

W. Rate Sheet Dated: 5/5/2022

Release Time: 11:30 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	97.931	97.665	97.415	4.000	97.581	97.315	97.065	2.875	94.058	93.894	93.729	3.125	N/A	N/A	N/A
4.125	98.572	98.306	98.056	4.125	98.222	97.956	97.706	3.000	94.379	94.215	94.051	3.250	N/A	N/A	N/A
4.250	98.836	98.686	98.389	4.250	98.486	98.336	98.039	3.125	94.702	94.538	94.373	3.375	N/A	N/A	N/A
4.375	99.451	99.301	99.004	4.375	99.101	98.951	98.654	3.250	96.070	95.789	95.507	3.500	N/A	N/A	N/A
4.500	100.053	99.903	99.606	4.500	99.703	99.553	99.256	3.375	96.382	96.101	95.820	3.625	N/A	N/A	N/A
4.625	100.625	100.475	100.178	4.625	100.275	100.125	99.828	3.500	96.691	96.410	96.128	Margin = 2.250		Index = 2.030	
4.750	100.034	99.884	99.337	4.750	99.684	99.534	98.987	3.625	96.988	96.707	96.426	30 Year OTC			
4.875	100.581	100.431	99.884	4.875	100.231	100.081	99.534	3.750	97.051	96.707	96.363	Rate	30 Day	45 Day	60 Day
5.000	101.088	100.938	100.391	5.000	100.738	100.588	100.041	3.875	97.335	96.991	96.647	5.000	99.996	99.434	98.887
5.125	101.556	101.406	100.859	5.125	101.206	101.056	100.509	4.000	97.603	97.260	96.916	5.125	100.464	99.902	99.355
5.250	101.119	100.969	100.203	5.250	100.769	100.619	99.853	4.125	97.848	97.504	97.160	5.250	100.027	99.355	98.589
5.375	101.566	101.416	100.650	5.375	101.216	101.066	100.300	4.250	99.236	98.924	98.611	5.375	100.474	99.802	99.036
5.500	101.969	101.819	101.053	5.500	101.619	101.469	100.703	4.375	99.474	99.161	98.849	5.500	100.877	100.205	99.439
5.625	102.323	102.173	101.407	5.625	101.973	101.823	101.057	4.500	99.687	99.375	99.062	5.625	101.231	100.559	99.793
5.750	101.609	101.459	100.959	5.750	101.259	101.109	100.609	4.625	99.878	99.566	99.253	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	99.206	98.894	98.581	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	99.397	99.084	98.772	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	99.575	99.263	98.950	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	99.749	99.437	99.124	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	97.731	97.631	97.365	97.115	4.000	97.381	97.281	97.015	96.765	2.875	93.188	93.088	92.924	92.759
4.125	98.372	98.272	98.006	97.756	4.125	98.022	97.922	97.656	97.406	3.000	93.509	93.409	93.245	93.081
4.250	98.636	98.536	98.386	98.089	4.250	98.286	98.186	98.036	97.739	3.125	93.832	93.732	93.568	93.403
4.375	99.251	99.151	99.001	98.704	4.375	98.901	98.801	98.651	98.354	3.250	95.800	95.700	95.419	95.137
4.500	99.853	99.753	99.603	99.306	4.500	99.503	99.403	99.253	98.956	3.375	96.112	96.012	95.731	95.450
4.625	100.425	100.325	100.175	99.878	4.625	100.075	99.975	99.825	99.528	3.500	96.421	96.321	96.040	95.758
4.750	99.834	99.734	99.584	99.037	4.750	99.484	99.384	99.234	98.687	3.625	96.718	96.618	96.337	96.056
4.875	100.381	100.281	100.131	99.584	4.875	100.031	99.931	99.781	99.234	3.750	97.281	97.181	96.837	96.493
5.000	100.888	100.788	100.638	100.091	5.000	100.538	100.438	100.288	99.741	3.875	97.565	97.465	97.121	96.777
5.125	101.356	101.256	101.106	100.559	5.125	101.006	100.906	100.756	100.209	4.000	97.833	97.733	97.390	97.046
5.250	100.919	100.819	100.669	99.903	5.250	100.569	100.469	100.319	99.553	4.125	98.078	97.978	97.634	97.290
5.375	101.366	101.266	101.116	100.350	5.375	101.016	100.916	100.766	100.000	4.250	98.766	98.666	98.354	98.041
5.500	101.769	101.669	101.519	100.753	5.500	101.419	101.319	101.169	100.403	4.375	99.004	98.904	98.591	98.279

