

W. Rate Sheet Dated: 5/4/2022

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	97.712	97.446	97.196	4.000	97.362	97.096	96.846	2.875	93.843	93.683	93.522	3.125	N/A	N/A	N/A
4.125	98.353	98.087	97.837	4.125	98.003	97.737	97.487	3.000	94.164	94.004	93.844	3.250	N/A	N/A	N/A
4.250	98.602	98.452	98.139	4.250	98.252	98.102	97.789	3.125	94.487	94.327	94.166	3.375	N/A	N/A	N/A
4.375	99.217	99.067	98.754	4.375	98.867	98.717	98.404	3.250	95.960	95.679	95.398	3.500	N/A	N/A	N/A
4.500	99.819	99.669	99.356	4.500	99.469	99.319	99.006	3.375	96.273	95.992	95.710	3.625	N/A	N/A	N/A
4.625	100.391	100.241	99.928	4.625	100.041	99.891	99.578	3.500	96.581	96.300	96.019	Margin = 2.250		Index = 2.030	
4.750	99.909	99.759	99.244	4.750	99.559	99.409	98.894	3.625	96.879	96.598	96.316	30 Year OTC			
4.875	100.456	100.306	99.791	4.875	100.106	99.956	99.441	3.750	97.082	96.707	96.332	Rate	30 Day	45 Day	60 Day
5.000	100.963	100.813	100.298	5.000	100.613	100.463	99.948	3.875	97.366	96.991	96.616	5.000	99.871	99.324	98.808
5.125	101.431	101.281	100.766	5.125	101.081	100.931	100.416	4.000	97.635	97.260	96.885	5.125	100.339	99.792	99.276
5.250	100.650	100.500	99.781	5.250	100.300	100.150	99.431	4.125	97.879	97.504	97.129	5.250	99.558	98.808	98.089
5.375	101.097	100.947	100.228	5.375	100.747	100.597	99.878	4.250	98.674	98.361	98.049	5.375	100.005	99.255	98.536
5.500	101.500	101.350	100.631	5.500	101.150	101.000	100.281	4.375	98.911	98.599	98.286	5.500	100.408	99.658	98.939
5.625	101.854	101.704	100.985	5.625	101.504	101.354	100.635	4.500	99.125	98.812	98.500	5.625	100.762	100.012	99.293
5.750	101.609	101.459	100.959	5.750	101.259	101.109	100.609	4.625	99.316	99.003	98.691	5.750	100.517	100.017	99.517
5.875	101.979	101.829	101.329	5.875	101.629	101.479	100.979	4.750	99.019	98.769	98.519	5.875	100.887	100.387	99.887
6.000	102.334	102.184	101.684	6.000	101.984	101.834	101.334	4.875	99.209	98.959	98.709	6.000	101.242	100.742	100.242
6.125	102.682	102.532	102.032	6.125	102.332	102.182	101.682	5.000	99.388	99.138	98.888	6.125	101.590	101.090	100.590
6.250	102.982	102.832	102.332	6.250	101.204	101.054	100.554	5.125	99.562	99.312	99.062	6.250	101.890	101.640	101.390

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	97.512	97.412	97.146	96.896	4.000	97.162	97.062	96.796	96.546	2.875	92.973	92.873	92.713	92.552
4.125	98.153	98.053	97.787	97.537	4.125	97.803	97.703	97.437	97.187	3.000	93.294	93.194	93.034	92.874
4.250	98.402	98.302	98.152	97.839	4.250	98.052	97.952	97.802	97.489	3.125	93.617	93.517	93.357	93.196
4.375	99.017	98.917	98.767	98.454	4.375	98.667	98.567	98.417	98.104	3.250	95.690	95.590	95.309	95.028
4.500	99.619	99.519	99.369	99.056	4.500	99.269	99.169	99.019	98.706	3.375	96.003	95.903	95.622	95.340
4.625	100.191	100.091	99.941	99.628	4.625	99.841	99.741	99.591	99.278	3.500	96.311	96.211	95.930	95.649
4.750	99.709	99.609	99.459	98.944	4.750	99.359	99.259	99.109	98.594	3.625	96.609	96.509	96.228	95.946
4.875	100.256	100.156	100.006	99.491	4.875	99.906	99.806	99.656	99.141	3.750	97.312	97.212	96.837	96.462
5.000	100.763	100.663	100.513	99.998	5.000	100.413	100.313	100.163	99.648	3.875	97.596	97.496	97.121	96.746
5.125	101.231	101.131	100.981	100.466	5.125	100.881	100.781	100.631	100.116	4.000	97.865	97.765	97.390	97.015
5.250	100.450	100.350	100.200	99.481	5.250	100.100	100.000	99.850	99.131	4.125	98.109	98.009	97.634	97.259
5.375	100.897	100.797	100.647	99.928	5.375	100.547	100.447	100.297	99.578	4.250	98.204	98.104	97.791	97.479
5.500	101.300	101.200	101.050	100.331	5.500	100.950	100.850	100.700	99.981	4.375	98.441	98.341	98.029	97.716

