

W. Rate Sheet Dated: 4/20/2022

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	98.506	98.225	97.959	4.000	98.406	98.125	97.859	2.250	89.561	89.411	89.261	3.125	N/A	N/A	N/A
4.125	99.134	98.853	98.587	4.125	99.034	98.753	98.487	2.375	89.878	89.728	89.578	3.250	N/A	N/A	N/A
4.250	99.147	98.997	98.466	4.250	99.047	98.897	98.366	2.500	90.199	90.049	89.899	3.375	N/A	N/A	N/A
4.375	99.649	99.499	98.968	4.375	99.549	99.399	98.868	2.625	90.522	90.372	90.222	3.500	N/A	N/A	N/A
4.500	100.232	100.082	99.551	4.500	100.132	99.982	99.451	2.750	92.907	92.700	92.493	3.625	N/A	N/A	N/A
4.625	100.782	100.632	100.101	4.625	100.682	100.532	100.001	2.875	93.224	93.017	92.810	Margin = 2.250		Index = 1.810	
4.750	100.487	100.337	99.759	4.750	100.387	100.237	99.659	3.000	93.545	93.338	93.131	30 Year OTC			
4.875	100.908	100.758	100.180	4.875	100.808	100.658	100.080	3.125	93.868	93.661	93.454	Rate	30 Day	45 Day	60 Day
5.000	101.395	101.245	100.667	5.000	101.295	101.145	100.567	3.250	95.060	94.748	94.435	4.000	97.414	97.133	96.867
5.125	101.834	101.684	101.106	5.125	101.734	101.584	101.006	3.375	95.373	95.060	94.748	4.125	98.042	97.761	97.495
5.250	101.438	101.288	100.788	5.250	101.338	101.188	100.688	3.500	95.681	95.369	95.056	4.500	99.140	98.749	98.218
5.375	101.761	101.611	101.111	5.375	101.661	101.511	101.011	3.625	95.979	95.666	95.354	4.625	99.690	99.299	98.768
5.500	102.136	101.986	101.486	5.500	102.036	101.886	101.386	3.750	95.729	95.260	94.791	4.750	99.295	98.795	98.217
5.625	102.483	102.333	101.833	5.625	102.383	102.233	101.733	3.875	96.013	95.544	95.075	4.875	99.816	99.316	98.738
5.750	100.564	100.414	99.914	5.750	100.464	100.314	99.814	4.000	96.281	95.813	95.344	5.000	100.303	99.803	99.225
5.875	100.927	100.777	100.277	5.875	100.827	100.677	100.177	4.125	96.526	96.057	95.588	5.125	100.742	100.242	99.664
6.000	101.280	101.130	100.630	6.000	101.180	101.030	100.530	4.250	97.742	97.524	97.305	5.500	101.044	100.544	100.044
6.125	101.626	101.476	100.976	6.125	101.526	101.376	100.876	4.375	97.980	97.761	97.542	5.625	101.391	100.891	100.391
6.250	103.239	103.089	102.589	6.250	100.421	100.271	99.771	4.500	98.193	97.975	97.756	6.250	100.829	100.579	100.329

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	98.306	98.206	97.925	97.659	4.000	98.206	98.106	97.825	97.559	2.250	91.191	91.091	90.941	90.791
4.125	98.934	98.834	98.553	98.287	4.125	98.834	98.734	98.453	98.187	2.375	91.508	91.408	91.258	91.108
4.250	98.847	98.747	98.597	98.066	4.250	98.747	98.647	98.497	97.966	2.500	91.829	91.729	91.579	91.429
4.375	99.449	99.349	99.199	98.668	4.375	99.349	99.249	99.099	98.568	2.625	92.152	92.052	91.902	91.752
4.500	100.032	99.932	99.782	99.251	4.500	99.932	99.832	99.682	99.151	2.750	93.437	93.337	93.130	92.923
4.625	100.582	100.482	100.332	99.801	4.625	100.482	100.382	100.232	99.701	2.875	93.754	93.654	93.447	93.240
4.750	100.187	100.087	99.937	99.359	4.750	100.087	99.987	99.837	99.259	3.000	94.075	93.975	93.768	93.561
4.875	100.708	100.608	100.458	99.880	4.875	100.608	100.508	100.358	99.780	3.125	94.398	94.298	94.091	93.884
5.000	101.195	101.095	100.945	100.367	5.000	101.095	100.995	100.845	100.267	3.250	96.190	96.090	95.778	95.465
5.125	101.634	101.534	101.384	100.806	5.125	101.534	101.434	101.284	100.706	3.375	96.503	96.403	96.090	95.778
5.250	101.138	101.038	100.888	100.388	5.250	101.038	100.938	100.788	100.288	3.500	96.811	96.711	96.399	96.086
5.375	101.561	101.461	101.311	100.811	5.375	101.461	101.361	101.211	100.711	3.625	97.109	97.009	96.696	96.384
5.500	101.936	101.836	101.686	101.186	5.500	101.836	101.736	101.586	101.086	3.750	97.359	97.259	96.790	96.321

