781	101.754	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	100.549	100.380	100.330	4.750	100.469	100.219	99.973
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	93.830	93.630	93.630	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.596	94.396	94.396
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	94.439	94.239	94.239	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.098	94.898	94.898
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	94.910	94.710	94.710	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.574	95.374	95.374
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.010	94.810	94.810	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.674	95.474	95.474
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.494	95.294	95.294	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.201	96.001	96.001
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.896	95.696	95.696	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.556	96.356	96.356
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.507	96.307	96.307	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.076	96.876	96.876
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.818	96.618	96.618	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.538	97.338	97.338
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.199	96.999	96.999	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.091	97.891	97.891
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.435	97.235	97.235	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.377	98.177	98.177
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.838	97.638	97.638	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.216	99.016	99.016
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.149	97.949	97.949	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.694	99.494	99.494
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.249	98.049	98.049	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/19/2022

45 Day Lock Exp.:

6/3/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.085	93.985	93.885	3.750	93.628	93.491	93.428	3.750	95.337	95.193	95.137	2.750	93.628	93.528	93.428	2.750	93.830	93.630	93.630
3.875	94.716	94.616	94.516	3.875	94.402	94.265	94.202	3.875	96.089	95.945	95.889	2.875	94.129	94.029	93.929	2.875	94.439	94.239	94.239
3.990	95.337	95.207	95.137	3.990	95.033	94.896	94.833	3.990	96.713	96.569	96.513	2.990	94.605	94.505	94.405	2.990	94.910	94.710	94.710
4.000	95.437	95.307	95.237	4.000	95.133	94.996	94.933	4.000	96.813	96.669	96.613	3.000	94.705	94.605	94.505	3.000	95.010	94.810	94.810
4.125	96.198	96.068	95.998	4.125	95.780	95.643	95.580	4.125	97.511	97.367	97.311	3.125	95.232	95.132	95.032	3.125	95.494	95.294	95.294
4.250	96.875	96.745	96.675	4.250	96.813	96.641	96.601	4.250	98.103	97.959	97.903	3.250	95.699	95.599	95.499	3.250	95.896	95.696	95.696
4.375	97.465	97.335	97.265	4.375	97.464	97.292	97.252	4.375	98.644	98.500	98.444	3.375	96.467	96.367	96.267	3.375	96.507	96.307	96.307
4.500	97.959	97.825	97.759	4.500	98.066	97.894	97.854	4.500	99.062	98.918	98.862	3.500	96.919	96.819	96.719	3.500	96.818	96.618	96.618
4.625	98.594	98.425	98.389	4.625	98.595	98.423	98.383	4.625	99.460	99.316	99.260	3.625	97.511	97.409	97.311	3.625	97.199	96.999	96.999
4.750	99.212	99.043	99.007	4.750	99.117	98.945	98.905	4.750	99.907	99.728	99.680	3.750	98.080	97.975	97.880	3.750	97.435	97.235	97.235
4.875	99.761	99.592	99.556	4.875	99.581	99.409	99.369	4.875	100.409	100.230	100.182	3.875	98.661	98.556	98.461	3.875	97.838	97.638	97.638
4.990	100.155	99.986	99.950	4.990	99.827	99.655	99.615	4.990	100.735	100.556	100.508	3.990	99.146	99.041	98.946	3.990	98.149	97.949	97.949
5.000	100.255	100.086	100.050	5.000	99.927	99.755	99.715	5.000	100.835	100.656	100.608	4.000	99.246	99.141	99.046	4.000	98.249	98.049	98.049
5.125	100.558	100.389	100.353	5.125	100.055	99.883	99.843	5.125	101.105	100.926	100.878	4.125	99.782	99.677	99.582	4.125	98.621	98.421	98.421
5.250	100.978	100.780	100.729	5.250	99.968	99.770	99.719	5.250	101.281	101.076	101.017	4.250	99.935	99.823	99.724	4.250	98.095	97.895	97.895
5.375	101.326	101.128	101.077	5.375	100.247	100.049	99.998	5.375	101.539	101.334	101.275	4.375	100.317	100.205	100.106	4.375	98.363	98.163	98.163
5.500	101.643	101.445	101.394	5.500	100.448	100.250	100.199	5.500	101.799	101.594	101.535	4.500	100.408	100.296	100.197	4.500	98.417	98.217	98.217
5.625	101.760	101.562	101.511	5.625	100.443	100.245	100.194	5.625	101.895	101.690	101.631	4.625	100.671	100.559	100.460	4.625	98.588	98.388	98.388
5.750	102.077	101.877	101.843	5.750	100.480	100.280	100.246	5.750	101.974	101.781	101.754	4.750	100.549	100.380	100.330	4.750	98.647	98.447	98.413