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				5.000	97.121	96.574	96.058	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	97.589	97.042	96.526	6.750	100.250	100.000	99.750
5.375	97.437	96.687	95.968	6.250	100.750	100.500	100.000	5.250	96.808	96.058	95.339	30 yr DPA "3.5% DPA; Lender Paid Only"			
5.500	97.034	96.284	95.565					5.375	97.255	96.505	95.786	Rate	30 Day	45 Day	60 Day
5.625	96.680	95.930	95.211					5.500	97.658	96.908	96.189	6.250	99.250	99.000	98.750
5.750	99.081	98.831	98.581					5.625	98.012	97.262	96.543	6.750	100.250	100.000	99.750
5.875	98.711	98.461	98.211					5.750	97.767	97.267	96.767	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
6.000	98.356	98.106	97.856					5.875	98.137	97.637	97.137				
6.125	98.008	97.758	97.508					6.000	98.492	97.992	97.492				
6.250	99.136	98.886	98.636					6.125	98.840	98.340	97.840				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.140	98.890	98.640				

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.:

6/3/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/4/2022

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	90.175	90.015	89.855	3.500	N/A	N/A	N/A
4.500	98.325	98.175	97.863	4.500	98.075	97.925	97.613	2.875	90.491	90.331	90.171	3.625	N/A	N/A	N/A
4.625	98.897	98.747	98.435	4.625	98.647	98.497	98.185	3.000	90.813	90.653	90.493	Margin = 2.250		Index = 2.030	
4.750	97.228	97.078	96.562	4.750	96.978	96.828	96.312	3.125	91.135	90.975	90.815	30 Year OTC			
4.875	97.775	97.625	97.109	4.875	97.525	97.375	96.859	3.250	92.865	92.584	92.303	Rate	30 Day	45 Day	60 Day
5.000	98.282	98.132	97.616	5.000	98.032	97.882	97.366	3.375	93.178	92.897	92.616	4.250	97.108	96.733	96.421
5.125	98.750	98.600	98.084	5.125	98.500	98.350	97.834	3.500	93.486	93.205	92.924	4.375	97.723	97.348	97.036
5.250	97.469	97.319	96.600	5.250	97.219	97.069	96.350	3.625	93.784	93.503	93.222	4.500	98.325	97.950	97.638
5.375	97.916	97.766	97.047	5.375	97.666	97.516	96.797	3.750	94.487	94.112	93.737	4.625	98.897	98.522	98.210
5.500	98.319	98.169	97.450	5.500	98.069	97.919	97.200	3.875	N/A	N/A	N/A	4.750	97.228	96.681	96.166
5.625	98.673	98.523	97.804	5.625	98.423	98.273	97.554	4.000	N/A	N/A	N/A	4.875	97.775	97.228	96.713
5.750	97.209	97.059	96.559	5.750	96.959	96.809	96.309	4.125	N/A	N/A	N/A	5.000	98.282	97.735	97.220
5.875	97.579	97.429	96.929	5.875	97.329	97.179	96.679	4.250	N/A	N/A	N/A	5.125	98.750	98.203	97.688
6.000	97.934	97.784	97.284	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	97.469	96.719	96.000
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	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	5.500	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	98.425	98.325	98.175	97.863	4.500	98.175	98.075	97.925	97.613	2.750	88.369	88.269	88.109	87.949
4.625	98.997	98.897	98.747	98.435	4.625	98.747	98.647	98.497	98.185	2.875	88.685	88.585	88.425	88.265
4.750	97.328	97.228	97.078	96.562	4.750	97.078	96.978	96.828	96.312	3.000	89.007	88.907	88.747	88.587
4.875	97.875	97.775	97.625	97.109	4.875	97.625	97.525	97.375	96.859	3.125	89.329	89.229	89.069	88.909
5.000	98.382	98.282	98.132	97.616	5.000	98.132	98.032	97.882	97.366	3.250	92.903	92.803	92.522	92.241
5.125	98.850	98.750	98.600	98.084	5.125	98.600	98.500	98.350	97.834	3.375	93.215	93.115	92.834	92.553
5.250	97.569	97.469	97.319	96.600	5.250	97.319	97.219	97.069	96.350	3.500	93.524	93.424	93.143	92.862
5.375	98.016	97.916	97.766	97.047	5.375	97.766	97.666	97.516	96.797	3.625	93.821	93.721	93.440	93.159
5.500	98.419	98.319	98.169	97.450	5.500	98.169	98.069	97.919	97.200	3.750	95.618	95.518	95.143	94.768

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	4.250	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	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.500	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
5.750	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
5.875	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
6.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
6.125	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.250	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/3/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/4/2022