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 LLPAs 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 <= 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	94.664	94.383	94.117	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	95.292	95.011	94.745	6.750	100.250	100.000	99.750
5.375	98.211	97.711	97.211	6.250	100.750	100.500	100.000	4.500	96.390	95.999	95.468	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.500	97.836	97.336	96.836					4.625	96.940	96.549	96.018	Rate	30 Day	45 Day	60 Day
5.625	97.489	96.989	96.489					4.750	96.545	96.045	95.467	6.250	99.250	99.000	98.750
5.750	99.476	99.226	98.976					4.875	97.066	96.566	95.988	6.750	100.250	100.000	99.750
5.875	99.113	98.863	98.613					5.000	97.553	97.053	96.475	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
6.000	98.760	98.510	98.260					5.125	97.992	97.492	96.914				
6.125	98.414	98.164	97.914					5.500	98.294	97.794	97.294				
6.250	99.519	99.269	99.019					5.625	98.641	98.141	97.641				
Borrower Paid Comp Only				Lender Paid Only				6.250	98.079	97.829	97.579				

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 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.:

5/20/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/20/2022

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	90.956	90.749	90.542	3.500	N/A	N/A	N/A
4.500	97.769	97.619	97.088	4.500	97.769	97.619	97.088	2.875	91.273	91.066	90.859	3.625	N/A	N/A	N/A
4.625	98.319	98.169	97.638	4.625	98.319	98.169	97.638	3.000	91.594	91.387	91.180	Margin = 2.250		Index = 1.810	
4.750	97.925	97.775	97.197	4.750	97.925	97.775	97.197	3.125	91.917	91.710	91.503	30 Year OTC			
4.875	98.446	98.296	97.718	4.875	98.446	98.296	97.718	3.250	93.365	93.053	92.740	Rate	30 Day	45 Day	60 Day
5.000	98.933	98.783	98.205	5.000	98.933	98.783	98.205	3.375	93.678	93.366	93.053	3.250	90.098	89.848	89.598
5.125	99.372	99.222	98.644	5.125	99.372	99.222	98.644	3.500	93.986	93.674	93.361	3.375	90.731	90.481	90.231
5.250	96.500	96.350	95.850	5.250	96.500	96.350	95.850	3.625	94.284	93.972	93.659	3.500	91.374	91.124	90.874
5.375	96.923	96.773	96.273	5.375	96.923	96.773	96.273	3.750	94.534	94.065	93.597	3.625	92.019	91.769	91.519
5.500	97.298	97.148	96.648	5.500	97.298	97.148	96.648	3.875	N/A	N/A	N/A	3.750	94.458	94.177	93.911
5.625	97.645	97.495	96.995	5.625	97.645	97.495	96.995	4.000	N/A	N/A	N/A	3.875	95.091	94.810	94.544
5.750	97.564	97.414	96.914	5.750	97.564	97.414	96.914	4.125	N/A	N/A	N/A	4.000	95.731	95.450	95.184
5.875	97.927	97.777	97.277	5.875	97.927	97.777	97.277	4.250	N/A	N/A	N/A	4.125	96.359	96.078	95.812
6.000	98.280	98.130	97.630	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	96.584	96.193	95.662
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	97.869	97.769	97.619	97.088	4.500	97.869	97.769	97.619	97.088	2.750	87.837	87.737	87.530	87.323
4.625	98.419	98.319	98.169	97.638	4.625	98.419	98.319	98.169	97.638	2.875	88.154	88.054	87.847	87.640
4.750	98.025	97.925	97.775	97.197	4.750	98.025	97.925	97.775	97.197	3.000	88.475	88.375	88.168	87.961
4.875	98.546	98.446	98.296	97.718	4.875	98.546	98.446	98.296	97.718	3.125	88.798	88.698	88.491	88.284
5.000	99.033	98.933	98.783	98.205	5.000	99.033	98.933	98.783	98.205	3.250	91.840	91.740	91.428	91.115
5.125	99.472	99.372	99.222	98.644	5.125	99.472	99.372	99.222	98.644	3.375	92.153	92.053	91.741	91.428
5.250	96.600	96.500	96.350	95.850	5.250	96.600	96.500	96.350	95.850	3.500	92.461	92.361	92.049	91.736
5.375	97.023	96.923	96.773	96.273	5.375	97.023	96.923	96.773	96.273	3.625	92.759	92.659	92.347	92.034
5.500	97.398	97.298	97.148	96.648	5.500	97.398	97.298	97.148	96.648	3.750	94.884	94.784	94.315	93.847