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	> 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	> 97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

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

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

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



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

30 Day Lock Exp.: 5/19/2022
45 Day Lock Exp.: 6/3/2022
60 Day Lock Exp.: 6/20/2022

W. Rate Sheet Dated: 4/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.156	93.997	93.871	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	91.938	91.779	91.653	2.750	N/A	N/A	N/A	3.750	94.264	94.105	93.979
3.875	94.843	94.687	94.557	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	92.649	92.493	92.363	2.875	N/A	N/A	N/A	3.875	94.949	94.793	94.663
3.990	95.396	95.242	95.109	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	93.448	93.294	93.161	2.990	N/A	N/A	N/A	3.990	95.499	95.345	95.212
4.000	95.496	95.342	95.209	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	93.548	93.394	93.261	3.000	N/A	N/A	N/A	4.000	95.599	95.445	95.312
4.125	96.191	96.020	95.848	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	94.347	94.176	94.004	3.125	N/A	N/A	N/A	4.125	96.288	96.117	95.945
4.250	96.929	96.762	96.585	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	94.999	94.832	94.655	3.250	N/A	N/A	N/A	4.250	97.023	96.856	96.679
4.375	97.526	97.362	97.178	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	95.598	95.434	95.250	3.375	N/A	N/A	N/A	4.375	97.617	97.453	97.269
4.500	98.063	97.895	97.706	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	96.097	95.929	95.740	3.500	N/A	N/A	N/A	4.500	98.146	97.978	97.789
4.625	98.399	98.200	97.960	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	96.537	96.338	96.098	3.625	N/A	N/A	N/A	4.625	98.479	98.280	98.040
4.750	99.131	98.940	98.694	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	97.685	97.494	97.248	3.750	N/A	N/A	N/A	4.750	99.208	99.017	98.771
4.875	99.669	99.480	99.232	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	98.229	98.040	97.792	3.875	N/A	N/A	N/A	4.875	99.743	99.554	99.306
4.990	100.043	99.857	99.607	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	98.287	98.101	97.851	3.990	N/A	N/A	N/A	4.990	100.115	99.929	99.679
5.000	100.143	99.957	99.707	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	98.387	98.201	97.951	4.000	N/A	N/A	N/A	5.000	100.215	100.029	99.779
5.125	100.337	100.154	99.906	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	98.529	98.346	98.098	4.125	N/A	N/A	N/A	5.125	100.407	100.224	99.976
5.250	100.591	100.445	100.132	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	98.807	98.611	98.348	4.250	N/A	N/A	N/A	5.250	100.855	100.709	100.396
5.375	100.905	100.760	100.444	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	99.757	99.612	99.296	4.375	N/A	N/A	N/A	5.375	101.168	101.023	100.707
5.500	101.226	101.081	100.765	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.078	99.933	99.617	4.500	N/A	N/A	N/A	5.500	101.486	101.341	101.025
5.625	101.584	101.439	101.122	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.436	100.291	99.974	4.625	N/A	N/A	N/A	5.625	101.842	101.697	101.380
5.750	101.608	101.508	101.408	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	98.786	98.686	98.586	4.750	N/A	N/A	N/A	5.750	101.671	101.571	101.471