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	
4.250	96.105	95.988	95.905	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.270	96.116	96.070	2.000	N/A	N/A	N/A	4.250	96.038	95.925	95.819	
4.375	96.682	96.565	96.482	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.910	96.756	96.710	2.125	N/A	N/A	N/A	4.375	96.615	96.502	96.396	
4.500	97.182	97.065	96.982	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.527	97.373	97.327	2.250	N/A	N/A	N/A	4.500	97.178	97.034	96.909	
4.625	97.785	97.646	97.585	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.044	97.890	97.844	2.375	N/A	N/A	N/A	4.625	97.800	97.652	97.516	
4.750	98.388	98.249	98.188	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.554	98.400	98.354	2.500	N/A	N/A	N/A	4.750	98.402	98.254	98.118	
4.875	98.920	98.781	98.720	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.002	98.848	98.802	2.625	N/A	N/A	N/A	4.875	98.934	98.786	98.650	
4.990	99.289	99.150	99.089	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.230	99.076	99.030	2.750	N/A	N/A	N/A	4.990	99.304	99.156	99.020	
5.000	99.389	99.250	99.189	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.330	99.176	99.130	2.875	N/A	N/A	N/A	5.000	99.404	99.256	99.120	
5.125	99.826	99.677	99.710	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.526	99.329	99.326	2.990	N/A	N/A	N/A	5.125	99.905	99.686	99.495	
5.250	100.479	100.230	100.250	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	99.970	99.721	99.726	3.000	N/A	N/A	N/A	5.250	100.458	100.239	100.050	
5.375	100.819	100.570	100.590	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.240	99.991	99.996	3.125	N/A	N/A	N/A	5.375	100.798	100.579	100.390	
5.500	101.193	100.944	100.964	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.499	100.250	100.255	3.250	N/A	N/A	N/A	5.500	101.172	100.953	100.764	
5.625	101.623	101.323	101.327	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.700	100.400	100.401	3.375	N/A	N/A	N/A	5.625	101.582	101.301	101.029	
5.750	102.095	101.795	101.799	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.092	100.792	100.786	3.500	N/A	N/A	N/A	5.750	102.054	101.773	101.501	
5.875	102.463	102.163	102.167	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.397	101.097	101.091	3.625	N/A	N/A	N/A	5.875	102.421	102.140	101.868	
5.990	102.693	102.393	102.397	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.522	101.222	101.216	3.750	N/A	N/A	N/A	5.990	102.652	102.371	102.099	
6.000	102.793	102.493	102.497	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.622	101.322	101.316	3.875	N/A	N/A	N/A	6.000	102.752	102.471	102.199	
6.125	103.066	102.766	102.770	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.748	101.448	101.442	3.990	N/A	N/A	N/A	6.125	103.025	102.744	102.472	
6.250	102.527	102.219	102.216	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.274	100.966	100.953	4.000	N/A	N/A	N/A	6.250	102.573	102.277	101.974	
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	4.250	97.070	96.924	96.870	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	94.931	94.831	94.731	3.250	94.845	94.745	94.645
2.875	N/A	N/A	N/A	N/A	4.375	97.627	97.464	97.427	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	95.681	95.581	95.481	3.375	95.595	95.495	95.395
2.990	N/A	N/A	N/A	N/A	4.500	98.290	98.122	98.090	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.344	96.196	96.144	3.500	96.196	96.049	95.906
3.000	N/A	N/A	N/A	N/A	4.625	98.902	98.734	98.702	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.002	96.854	96.802	3.625	96.854	96.707	96.552
3.125	N/A	N/A	N/A	N/A	4.750	99.428	99.260	99.228	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.563	97.415	97.363	3.750	97.415	97.268	97.113
3.250	N/A	N/A	N/A	N/A	4.875	99.915	99.747	99.715	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.129	97.981	97.929	3.875	97.980	97.833	97.678
3.375	N/A	N/A	N/A	N/A	4.990	100.220	100.052	100.020	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.586	98.438	98.386	3.990	98.438	98.291	98.136
3.500	N/A	N/A	N/A	N/A	5.000	100.320	100.152	100.120	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.686	98.538	98.486	4.000	98.538	98.391	98.236
3.625	N/A	N/A	N/A	N/A	5.125	100.580	100.412	100.380	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.197	99.049	98.997	4.125	99.048	98.901	98.746
3.750	N/A	N/A	N/A	N/A	5.250	100.774	100.510	100.525	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.566	99.355	99.356	4.250	99.337	99.115	98.909
3.875	N/A	N/A	N/A	N/A	5.375	101.026	100.762	100.777	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.933	99.722	99.723	4.375	99.704	99.482	99.276
3.990	N/A	N/A	N/A	N/A	5.500	101.347	101.083	101.098	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.054	99.843	99.844	4.500	99.826	99.604	99.398
4.000	N/A	N/A	N/A	N/A	5.625	101.662	101.376	101.381	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.364	100.147	100.149	4.625	100.156	99.902	99.696
4.125	N/A	N/A	N/A	N/A	5.750	102.036	101.750	101.755	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.702	100.452	100.451	4.750	100.479	100.201	99.929
4.250	N/A	N/A	N/A	N/A	5.875	102.358	102.072	102.077	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.719	100.469	100.468	4.875	100.496	100.218	99.946
4.375	N/A	N/A	N/A	N/A	5.990	102.519	102.233	102.238	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.758	100.508	100.507	4.990	100.535	100.257	99.985
4.500	N/A	N/A	N/A	N/A	6.000	102.619	102.333	102.338	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.858	100.608	100.607	5.000	100.635	100.357	100.085
4.625	N/A	N/A	N/A	N/A	6.125	102.842	102.556	102.561	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.964	100.714	100.713	5.125	100.741	100.463	100.191
4.750	N/A	N/A	N/A	N/A	6.250	102.414	102.121	102.118	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.758	100.485	100.487	5.250	100.499	100.214	99.942
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	3.250	95.021	94.821	94.821	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.429	96.229	96.229
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.843	95.643	95.643	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.941	96.741	96.741
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.416	96.216	96.216	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.400	97.200	97.200
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.874	96.674	96.674	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.015	97.815	97.815
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.264	97.064	97.064	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.583	98.383	98.383
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.657	97.457	97.457	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.160	98.960	98.960
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	97.944	97.744	97.744	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.866	99.666	99.666
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.044	97.844	97.844	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.966	99.766	99.766
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.399	98.199	98.199	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.487	100.287	100.287
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.169	97.947	97.947	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.757	99.530	99.535
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.425	98.198	98.203	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.027	99.801	99.805
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.630	98.364	98.372	3.250	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.:

6/3/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/4/2022

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
4.250	96.105	95.988	95.905	4.250	96.270	96.116	96.070	4.250	97.070	96.924	96.870	3.250	94.931	94.831	94.731	3.250	95.021	94.821	94.821
4.375	96.682	96.565	96.482	4.375	96.910	96.756	96.710	4.375	97.627	97.464	97.427	3.375	95.681	95.581	95.481	3.375	95.843	95.643	95.643
4.500	97.182	97.065	96.982	4.500	97.527	97.373	97.327	4.500	98.290	98.122	98.090	3.500	96.344	96.196	96.144	3.500	96.416	96.216	96.216
4.625	97.785	97.646	97.585	4.625	98.044	97.890	97.844	4.625	98.902	98.734	98.702	3.625	97.002	96.854	96.802	3.625	96.874	96.674	96.674
4.750	98.388	98.249	98.188	4.750	98.554	98.400	98.354	4.750	99.428	99.260	99.228	3.750	97.563	97.415	97.363	3.750	97.264	97.064	97.064
4.875	98.920	98.781	98.720	4.875	99.002	98.848	98.802	4.875	99.915	99.747	99.715	3.875	98.129	97.981	97.929	3.875	97.657	97.457	97.457
4.990	99.289	99.150	99.089	4.990	99.230	99.076	99.030	4.990	100.220	100.052	100.020	3.990	98.586	98.438	98.386	3.990	97.944	97.744	97.744
5.000	99.389	99.250	99.189	5.000	99.330	99.176	99.130	5.000	100.320	100.152	100.120	4.000	98.686	98.538	98.486	4.000	98.044	97.844	97.844
5.125	99.926	99.677	99.710	5.125	99.526	99.329	99.326	5.125	100.580	100.412	100.380	4.125	99.197	99.049	98.997	4.125	98.399	98.199	98.199
5.250	100.479	100.230	100.250	5.250	99.970	99.721	99.726	5.250	100.774	100.510	100.525	4.250	99.566	99.355	99.356	4.250	98.169	97.942	97.947
5.375	100.819	100.570	100.590	5.375	100.240	99.991	99.996	5.375	101.026	100.762	100.777	4.375	99.933	99.722	99.723	4.375	98.425	98.198	98.203
5.500	101.193	100.944	100.964	5.500	100.499	100.250	100.255	5.500	101.347	101.083	101.098	4.500	100.054	99.843	99.844	4.500	98.630	98.364	98.372
5.625	101.623	101.323	101.327	5.625	100.700	100.400	100.401	5.625	101.662	101.376	101.381	4.625	100.364	100.147	100.149	4.625	98.980	98.714	98.718
5.750	102.095	101.795	101.799	5.750	101.092	100.792	100.786	5.750	102.036	101.750	101.755	4.750	100.702	100.452	100.451	4.750	99.210	98.944	98.948
5.875	102.463	102.163	102.167	5.875	101.397	101.097	101.091	5.875	102.358	102.072	102.077	4.875	100.719	100.469	100.468	4.875	99.211	98.945	98.949
5.990	102.693	102.393	102.397	5.990	101.522	101.222	101.216	5.990	102.519	102.233	102.238	4.990	100.758	100.508	100.507	4.990	99.200	98.934	98.938
6.000	102.793	102.493	102.497	6.000	101.622	101.322	101.316	6.000	102.619	102.333	102.338	5.000	100.858	100.608	100.607	5.000	99.300	99.034	99.038
6.125	103.066	102.766	102.770	6.125	101.748	101.448	101.442	6.125	102.842	102.556	102.561	5.125	100.964	100.714	100.713	5.125	99.368	99.102	99.106
6.250	102.527	102.219	102.216	6.250	101.274	100.966	100.953	6.250	102.414	102.121	102.118	5.250	100.758	100.485	100.487	5.250	98.864	98.591	98.595