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.:

5/20/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/20/2022

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	94.111	94.007	93.911	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	93.450	93.315	93.250	2.000	N/A	N/A	N/A	3.750	94.057	93.954	93.857	
3.875	94.744	94.640	94.544	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	94.231	94.096	94.031	2.125	N/A	N/A	N/A	3.875	94.690	94.588	94.490	
3.990	95.322	95.195	95.122	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	94.864	94.729	94.664	2.250	N/A	N/A	N/A	3.990	95.246	95.122	94.998	
4.000	95.422	95.295	95.222	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	94.964	94.829	94.764	2.375	N/A	N/A	N/A	4.000	95.346	95.222	95.098	
4.125	96.187	96.060	95.987	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	95.614	95.479	95.414	2.500	N/A	N/A	N/A	4.125	96.110	95.986	95.862	
4.250	96.867	96.740	96.667	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	96.733	96.552	96.513	2.625	N/A	N/A	N/A	4.250	96.791	96.667	96.543	
4.375	97.460	97.333	97.260	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	97.383	97.202	97.163	2.750	N/A	N/A	N/A	4.375	97.383	97.259	97.135	
4.500	98.035	97.886	97.835	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	97.989	97.808	97.769	2.875	N/A	N/A	N/A	4.500	97.994	97.797	97.631	
4.625	98.675	98.498	98.463	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	98.521	98.340	98.301	2.990	N/A	N/A	N/A	4.625	98.622	98.402	98.207	
4.750	99.298	99.121	99.086	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	99.047	98.866	98.827	3.000	N/A	N/A	N/A	4.750	99.245	99.025	98.830	
4.875	99.852	99.675	99.640	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	99.513	99.332	99.293	3.125	N/A	N/A	N/A	4.875	99.798	99.578	99.383	
4.990	100.249	100.072	100.037	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	99.763	99.582	99.543	3.250	N/A	N/A	N/A	4.990	100.196	99.976	99.781	
5.000	100.349	100.172	100.137	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	99.863	99.682	99.643	3.375	N/A	N/A	N/A	5.000	100.296	100.076	99.881	
5.125	100.655	100.478	100.443	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	99.990	99.809	99.770	3.500	N/A	N/A	N/A	5.125	100.601	100.381	100.186	
5.250	101.001	100.793	100.745	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.209	100.001	99.953	3.625	N/A	N/A	N/A	5.250	101.038	100.796	100.567	
5.375	101.352	101.144	101.096	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.490	100.282	100.234	3.750	N/A	N/A	N/A	5.375	101.389	101.147	100.918	
5.500	101.673	101.465	101.417	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.693	100.485	100.437	3.875	N/A	N/A	N/A	5.500	101.710	101.468	101.239	
5.625	101.793	101.585	101.537	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.689	100.481	100.433	3.990	N/A	N/A	N/A	5.625	101.830	101.588	101.359	
5.750	102.099	101.895	101.865	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.657	100.453	100.423	4.000	N/A	N/A	N/A	5.750	102.077	101.857	101.635	
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	N/A	3.750	95.320	95.178	95.120	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	93.627	93.527	93.427	2.750	93.553	93.453	93.353
2.875	N/A	N/A	N/A	N/A	3.875	96.072	95.930	95.872	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	94.127	94.027	93.927	2.875	94.053	93.953	93.853
2.990	N/A	N/A	N/A	N/A	3.990	96.699	96.557	96.499	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	94.609	94.509	94.409	2.990	94.535	94.435	94.335
3.000	N/A	N/A	N/A	N/A	4.000	96.799	96.657	96.599	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	94.709	94.609	94.509	3.000	94.635	94.535	94.435
3.125	N/A	N/A	N/A	N/A	4.125	97.501	97.359	97.301	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	95.238	95.138	95.038	3.125	95.164	95.064	94.964