30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.750	95.522	95.417	95.171	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	93.616	93.516	93.416	2.750	93.648	93.548	93.448
2.875	N/A	N/A	N/A	3.875	96.130	96.024	95.771	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	94.276	94.176	94.076	2.875	94.305	94.205	94.105
2.990	N/A	N/A	N/A	3.990	96.578	96.472	96.216	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	94.642	94.542	94.442	2.990	94.669	94.569	94.469
3.000	N/A	N/A	N/A	4.000	96.678	96.572	96.316	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	94.742	94.642	94.542	3.000	94.769	94.669	94.569
3.125	N/A	N/A	N/A	4.125	97.325	97.219	96.958	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	95.058	94.958	94.848	3.125	95.321	95.221	95.111
3.250	N/A	N/A	N/A	4.250	97.921	97.815	97.552	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	95.639	95.539	95.426	3.250	95.731	95.631	95.518
3.375	N/A	N/A	N/A	4.375	98.454	98.348	98.081	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	96.383	96.283	96.164	3.375	96.473	96.373	96.254
3.500	N/A	N/A	N/A	4.500	98.925	98.819	98.548	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	96.886	96.786	96.661	3.500	97.003	96.903	96.778
3.625	N/A	N/A	N/A	4.625	98.986	98.861	98.501	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	97.457	97.357	97.102	3.625	97.574	97.474	97.219
3.750	N/A	N/A	N/A	4.750	99.413	99.288	98.925	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	97.959	97.859	97.600	3.750	98.074	97.974	97.715
3.875	N/A	N/A	N/A	4.875	99.899	99.773	99.406	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	98.410	98.310	98.049	3.875	98.524	98.424	98.163
3.990	N/A	N/A	N/A	4.990	100.081	99.956	99.589	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	98.724	98.624	98.364	3.990	98.837	98.737	98.477
4.000	N/A	N/A	N/A	5.000	100.181	100.056	99.689	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	98.824	98.724	98.464	4.000	98.937	98.837	98.577
4.125	N/A	N/A	N/A	5.125	100.256	100.111	99.705	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	99.289	99.184	98.975	4.125	99.412	99.307	99.018
4.250	N/A	N/A	N/A	5.250	100.815	100.670	100.261	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	99.786	99.681	99.291	4.250	99.833	99.728	99.338
4.375	N/A	N/A	N/A	5.375	100.914	100.769	100.360	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.311	100.206	99.811	4.375	100.354	100.249	99.854
4.500	N/A	N/A	N/A	5.500	101.259	101.114	100.702	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	100.595	100.490	100.093	4.500	100.638	100.533	100.136
4.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.625	100.356	100.231	100.080	4.625	101.177	101.052	100.901
4.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.750	100.817	100.692	100.540	4.750	100.751	100.626	100.474

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	92.836	92.736	92.636	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	93.504	93.404	93.304	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	93.878	93.778	93.678	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	93.978	93.878	93.778	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.642	94.542	94.432	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.085	93.985	93.872	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.841	94.741	94.622	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.338	95.238	95.113	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.841	95.741	95.486	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.175	96.075	95.816	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.758	96.658	96.397	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.244	97.144	96.884	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.344	97.244	96.984	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.281	98.176	97.787	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.818	98.713	98.323	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.349	99.244	98.849	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.639	99.534	99.137	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	100.986	100.861	100.710	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.827	99.702	99.550	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/19/2022