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)
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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/3/2022
45 Day Lock Exp.: 6/20/2022
60 Day Lock Exp.: 7/4/2022

W. Rate Sheet Dated: 5/4/2022

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
4.000	94.724	94.617	94.524	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	92.888	92.781	92.688	2.750	N/A	N/A	N/A	4.000	94.779	94.672	94.579
4.125	95.308	95.208	95.108	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.706	93.606	93.506	2.875	N/A	N/A	N/A	4.125	95.420	95.320	95.220
4.250	96.077	95.977	95.877	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	94.605	94.505	94.405	2.990	N/A	N/A	N/A	4.250	96.284	96.184	96.084
4.375	96.679	96.573	96.479	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	95.607	95.501	95.407	3.000	N/A	N/A	N/A	4.375	97.025	96.919	96.825
4.500	97.250	97.138	97.046	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.350	96.238	96.146	3.125	N/A	N/A	N/A	4.500	97.665	97.553	97.461
4.625	97.646	97.469	97.378	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	96.748	96.571	96.480	3.250	N/A	N/A	N/A	4.625	98.072	97.895	97.804
4.750	98.294	98.106	98.001	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	97.396	97.208	97.103	3.375	N/A	N/A	N/A	4.750	98.715	98.527	98.422
4.875	98.861	98.670	98.565	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	97.963	97.772	97.667	3.500	N/A	N/A	N/A	4.875	99.275	99.084	98.979
4.990	99.232	99.041	98.936	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.002	97.811	97.706	3.625	N/A	N/A	N/A	4.990	99.644	99.453	99.348
5.000	99.332	99.141	99.036	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.102	97.911	97.806	3.750	N/A	N/A	N/A	5.000	99.744	99.553	99.448
5.125	99.664	99.473	99.367	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.252	98.061	97.955	3.875	N/A	N/A	N/A	5.125	100.117	99.926	99.820
5.250	100.201	100.001	99.892	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.665	98.465	98.356	3.990	N/A	N/A	N/A	5.250	100.652	100.452	100.343
5.375	100.617	100.409	100.300	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.335	99.127	99.018	4.000	N/A	N/A	N/A	5.375	101.065	100.857	100.748
5.500	101.084	100.797	100.687	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.708	99.421	99.311	4.125	N/A	N/A	N/A	5.500	101.456	101.169	101.059
5.625	101.372	101.000	100.908	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.838	99.466	99.374	4.250	N/A	N/A	N/A	5.625	101.650	101.278	101.186
5.750	101.840	101.459	101.357	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	100.044	99.663	99.561	4.375	N/A	N/A	N/A	5.750	101.933	101.552	101.450
5.875	102.165	101.780	101.677	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	100.639	100.254	100.151	4.500	N/A	N/A	N/A	5.875	102.255	101.870	101.767
5.990	102.372	101.982	101.878	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	100.848	100.458	100.354	4.625	N/A	N/A	N/A	5.990	102.457	102.067	101.963
6.000	102.472	102.082	101.978	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	100.948	100.558	100.454	4.750	N/A	N/A	N/A	6.000	102.557	102.167	102.063
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	4.000	95.819	95.631	95.540	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	93.861	93.729	93.661	3.000	93.950	93.818	93.750
2.875	N/A	N/A	N/A	4.125	96.528	96.337	96.246	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.300	94.146	94.093	3.125	94.489	94.335	94.282
2.990	N/A	N/A	N/A	4.250	97.141	96.930	96.822	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	94.960	94.726	94.672	3.250	95.010	94.776	94.722
3.000	N/A	N/A	N/A	4.375	97.861	97.647	97.538	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.791	95.537	95.465	3.375	95.840	95.586	95.514
3.125	N/A	N/A	N/A	4.500	98.521	98.304	98.195	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.411	96.154	96.082	3.500	96.458	96.201	96.129
3.250	N/A	N/A	N/A	4.625	98.995	98.775	98.666	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.018	96.755	96.683	3.625	97.064	96.801	96.729
3.375	N/A	N/A	N/A	4.750	99.511	99.286	99.177	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.505	97.235	97.163	3.750	97.550	97.280	97.208
3.500	N/A	N/A	N/A	4.875	100.010	99.780	99.671	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.949	97.677	97.605	3.875	97.990	97.718	97.646
3.625	N/A	N/A	N/A	4.990	100.194	99.958	99.849	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.270	97.998	97.926	3.990	98.313	98.041	97.969
3.750	N/A	N/A	N/A	5.000	100.294	100.058	99.949	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.370	98.098	98.026	4.000	98.413	98.141	98.069
3.875	N/A	N/A	N/A	5.125	100.358	99.991	99.883	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.793	98.456	98.366	4.125	98.891	98.554	98.464
3.990	N/A	N/A	N/A	5.250	100.884	100.512	100.384	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.373	99.033	98.943	4.250	99.402	99.062	98.972
4.000	N/A	N/A	N/A	5.375	101.137	100.762	100.634	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.821	99.476	99.386	4.375	99.849	99.504	99.414
4.125	N/A	N/A	N/A	5.500	101.487	101.108	100.980	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.104	99.756	99.667	4.500	100.131	99.783	99.694
4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.767	99.526	99.417	4.625	100.757	100.516	100.407
4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.185	99.941	99.832	4.750	100.121	99.877	99.768
4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.488	100.246	100.138	4.875	100.426	100.184	100.076
4.625	N/A	N/A	N/A	5.990	.100	.100	.100	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.765	100.518	100.410	4.990	100.699	100.452	100.344
4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.865	100.618	100.510	5.000	100.799	100.552	100.444