3.250	N/A	N/A	N/A	N/A	4.250	98.096	97.954	97.896	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	95.743	95.643	95.543	3.250	95.669	95.565	95.425
3.375	N/A	N/A	N/A	N/A	4.375	98.640	98.498	98.440	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	96.513	96.413	96.313	3.375	96.414	96.305	96.195
3.500	N/A	N/A	N/A	N/A	4.500	99.063	98.921	98.863	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	96.968	96.868	96.768	3.500	96.868	96.759	96.649
3.625	N/A	N/A	N/A	N/A	4.625	99.464	99.322	99.264	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	97.522	97.422	97.322	3.625	97.421	97.307	97.194
3.750	N/A	N/A	N/A	N/A	4.750	99.994	99.805	99.760	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	98.095	97.986	97.895	3.750	97.986	97.830	97.673
3.875	N/A	N/A	N/A	N/A	4.875	100.500	100.311	100.266	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	98.680	98.571	98.480	3.875	98.571	98.415	98.258
3.990	N/A	N/A	N/A	N/A	4.990	100.829	100.640	100.595	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	99.168	99.059	98.968	3.990	99.059	98.903	98.746
4.000	N/A	N/A	N/A	N/A	5.000	100.929	100.740	100.695	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	99.268	99.159	99.068	4.000	99.159	99.003	98.846
4.125	N/A	N/A	N/A	N/A	5.125	101.202	101.013	100.968	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.808	99.699	99.608	4.125	99.699	99.543	99.386
4.250	N/A	N/A	N/A	N/A	5.250	101.304	101.088	101.033	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.904	99.773	99.638	4.250	99.773	99.507	99.245
4.375	N/A	N/A	N/A	N/A	5.375	101.566	101.350	101.295	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.288	100.157	100.022	4.375	100.158	99.892	99.630
4.500	N/A	N/A	N/A	N/A	5.500	101.830	101.614	101.559	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.383	100.252	100.117	4.500	100.252	99.986	99.724
4.625	N/A	N/A	N/A	N/A	5.625	101.928	101.712	101.657	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	100.649	100.518	100.383	4.625	100.518	100.252	99.990
4.750	N/A	N/A	N/A	N/A	5.750	101.996	101.800	101.776	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	100.605	100.432	100.386	4.750	100.519	100.269	100.025
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	N/A	2.000	N/A	N/A	N/A	2.750	93.858	93.658	93.658	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.720	94.520	94.520
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	94.478	94.278	94.278	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.221	95.021	95.021
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	94.950	94.750	94.750	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.703	95.503	95.503
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.050	94.850	94.850	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.803	95.603	95.603
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.335	95.335	95.335	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.332	96.132	96.132
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.938	95.738	95.738	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.787	96.587	96.587
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.550	96.350	96.350	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.309	97.109	97.109
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.867	96.667	96.667	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.773	97.573	97.573
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.245	97.045	97.045	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.329	98.129	98.129
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.448	97.248	97.248	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.766	98.566	98.566
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.854	97.654	97.654	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.609	99.409	99.409
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.167	97.967	97.967	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.00		



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.:

5/20/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/20/2022

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	94.111	94.007	93.911	3.750	93.450	93.315	93.250	3.750	95.320	95.178	95.120	2.750	93.627	93.527	93.427	2.750	93.858	93.658	93.658
3.875	94.744	94.640	94.544	3.875	94.231	94.096	94.031	3.875	96.072	95.930	95.872	2.875	94.127	94.027	93.927	2.875	94.478	94.278	94.278
3.990	95.322	95.195	95.122	3.990	94.864	94.729	94.664	3.990	96.699	96.557	96.499	2.990	94.609	94.509	94.409	2.990	94.950	94.750	94.750
4.000	95.422	95.295	95.222	4.000	94.964	94.829	94.764	4.000	96.799	96.657	96.599	3.000	94.709	94.609	94.509	3.000	95.050	94.850	94.850
4.125	96.187	96.060	95.987	4.125	95.614	95.479	95.414	4.125	97.501	97.359	97.301	3.125	95.238	95.138	95.038	3.125	95.535	95.335	95.335
4.250	96.867	96.740	96.667	4.250	96.733	96.552	96.513	4.250	98.096	97.954	97.896	3.250	95.743	95.643	95.543	3.250	95.938	95.738	95.738
4.375	97.460	97.333	97.260	4.375	97.383	97.202	97.163	4.375	98.640	98.498	98.440	3.375	96.513	96.413	96.313	3.375	96.550	96.350	96.350
4.500	98.035	97.886	97.835	4.500	97.989	97.808	97.769	4.500	99.063	98.921	98.863	3.500	96.968	96.868	96.768	3.500	96.867	96.667	96.667
4.625	98.675	98.498	98.463	4.625	98.521	98.340	98.301	4.625	99.464	99.322	99.264	3.625	97.522	97.422	97.322	3.625	97.245	97.045	97.045
4.750	99.298	99.121	99.086	4.750	99.047	98.866	98.827	4.750	99.994	99.805	99.760	3.750	98.095	97.986	97.895	3.750	97.448	97.248	97.248
4.875	99.852	99.675	99.640	4.875	99.513	99.332	99.293	4.875	100.500	100.311	100.266	3.875	98.680	98.571	98.480	3.875	97.854	97.654	97.654
4.990	100.249	100.072	100.037	4.990	99.763	99.582	99.543	4.990	100.829	100.640	100.595	3.990	99.168	99.059	98.968	3.990	98.167	97.967	97.967
5.000	100.349	100.172	100.137	5.000	99.863	99.682	99.643	5.000	100.929	100.740	100.695	4.000	99.268	99.159	99.068	4.000	98.267	98.067	98.067
5.125	100.655	100.478	100.443	5.125	99.990	99.809	99.770	5.125	101.202	101.013	100.968	4.125	99.808	99.699	99.608	4.125	98.641	98.441	98.441
5.250	101.001	100.793	100.745	5.250	100.209	100.001	99.953	5.250	101.304	101.088	101.033	4.250	99.904	99.773	99.638	4.250	98.061	97.861	97.861
5.375	101.352	101.144	101.096	5.375	100.490	100.282	100.234	5.375	101.566	101.350	101.295	4.375	100.288	100.157	100.022	4.375	98.332	98.132	98.051
5.500	101.673	101.465	101.417	5.500	100.693	100.485	100.437	5.500	101.830	101.614	101.559	4.500	100.383	100.252	100.117	4.500	98.384	98.184	98.103
5.625	101.793	101.585	101.537	5.625	100.689	100.481	100.433	5.625	101.928	101.712	101.657	4.625	100.649	100.518	100.383	4.625	98.561	98.361	98.280
5.750	102.099	101.895	101.865	5.750	100.657	100.453	100.423	5.750	101.996	101.800	101.776	4.750	100.605	100.432	100.386	4.750	98.702	98.502	98.468