45 Day Lock Exp.:

6/3/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.156	93.997	93.871	3.750	91.938	91.779	91.653	3.750	95.522	95.417	95.171	2.750	93.616	93.516	93.416	2.750	92.836	92.736	92.636
3.875	94.843	94.687	94.557	3.875	92.649	92.493	92.363	3.875	96.130	96.024	95.771	2.875	94.276	94.176	94.076	2.875	93.504	93.404	93.304
3.990	95.396	95.242	95.109	3.990	93.448	93.294	93.161	3.990	96.578	96.472	96.216	2.990	94.642	94.542	94.442	2.990	93.878	93.778	93.678
4.000	95.496	95.342	95.209	4.000	93.548	93.394	93.261	4.000	96.678	96.572	96.316	3.000	94.742	94.642	94.542	3.000	93.978	93.878	93.778
4.125	96.191	96.020	95.848	4.125	94.347	94.176	94.004	4.125	97.325	97.219	96.958	3.125	95.058	94.958	94.848	3.125	94.642	94.542	94.432
4.250	96.929	96.762	96.585	4.250	94.999	94.832	94.655	4.250	97.921	97.815	97.552	3.250	95.639	95.539	95.426	3.250	94.085	93.985	93.872
4.375	97.526	97.362	97.178	4.375	95.598	95.434	95.250	4.375	98.454	98.348	98.081	3.375	96.383	96.283	96.164	3.375	94.841	94.741	94.622
4.500	98.063	97.895	97.706	4.500	96.097	95.929	95.740	4.500	98.925	98.819	98.548	3.500	96.886	96.786	96.661	3.500	95.338	95.238	95.113
4.625	98.399	98.200	97.960	4.625	96.537	96.338	96.098	4.625	98.986	98.861	98.501	3.625	97.457	97.357	97.102	3.625	95.841	95.741	95.486
4.750	99.131	98.940	98.694	4.750	97.685	97.494	97.248	4.750	99.413	99.288	98.925	3.750	97.959	97.859	97.600	3.750	96.175	96.075	95.816
4.875	99.669	99.480	99.232	4.875	98.229	98.040	97.792	4.875	99.899	99.773	99.406	3.875	98.410	98.310	98.049	3.875	96.758	96.658	96.397
4.990	100.043	99.857	99.607	4.990	98.287	98.101	97.851	4.990	100.081	99.956	99.589	3.990	98.724	98.624	98.364	3.990	97.244	97.144	96.884
5.000	100.143	99.957	99.707	5.000	98.387	98.201	97.951	5.000	100.181	100.056	99.689	4.000	98.824	98.724	98.464	4.000	97.344	97.244	96.984
5.125	100.337	100.154	99.906	5.125	98.529	98.346	98.098	5.125	100.256	100.111	99.705	4.125	99.289	99.184	98.795	4.125	98.281	98.176	97.787
5.250	100.591	100.445	100.132	5.250	98.807	98.661	98.348	5.250	100.815	100.670	100.261	4.250	99.786	99.681	99.291	4.250	98.818	98.713	98.323
5.375	100.905	100.760	100.444	5.375	99.757	99.612	99.296	5.375	100.914	100.769	100.360	4.375	100.311	100.206	99.811	4.375	99.349	99.244	98.849
5.500	101.226	101.081	100.765	5.500	100.078	99.933	99.617	5.500	101.259	101.114	100.702	4.500	100.595	100.490	100.093	4.500	99.639	99.534	99.137
5.625	101.584	101.439	101.122	5.625	100.436	100.291	99.974	5.625	N/A	N/A	N/A	4.625	100.356	100.231	100.080	4.625	100.986	100.861	100.710
5.750	101.608	101.508	101.408	5.750	98.786	98.686	98.586	5.750	N/A	N/A	N/A	4.750	100.817	100.692	100.540	4.750	99.827	99.702	99.550