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	3.000	91.787	91.655	91.587	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	3.125	92.424	92.270	92.217	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	3.250	93.042	92.808	92.754	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	3.375	93.885	93.631	93.559	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	3.500	94.507	94.250	94.178	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	3.625	95.174	94.911	94.839	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	3.750	96.039	95.769	95.697	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	3.875	96.619	96.347	96.275	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	3.990	97.036	96.764	96.692	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	4.000	97.136	96.864	96.792	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	4.125	97.881	97.544	97.454	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	4.250	98.481	98.141	98.051	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	4.375	98.935	98.590	98.500	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	4.500	99.222	98.874	98.785	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	4.625	100.811	100.570	100.461	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	4.750	99.373	99.129	99.020	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	4.875	100.226	99.984	99.876	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	4.990	100.503	100.256	100.148	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	5.000	100.603	100.356	100.248	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.:

6/3/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/4/2022

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
4.000	94.724	94.617	94.524	4.000	92.888	92.781	92.688	3.500	92.940	92.747	92.674	3.000	93.861	93.729	93.661	3.000	91.787	91.655	91.587
4.125	95.308	95.208	95.108	4.125	93.706	93.606	93.506	3.625	93.706	93.507	93.434	3.125	94.300	94.146	94.093	3.125	92.424	92.270	92.217
4.250	96.077	95.977	95.877	4.250	94.605	94.505	94.405	3.750	94.397	94.226	94.135	3.250	94.960	94.726	94.672	3.250	93.042	92.808	92.754
4.375	96.679	96.573	96.479	4.375	95.607	95.501	95.407	3.875	95.087	94.907	94.816	3.375	95.791	95.537	95.465	3.375	93.885	93.631	93.559
4.500	97.250	97.138	97.046	4.500	96.350	96.238	96.146	3.990	95.719	95.531	95.440	3.500	96.411	96.154	96.082	3.500	94.507	94.250	94.178
4.625	97.646	97.469	97.378	4.625	96.748	96.571	96.480	4.000	95.819	95.631	95.540	3.625	97.018	96.755	96.683	3.625	95.174	94.911	94.839
4.750	98.294	98.106	98.001	4.750	97.396	97.208	97.103	4.125	96.528	96.337	96.246	3.750	97.505	97.235	97.163	3.750	96.039	95.769	95.697
4.875	98.861	98.670	98.565	4.875	97.963	97.772	97.667	4.250	97.141	96.930	96.822	3.875	97.949	97.677	97.605	3.875	96.619	96.347	96.275
4.990	99.232	99.041	98.936	4.990	98.002	97.811	97.706	4.375	97.861	97.647	97.538	3.990	98.270	97.998	97.926	3.990	97.036	96.764	96.692
5.000	99.332	99.141	99.036	5.000	98.102	97.911	97.806	4.500	98.521	98.304	98.195	4.000	98.370	98.098	98.026	4.000	97.136	96.864	96.792
5.125	99.664	99.473	99.367	5.125	98.252	98.061	97.955	4.625	98.995	98.775	98.666	4.125	98.793	98.456	98.366	4.125	97.881	97.544	97.454
5.250	100.201	100.001	99.892	5.250	98.665	98.465	98.356	4.750	99.511	99.286	99.177	4.250	99.373	99.033	98.943	4.250	98.481	98.141	98.051
5.375	100.617	100.409	100.300	5.375	99.335	99.127	99.018	4.875	100.010	99.780	99.671	4.375	99.821	99.476	99.386	4.375	98.935	98.590	98.500
5.500	101.084	100.797	100.687	5.500	99.708	99.421	99.311	4.990	100.194	99.958	99.849	4.500	100.104	99.756	99.667	4.500	99.222	98.874	98.785
5.625	101.372	101.000	100.908	5.625	99.838	99.466	99.374	5.000	100.294	100.058	99.949	4.625	99.767	99.526	99.417	4.625	100.811	100.570	100.461
5.750	101.840	101.459	101.357	5.750	100.044	99.663	99.561	5.125	100.358	99.991	99.863	4.750	100.185	99.941	99.832	4.750	99.373	99.129	99.020
5.875	102.165	101.780	101.677	5.875	100.639	100.254	100.151	5.250	100.884	100.512	100.384	4.875	100.488	100.246	100.138	4.875	100.226	99.984	99.876
5.990	102.372	101.982	101.878	5.990	100.848	100.458	100.354	5.375	101.137	100.762	100.634	4.990	100.765	100.518	100.410	4.990	100.503	100.256	100.148
6.000	102.472	102.082	101.978	6.000	100.948	100.558	100.454	5.500	101.487	101.108	100.980	5.000	100.865	100.618	100.510	5.000	100.603	100.356	100.248