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

W. Rate Sheet Dated: 4/20/2022

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	94.243	94.081	93.965	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	91.615	91.453	91.337	2.750	N/A	N/A	N/A	3.750	94.243	94.081	93.965
3.875	94.893	94.734	94.614	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	92.321	92.162	92.042	2.875	N/A	N/A	N/A	3.875	94.893	94.734	94.614
3.990	95.457	95.300	95.180	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	93.431	93.274	93.154	2.990	N/A	N/A	N/A	3.990	95.457	95.300	95.180
4.000	95.557	95.400	95.280	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	93.531	93.374	93.254	3.000	N/A	N/A	N/A	4.000	95.557	95.400	95.280
4.125	96.255	96.077	95.987	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	94.411	94.233	94.143	3.125	N/A	N/A	N/A	4.125	96.239	96.061	95.971
4.250	96.988	96.814	96.718	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	95.100	94.926	94.830	3.250	N/A	N/A	N/A	4.250	96.972	96.798	96.702
4.375	97.633	97.430	97.322	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	95.783	95.580	95.472	3.375	N/A	N/A	N/A	4.375	97.633	97.430	97.322
4.500	98.173	97.972	97.796	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	96.249	96.048	95.872	3.500	N/A	N/A	N/A	4.500	98.173	97.972	97.796
4.625	98.587	98.388	98.207	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	96.775	96.576	96.395	3.625	N/A	N/A	N/A	4.625	98.587	98.388	98.207
4.750	99.247	99.050	98.866	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	97.801	97.604	97.420	3.750	N/A	N/A	N/A	4.750	99.247	99.050	98.866
4.875	99.774	99.580	99.393	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	98.336	98.142	97.955	3.875	N/A	N/A	N/A	4.875	99.774	99.580	99.393
4.990	100.119	99.926	99.738	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	98.369	98.176	97.988	3.990	N/A	N/A	N/A	4.990	100.119	99.926	99.738
5.000	100.219	100.026	99.838	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	98.469	98.276	98.088	4.000	N/A	N/A	N/A	5.000	100.219	100.026	99.838
5.125	100.412	100.222	100.032	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	98.608	98.418	98.228	4.125	N/A	N/A	N/A	5.125	100.412	100.222	100.032
5.250	100.794	100.631	100.494	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	99.132	98.969	98.832	4.250	N/A	N/A	N/A	5.250	100.794	100.631	100.494
5.375	101.103	100.940	100.683	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	99.555	99.392	99.255	4.375	N/A	N/A	N/A	5.375	101.103	100.940	100.683
5.500	101.417	101.254	101.003	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.269	100.106	99.955	4.500	N/A	N/A	N/A	5.500	101.417	101.254	101.003
5.625	101.719	101.585	101.519	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.571	100.437	100.371	4.625	N/A	N/A	N/A	5.625	101.719	101.585	101.519
5.750	102.258	102.158	102.058	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	99.250	99.150	99.050	4.750	N/A	N/A	N/A	5.750	102.258	102.158	102.058

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	95.506	95.387	95.224	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	93.381	93.281	93.181	2.750	93.379	93.279	93.179
2.875	N/A	N/A	N/A	3.875	96.139	96.020	95.850	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	94.037	93.937	93.837	2.875	94.035	93.935	93.835
2.990	N/A	N/A	N/A	3.990	96.680	96.562	96.388	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	94.450	94.350	94.250	2.990	94.450	94.350	94.250
3.000	N/A	N/A	N/A	4.000	96.780	96.662	96.488	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	94.550	94.450	94.350	3.000	94.550	94.450	94.350
3.125	N/A	N/A	N/A	4.125	97.477	97.359	97.180	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	95.159	95.059	94.937	3.125	95.159	95.059	94.937
3.250	N/A	N/A	N/A	4.250	98.073	97.955	97.773	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	95.737	95.637	95.513	3.250	95.737	95.637	95.513
3.375	N/A	N/A	N/A	4.375	98.596	98.478	98.292	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	96.475	96.375	96.248	3.375	96.475	96.375	96.248
3.500	N/A	N/A	N/A	4.500	98.952	98.834	98.648	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	96.976	96.876	96.738	3.500	96.979	96.879	96.741
3.625	N/A	N/A	N/A	4.625	99.230	99.090	98.800	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	97.524	97.424	97.175	3.625	97.548	97.448	97.199
3.750	N/A	N/A	N/A	4.750	99.652	99.512	99.219	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	98.022	97.922	97.668	3.750	98.046	97.946	97.692
3.875	N/A	N/A	N/A	4.875	100.133	99.992	99.695	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	98.470	98.370	98.114	3.875	98.493	98.393	98.137
3.990	N/A	N/A	N/A	4.990	100.312	100.172	99.872	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	98.780	98.680	98.426	3.990	98.803	98.703	98.449
4.000	N/A	N/A	N/A	5.000	100.412	100.272	99.972	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	98.880	98.780	98.526	4.000	98.903	98.803	98.549
4.125	N/A	N/A	N/A	5.125	100.491	100.328	99.982	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	99.075	98.957	98.603	4.125	99.382	99.264	98.910
4.250	N/A	N/A	N/A	5.250	101.044	100.881	100.531	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	99.569	99.451	99.094	4.250	99.577	99.459	99.102
4.375	N/A	N/A	N/A	5.375	101.281	101.118	100.767	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.088	99.970	99.611	4.375	100.096	99.978	99.619
4.500	N/A	N/A	N/A	5.500	101.551	101.388	101.034	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	100.369	100.252	99.890	4.500	100.377	100.260	99.898
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	100.218	100.078	99.954	4.625	100.919	100.779	100.655
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	100.678	100.538	100.412	4.750	100.616	100.476	100.350