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/19/2022

45 Day Lock Exp.:

6/3/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.250	0.250	0.250	0.125	0.000	0.000	0.000
3.875	0.250	0.250	0.250	0.125	0.000	0.000	0.000
3.990	0.250	0.250	0.250	0.125	0.000	0.000	0.000
4.000	0.250	0.250	0.250	0.125	0.000	0.000	0.000
4.125	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.250	0.625	0.500	0.000	0.000	-0.125	0.000	0.000
4.375	0.625	0.625	0.125	0.000	-0.125	0.000	0.000
4.500	0.750	0.625	0.250	0.000	-0.125	0.000	0.000
4.625	0.875	0.750	0.375	0.125	0.000	0.000	0.000
4.750	1.000	1.000	0.500	0.375	0.125	0.000	0.000
4.875	1.000	1.000	0.500	0.375	0.125	0.000	0.000
4.990	1.000	1.000	0.500	0.375	0.125	0.000	0.000
5.000	1.000	1.000	0.500	0.375	0.125	0.000	0.000
5.125	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.250	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.375	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.500	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.625	1.125	1.000	0.750	0.625	0.500	0.000	0.000
5.750	1.125	1.000	0.750	0.625	0.500	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.875	0.250	0.250	0.125	0.125	0.000	0.000	0.000
3.990	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.000	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.125	0.500	0.500	0.375	0.375	0.250	0.125	0.125
4.250	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.750	0.750	0.625	0.125	0.125
4.750	0.875	0.750	0.750	0.750	0.625	0.000	0.000
4.875	0.875	0.750	0.750	0.750	0.625	0.000	0.000
4.990	0.875	0.750	0.750	0.750	0.625	0.000	0.000
5.000	0.875	0.750	0.750	0.750	0.625	0.000	0.000
5.125	1.000	1.000	0.875	0.875	0.750	0.125	0.125
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only



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.:

5/19/2022

45 Day Lock Exp.:

6/3/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.156	93.997	93.871	3.750	95.522	95.417	95.171	2.750	93.616	93.516	93.416	3.750	92.372	92.213	92.087	2.750	92.576	92.476	92.376
3.875	94.843	94.687	94.557	3.875	96.130	96.024	95.771	2.875	94.276	94.176	94.076	3.875	93.071	92.915	92.785	2.875	93.240	93.140	93.040
3.990	95.396	95.242	95.109	3.990	96.578	96.472	96.216	2.990	94.642	94.542	94.442	3.990	93.747	93.593	93.460	2.990	93.610	93.510	93.410
4.000	95.496	95.342	95.209	4.000	96.678	96.572	96.316	3.000	94.742	94.642	94.542	4.000	93.847	93.693	93.560	3.000	93.710	93.610	93.510
4.125	96.191	96.020	95.848	4.125	97.325	97.219	96.958	3.125	95.058	94.958	94.848	4.125	94.594	94.423	94.251	3.125	94.200	94.100	93.990
4.250	96.929	96.762	96.585	4.250	97.921	97.815	97.552	3.250	95.639	95.539	95.426	4.250	95.289	95.122	94.945	3.250	94.212	94.112	93.999
4.375	97.526	97.362	97.178	4.375	98.454	98.348	98.081	3.375	96.383	96.283	96.164	4.375	95.887	95.723	95.539	3.375	94.962	94.862	94.743
4.500	98.063	97.895	97.706	4.500	98.925	98.819	98.548	3.500	96.886	96.786	96.661	4.500	96.405	96.237	96.048	3.500	95.462	95.362	95.237
4.625	98.399	98.200	97.960	4.625	98.986	98.861	98.501	3.625	97.457	97.357	97.102	4.625	96.793	96.594	96.354	3.625	95.999	95.899	95.644
4.750	99.131	98.940	98.694	4.750	99.413	99.288	98.925	3.750	97.959	97.859	97.600	4.750	97.733	97.542	97.296	3.750	96.417	96.317	96.058
4.875	99.669	99.480	99.232	4.875	99.899	99.773	99.406	3.875	98.410	98.310	98.049	4.875	98.274	98.085	97.837	3.875	96.934	96.834	96.573
4.990	100.043	99.857	99.607	4.990	100.081	99.956	99.589	3.990	98.724	98.624	98.364	4.990	98.490	98.304	98.054	3.990	97.334	97.234	96.974
5.000	100.143	99.957	99.707	5.000	100.181	100.056	99.689	4.000	98.824	98.724	98.464	5.000	98.590	98.404	98.154	4.000	97.434	97.334	97.074
5.125	100.337	100.154	99.906	5.125	100.256	100.111	99.705	4.125	99.289	99.184	98.795	5.125	98.758	98.575	98.327	4.125	98.135	98.030	97.641
5.250	100.591	100.445	100.132	5.250	100.815	100.670	100.261	4.250	99.786	99.681	99.291	5.250	99.024	98.878	98.565	4.250	98.652	98.547	98.157
5.375	100.905	100.760	100.444	5.375	100.914	100.769	100.360	4.375	100.311	100.206	99.811	5.375	99.656	99.511	99.195	4.375	99.180	99.075	98.680
5.500	N/A	N/A	N/A	5.500	101.259	101.114	100.702	4.500	100.595	100.490	100.093	5.500	N/A	N/A	N/A	4.500	99.467	99.362	98.965
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	100.356	100.231	100.080	5.625	N/A	N/A	N/A	4.625	100.021	99.896	99.745
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	100.817	100.692	100.540	5.750	N/A	N/A	N/A	4.750	99.672	99.547	99.395