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

30 Day Lock Exp.: 6/3/2022
45 Day Lock Exp.: 6/20/2022
60 Day Lock Exp.: 7/4/2022

W. Rate Sheet Dated: 5/4/2022

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
4.250	0.000	0.625	0.375	0.375	0.375	0.125	0.000
4.375	0.000	0.750	0.500	0.500	0.375	0.250	0.000
4.500	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.625	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.750	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.875	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.990	0.000	0.750	0.625	0.500	0.500	0.375	0.000
5.000	0.000	0.875	0.625	0.500	0.500	0.375	0.000
5.125	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.250	0.000	1.000	0.875	0.625	0.625	0.375	0.000
5.375	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.500	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.625	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.750	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.875	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.990	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.000	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.125	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.250	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.375	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.500	0.750	0.500	0.625	0.500	0.375	0.125	0.125
4.625	0.750	0.500	0.500	0.500	0.250	0.250	0.125
4.750	1.125	0.875	0.625	0.500	0.625	0.375	0.125
4.875	1.125	0.875	0.625	0.625	0.500	0.375	0.125
4.990	1.125	0.875	0.625	0.625	0.500	0.375	0.125
5.000	1.000	0.875	0.750	0.625	0.500	0.375	0.250
5.125	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.250	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.375	1.125	0.875	0.625	0.500	0.625	0.375	0.125
5.500	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.625	1.000	0.875	0.625	0.500	0.500	0.375	0.125
5.750	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.875	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.990	0.500	0.375	0.250	0.250	0.250	0.000	0.000
6.000	0.500	0.375	0.250	0.250	0.250	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
4.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.500	0.375	0.375	0.250	0.125	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.750	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.875	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.990	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.125	0.500	0.375	0.375	0.375	0.250	0.000	0.000
5.250	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.375	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.500	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.625	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.750	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.875	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.990	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.000	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.125	0.875	0.625	0.625	0.500	0.500	0.000	0.000
6.250	1.250	1.000	0.875	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
4.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.125	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.250	0.125	0.125	0.000	0.000
4.500	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
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	-0.125	0.000	0.000
5.750	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.875	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.990	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
6.000	0.000	0.000	0.000	0.000	-0.125	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
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	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	-0.125	0.000	-0.250	0.000	0.000
4.750	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.875	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.990	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.000	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.000	0.000	0.000	0.000	0.000	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	-0.125	0.000	0.000	0.000
3.500	0.125	0.000	0.000	-0.125	0.000	0.000	0.000
3.625	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.750	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.125	0.250	0.125	0.000	0.000	0.000	0.000	0.000
4.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.250	0.125	0.125
4.750	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.875	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.990	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
5.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/3/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/4/2022