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	91.101	91.001	90.901	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	91.765	91.665	91.565	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	92.082	91.982	91.882	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	92.182	92.082	91.982	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	92.685	92.585	92.465	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	93.455	93.355	93.231	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	94.379	94.279	94.152	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	95.036	94.936	94.798	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	95.688	95.588	95.339	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	96.188	96.088	95.834	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	96.642	96.542	96.286	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	96.988	96.888	96.634	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	97.088	96.988	96.734	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	98.041	97.923	97.569	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	98.553	98.435	98.078	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	99.080	98.962	98.603	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	99.365	99.248	98.886	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	100.576	100.436	100.312	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	99.690	99.550	99.424	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.:

5/20/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/20/2022

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	94.243	94.081	93.965	3.750	91.615	91.453	91.337	3.750	95.506	95.387	95.224	2.750	93.381	93.281	93.181	2.750	91.101	91.001	90.901
3.875	94.893	94.734	94.614	3.875	92.321	92.162	92.042	3.875	96.139	96.020	95.850	2.875	94.037	93.937	93.837	2.875	91.765	91.665	91.565
3.990	95.457	95.300	95.180	3.990	93.431	93.274	93.154	3.990	96.680	96.562	96.388	2.990	94.450	94.350	94.250	2.990	92.082	91.982	91.882
4.000	95.557	95.400	95.280	4.000	93.531	93.374	93.254	4.000	96.780	96.662	96.488	3.000	94.550	94.450	94.350	3.000	92.182	92.082	91.982
4.125	96.255	96.077	95.987	4.125	94.411	94.233	94.143	4.125	97.477	97.359	97.180	3.125	95.159	95.059	94.937	3.125	92.685	92.585	92.463
4.250	96.988	96.814	96.718	4.250	95.100	94.926	94.830	4.250	98.073	97.955	97.773	3.250	95.737	95.637	95.513	3.250	93.455	93.355	93.231
4.375	97.633	97.430	97.322	4.375	95.783	95.580	95.472	4.375	98.596	98.478	98.292	3.375	96.475	96.375	96.248	3.375	94.379	94.279	94.152
4.500	98.173	97.972	97.796	4.500	96.249	96.048	95.872	4.500	98.952	98.834	98.648	3.500	96.976	96.876	96.738	3.500	95.036	94.936	94.798
4.625	98.587	98.388	98.207	4.625	96.775	96.576	96.395	4.625	99.230	99.090	98.800	3.625	97.524	97.424	97.175	3.625	95.688	95.588	95.339
4.750	99.247	99.050	98.866	4.750	97.801	97.604	97.420	4.750	99.652	99.512	99.219	3.750	98.022	97.922	97.668	3.750	96.188	96.088	95.834
4.875	99.774	99.580	99.393	4.875	98.336	98.142	97.955	4.875	100.133	99.992	99.695	3.875	98.470	98.370	98.114	3.875	96.642	96.542	96.286
4.990	100.119	99.926	99.738	4.990	98.369	98.176	97.988	4.990	100.312	100.172	99.872	3.990	98.780	98.680	98.426	3.990	96.988	96.888	96.634
5.000	100.219	100.026	99.838	5.000	98.469	98.276	98.088	5.000	100.412	100.272	99.972	4.000	98.880	98.780	98.526	4.000	97.088	96.988	96.734
5.125	100.412	100.222	100.032	5.125	98.608	98.418	98.228	5.125	100.491	100.328	99.982	4.125	99.075	98.957	98.603	4.125	98.041	97.923	97.569
5.250	100.794	100.631	100.494	5.250	99.132	98.969	98.832	5.250	101.044	100.881	100.531	4.250	99.569	99.451	99.094	4.250	98.553	98.435	98.078
5.375	101.103	100.940	100.683	5.375	99.955	99.792	99.535	5.375	101.281	101.118	100.767	4.375	100.088	99.970	99.611	4.375	99.080	98.962	98.603
5.500	101.417	101.254	101.003	5.500	100.269	100.106	99.855	5.500	101.551	101.388	101.034	4.500	100.369	100.252	99.890	4.500	99.365	99.248	98.886
5.625	101.719	101.585	101.519	5.625	100.571	100.437	100.371	5.625	N/A	N/A	N/A	4.625	100.218	100.078	99.954	4.625	100.576	100.436	100.312
5.750	102.258	102.158	102.058	5.750	99.250	99.150	99.050	5.750	N/A	N/A	N/A	4.750	100.678	100.538	100.412	4.750	99.690	99.550	99.424