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/19/2022

45 Day Lock Exp.:

6/3/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/19/2022

45 Day Lock Exp.:

6/3/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year			
OO & 2ndH / NOO with PPP*			99.800
NOO without PPP*			99.800
Rate	30 Day	45 Day	60 Day
5.250	95.675	95.550	95.425
5.375	96.175	96.050	95.925
5.500	96.425	96.300	96.175
5.625	97.175	97.050	96.925
5.750	97.675	97.550	97.425
5.875	98.050	97.925	97.800
5.990	98.375	98.250	98.125
6.125	99.050	98.925	98.800
6.250	99.300	99.175	99.050
6.375	99.550	99.425	99.300
6.500	99.800	99.675	99.550
6.625	100.550	100.425	100.300
6.750	100.800	100.675	100.550
6.875	101.050	100.925	100.800
6.990	101.530	101.405	101.280
7.125	101.675	101.550	101.425
7.250	101.800	101.675	101.550
7.375	101.925	101.800	101.675
7.500	102.050	101.925	101.800
7.625	102.175	102.050	101.925
7.750	102.300	102.175	102.050
7.875	102.425	102.300	102.175
7.990	102.530	102.405	102.280
8.125	102.675	102.550	102.425
8.250	102.800	102.675	102.550
8.375	102.925	102.800	102.675
8.500	103.050	102.925	102.800
8.625	103.175	103.050	102.925
8.750	103.300	103.175	103.050
* 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	95.425	95.300	95.175	
5.375	95.925	95.800	95.675	
5.500	96.175	96.050	95.925	
5.625	96.925	96.800	96.675	
5.750	97.425	97.300	97.175	
5.875	97.800	97.675	97.550	
5.990	98.125	98.000	97.875	
6.125	98.800	98.675	98.550	
6.250	99.050	98.925	98.800	
6.375	99.300	99.175	99.050	
6.500	99.550	99.425	99.300	
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	101.280	101.155	101.030	
7.125	101.425	101.300	101.175	
7.250	101.550	101.425	101.300	
7.375	101.675	101.550	101.425	
7.500	101.800	101.675	101.550	
7.625	101.925	101.800	101.675	
7.750	102.050	101.925	101.800	
7.875	102.175	102.050	101.925	
7.990	102.280	102.155	102.030	
8.125	102.425	102.300	102.175	
8.250	102.550	102.425	102.300	
8.375	102.675	102.550	102.425	
8.500	102.800	102.675	102.550	
8.625	102.925	102.800	102.675	
8.750	103.050	102.925	102.800	
* 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	95.175	95.050	94.925	
5.375	95.675	95.550	95.425	
5.500	95.925	95.800	95.675	
5.625	96.675	96.550	96.425	
5.750	97.175	97.050	96.925	
5.875	97.550	97.425	97.300	
5.990	97.875	97.750	97.625	
6.125	98.550	98.425	98.300	
6.250	98.800	98.675	98.550	
6.375	99.050	98.925	98.800	
6.500	99.300	99.175	99.050	
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	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				

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 fIA, 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)