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
4.000	94.724	94.617	94.524	4.000	95.819	95.631	95.540	3.000	93.861	93.729	93.661	4.000	93.131	93.024	92.931	3.000	92.174	92.042	91.974
4.125	95.308	95.208	95.108	4.125	96.528	96.337	96.246	3.125	94.300	94.146	94.093	4.125	93.832	93.732	93.632	3.125	92.712	92.558	92.505
4.250	96.077	95.977	95.877	4.250	97.141	96.930	96.822	3.250	94.960	94.726	94.672	4.250	94.666	94.566	94.466	3.250	93.351	93.117	93.063
4.375	96.679	96.573	96.479	4.375	97.861	97.647	97.538	3.375	95.791	95.537	95.465	4.375	95.468	95.362	95.268	3.375	94.188	93.934	93.862
4.500	97.250	97.138	97.046	4.500	98.521	98.304	98.195	3.500	96.411	96.154	96.082	4.500	96.125	96.013	95.921	3.500	94.809	94.552	94.480
4.625	97.646	97.469	97.378	4.625	98.995	98.775	98.666	3.625	97.018	96.755	96.683	4.625	96.522	96.345	96.254	3.625	95.446	95.183	95.111
4.750	98.294	98.106	98.001	4.750	99.511	99.286	99.177	3.750	97.505	97.235	97.163	4.750	97.170	96.982	96.877	3.750	96.122	95.852	95.780
4.875	98.861	98.670	98.565	4.875	100.010	99.780	99.671	3.875	97.949	97.677	97.605	4.875	97.737	97.546	97.441	3.875	96.634	96.362	96.290
4.990	99.232	99.041	98.936	4.990	100.194	99.958	99.849	3.990	98.270	97.998	97.926	4.990	97.942	97.751	97.646	3.990	97.003	96.731	96.659
5.000	99.332	99.141	99.036	5.000	100.294	100.058	99.949	4.000	98.370	98.098	98.026	5.000	98.042	97.851	97.746	4.000	97.103	96.831	96.759
5.125	99.664	99.473	99.367	5.125	100.358	99.991	99.863	4.125	98.793	98.456	98.366	5.125	98.283	98.092	97.986	4.125	97.687	97.350	97.260
5.250	100.201	100.001	99.892	5.250	100.884	100.512	100.384	4.250	99.373	99.033	98.943	5.250	98.758	98.558	98.449	4.250	98.277	97.937	97.847
5.375	100.617	100.409	100.300	5.375	101.137	100.762	100.634	4.375	99.821	99.476	99.386	5.375	99.301	99.093	98.984	4.375	98.728	98.383	98.293
5.500	101.084	100.797	100.687	5.500	101.487	101.108	100.980	4.500	100.104	99.756	99.667	5.500	99.721	99.434	99.324	4.500	99.013	98.665	98.576
5.625	101.372	101.000	100.908	5.625	101.802	101.418	101.290	4.625	99.767	99.526	99.417	5.625	99.930	99.558	99.466	4.625	99.639	99.398	99.289
5.750	101.840	101.459	101.357	5.750	102.051	101.648	101.502	4.750	100.185	99.941	99.832	5.750	100.267	99.886	99.784	4.750	99.129	98.885	98.776
5.875	102.180	101.795	101.692	5.875	102.395	101.989	101.843	4.875	100.488	100.246	100.138	5.875	100.742	100.357	100.254	4.875	99.707	99.465	99.357
5.990	102.409	102.019	101.915	5.990	102.571	102.163	102.017	4.990	100.765	100.518	100.410	5.990	100.972	100.582	100.478	4.990	99.984	99.737	99.629
6.000	102.509	102.119	102.015	6.000	102.671	102.263	102.117	5.000	100.865	100.618	100.510	6.000	101.072	100.682	100.578	5.000	100.084	99.837	99.729

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-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
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/3/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

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Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

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6/20/2022

7/4/2022

W. Rate Sheet Dated: 5/4/2022

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	95.300	95.175	95.050	
5.375	95.800	95.675	95.550	
5.500	96.050	95.925	95.800	
5.625	96.800	96.675	96.550	
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	99.050	98.925	98.800	
6.250	99.300	99.175	99.050	
6.375	99.550	99.425	99.300	
6.500	100.300	100.175	100.050	
6.625	100.675	100.550	100.425	
6.750	100.925	100.800	100.675	
6.875	101.175	101.050	100.925	
6.990	101.415	101.290	101.165	
7.125	101.675	101.550	101.425	
7.250	101.925	101.800	101.675	
7.375	102.175	102.050	101.925	
7.500	102.300	102.175	102.050	
7.625	102.425	102.300	102.175	
7.750	102.550	102.425	102.300	
7.875	102.675	102.550	102.425	
7.990	102.790	102.665	102.540	
8.125	102.925	102.800	102.675	
8.250	103.050	102.925	102.800	
8.375	103.175	103.050	102.925	
8.500	103.300	103.175	103.050	
8.625	103.425	103.300	103.175	
8.750	103.550	103.425	103.300	
* 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	95.050	94.925	94.800	
5.375	95.550	95.425	95.300	
5.500	95.800	95.675	95.550	
5.625	96.550	96.425	96.300	
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	98.800	98.675	98.550	
6.250	99.050	98.925	98.800	
6.375	99.300	99.175	99.050	
6.500	100.050	99.925	99.800	
6.625	100.425	100.300	100.175	
6.750	100.675	100.550	100.425	
6.875	100.925	100.800	100.675	
6.990	101.165	101.040	100.915	
7.125	101.425	101.300	101.175	
7.250	101.675	101.550	101.425	
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	102.540	102.415	102.290	
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 40 year IO				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	94.800	94.675	94.550	
5.375	95.300	95.175	95.050	
5.500	95.550	95.425	95.300	
5.625	96.300	96.175	96.050	
5.750	96.925	96.800	96.675	
5.875	97.300	97.175	97.050	
5.990	97.625	97.500	97.375	
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	99.800	99.675	99.550	
6.625	100.175	100.050	99.925	
6.750	100.425	100.300	100.175	
6.875	100.675	100.550	100.425	
6.990	100.915	100.790	100.665	
7.125	101.175	101.050	100.925	
7.250	101.425	101.300	101.175	
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	102.290	102.165	102.040	
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				

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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