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/20/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/20/2022

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 and



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.:

5/20/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/20/2022

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	94.243	94.081	93.965	3.750	95.506	95.387	95.224	2.750	93.381	93.281	93.181	3.750	92.254	92.092	91.976	2.750	91.591	91.491	91.391
3.875	94.893	94.734	94.614	3.875	96.139	96.020	95.850	2.875	94.037	93.937	93.837	3.875	92.932	92.773	92.653	2.875	92.251	92.151	92.051
3.990	95.457	95.300	95.180	3.990	96.680	96.562	96.388	2.990	94.450	94.350	94.250	3.990	93.769	93.612	93.492	2.990	92.616	92.516	92.416
4.000	95.557	95.400	95.280	4.000	96.780	96.662	96.488	3.000	94.550	94.450	94.350	4.000	93.869	93.712	93.592	3.000	92.716	92.616	92.516
4.125	96.255	96.077	95.987	4.125	97.477	97.359	97.180	3.125	95.159	95.059	94.937	4.125	94.658	94.480	94.390	3.125	93.272	93.172	93.050
4.250	96.988	96.814	96.718	4.250	98.073	97.955	97.773	3.250	95.737	95.637	95.513	4.250	95.369	95.195	95.099	3.250	93.946	93.846	93.722
4.375	97.633	97.430	97.322	4.375	98.596	98.478	98.292	3.375	96.475	96.375	96.248	4.375	96.033	95.830	95.722	3.375	94.777	94.677	94.550
4.500	98.173	97.972	97.796	4.500	98.952	98.834	98.648	3.500	96.976	96.876	96.738	4.500	96.536	96.335	96.159	3.500	95.356	95.256	95.118
4.625	98.587	98.388	98.207	4.625	99.230	99.090	98.800	3.625	97.524	97.424	97.175	4.625	97.006	96.807	96.626	3.625	95.956	95.856	95.607
4.750	99.247	99.050	98.866	4.750	99.652	99.512	99.219	3.750	98.022	97.922	97.668	4.750	97.849	97.652	97.468	3.750	96.455	96.355	96.101
4.875	99.774	99.580	99.393	4.875	100.133	99.992	99.695	3.875	98.470	98.370	98.114	4.875	98.380	98.186	97.999	3.875	96.906	96.806	96.550
4.990	100.119	99.926	99.738	4.990	100.312	100.172	99.872	3.990	98.780	98.680	98.426	4.990	98.569	98.376	98.188	3.990	97.234	97.134	96.880
5.000	100.219	100.026	99.838	5.000	100.412	100.272	99.972	4.000	98.880	98.780	98.526	5.000	98.669	98.476	98.288	4.000	97.334	97.234	96.980
5.125	100.412	100.222	100.032	5.125	100.491	100.328	99.982	4.125	99.075	98.957	98.603	5.125	98.835	98.645	98.455	4.125	97.908	97.790	97.436
5.250	100.794	100.631	100.494	5.250	101.044	100.881	100.531	4.250	99.569	99.451	99.094	5.250	99.288	99.125	98.988	4.250	98.411	98.293	97.936
5.375	101.103	100.940	100.683	5.375	101.281	101.118	100.767	4.375	100.088	99.970	99.611	5.375	99.854	99.691	99.434	4.375	98.934	98.816	98.457
5.500	N/A	N/A	N/A	5.500	101.551	101.388	101.034	4.500	100.369	100.252	99.890	5.500	N/A	N/A	N/A	4.500	99.217	99.100	98.738
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	100.218	100.078	99.954	5.625	N/A	N/A	N/A	4.625	99.747	99.607	99.483
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	100.678	100.538	100.412	5.750	N/A	N/A	N/A	4.750	99.534	99.394	99.268

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

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

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

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

5/20/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/20/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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



AFR Loan Center

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Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

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5/20/2022

6/6/2022

6/20/2022

W. Rate Sheet Dated: 4/20/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.800	
NOO without PPP*			99.800	
Rate	30 Day	45 Day	60 Day	
5.250	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									

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FHA ID# - 1358600006

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