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 Unit	0.000	VA Jumbo	
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	97.246	96.684	96.137	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	97.714	97.152	96.605	6.750	100.250	100.000	99.750
5.375	97.906	97.234	96.469	6.250	N/A	N/A	N/A	5.250	97.277	96.605	95.839	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.500	97.503	96.831	96.066					5.375	97.724	97.052	96.286	Rate	30 Day	45 Day	60 Day
5.625	97.149	96.477	95.712					5.500	98.127	97.455	96.689	6.250	N/A	N/A	N/A
5.750	99.081	98.831	98.581					5.625	98.481	97.809	97.043	6.750	N/A	N/A	N/A
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	DPA Advantage Adjustment		
6.000	98.356	98.106	97.856					5.875	98.137	97.637	97.137		203(k) / 203(k)s		
6.125	98.008	97.758	97.508					6.000	98.492	97.992	97.492		203(k) & 203(k)s are Borrower Paid		
6.250	99.136	98.886	98.636					6.125	98.840	98.340	97.840		only		
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.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 11:30 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	90.390	90.226	90.062	3.500	N/A	N/A	N/A
4.500	98.559	98.409	98.112	4.500	98.309	98.159	97.862	2.875	90.706	90.542	90.378	3.625	N/A	N/A	N/A
4.625	99.131	98.981	98.684	4.625	98.881	98.731	98.434	3.000	91.028	90.864	90.700	Margin = 2.250		Index = 2.030	
4.750	97.353	97.203	96.656	4.750	97.103	96.953	96.406	3.125	91.350	91.186	91.022	30 Year OTC			
4.875	97.900	97.750	97.203	4.875	97.650	97.500	96.953	3.250	92.975	92.694	92.413	Rate	30 Day	45 Day	60 Day
5.000	98.407	98.257	97.710	5.000	98.157	98.007	97.460	3.375	93.287	93.006	92.725	4.250	97.342	96.967	96.670
5.125	98.875	98.725	98.178	5.125	98.625	98.475	97.928	3.500	93.596	93.315	93.034	4.375	97.957	97.582	97.285
5.250	97.937	97.787	97.021	5.250	97.687	97.537	96.771	3.625	93.893	93.612	93.331	4.500	98.559	98.184	97.887
5.375	98.384	98.234	97.468	5.375	98.134	97.984	97.218	3.750	94.456	94.112	93.769	4.625	99.131	98.756	98.459
5.500	98.787	98.637	97.871	5.500	98.537	98.387	97.621	3.875	N/A	N/A	N/A	4.750	97.353	96.791	96.244
5.625	99.141	98.991	98.225	5.625	98.891	98.741	97.975	4.000	N/A	N/A	N/A	4.875	97.900	97.338	96.791
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	98.407	97.845	97.298
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	98.875	98.313	97.766
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	97.937	97.265	96.500
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	98.659	98.559	98.409	98.112	4.500	98.409	98.309	98.159	97.862	2.750	88.584	88.484	88.320	88.156
4.625	99.231	99.131	98.981	98.684	4.625	98.981	98.881	98.731	98.434	2.875	88.900	88.800	88.636	88.472
4.750	97.453	97.353	97.203	96.656	4.750	97.203	97.103	96.953	96.406	3.000	89.222	89.122	88.958	88.794
4.875	98.000	97.900	97.750	97.203	4.875	97.750	97.650	97.500	96.953	3.125	89.544	89.444	89.280	89.116
5.000	98.507	98.407	98.257	97.710	5.000	98.257	98.157	98.007	97.460	3.250	93.012	92.912	92.631	92.350
5.125	98.975	98.875	98.725	98.178	5.125	98.725	98.625	98.475	97.928	3.375	93.325	93.225	92.944	92.663
5.250	98.037	97.937	97.787	97.021	5.250	97.787	97.687	97.537	96.771	3.500	93.633	93.533	93.252	92.971
5.375	98.484	98.384	98.234	97.468	5.375	98.234	98.134	97.984	97.218	3.625	93.931	93.831	93.550	93.269
5.500	98.887	98.787	98.637	97.871	5.500	98.637	98.537	98.387	97.621	3.750	95.587	95.487	95.143	94.800

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.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 11:30 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	96.166	96.056	95.966	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.336	96.182	96.136	2.000	N/A	N/A	N/A	4.250	96.106	95.998	95.892
4.375	96.748	96.638	96.548	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.984	96.830	96.784	2.125	N/A	N/A	N/A	4.375	96.688	96.580	96.474
4.500	97.255	97.144	97.055	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.605	97.451	97.405	2.250	N/A	N/A	N/A	4.500	97.285	97.138	97.000
4.625	97.867	97.728	97.667	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.126	97.972	97.926	2.375	N/A	N/A	N/A	4.625	97.912	97.762	97.619
4.750	98.474	98.335	98.274	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.638	98.484	98.438	2.500	N/A	N/A	N/A	4.750	98.519	98.369	98.226
4.875	99.010	98.871	98.810	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.089	98.935	98.889	2.625	N/A	N/A	N/A	4.875	99.055	98.905	98.762
4.990	99.383	99.244	99.183	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.319	99.165	99.119	2.750	N/A	N/A	N/A	4.990	99.427	99.277	99.134
5.000	99.483	99.344	99.283	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.419	99.265	99.219	2.875	N/A	N/A	N/A	5.000	99.527	99.377	99.234
5.125	100.004	99.762	99.797	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.642	99.427	99.442	2.990	N/A	N/A	N/A	5.125	100.058	99.839	99.627
5.250	100.562	100.320	100.338	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.095	99.846	99.849	3.000	N/A	N/A	N/A	5.250	100.616	100.397	100.185
5.375	100.906	100.664	100.682	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.370	100.121	100.124	3.125	N/A	N/A	N/A	5.375	100.959	100.740	100.528
5.500	101.286	101.044	101.062	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.634	100.385	100.388	3.250	N/A	N/A	N/A	5.500	101.340	101.121	100.909
5.625	101.648	101.348	101.358	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.788	100.488	100.494	3.375	N/A	N/A	N/A	5.625	101.701	101.415	101.127
5.750	102.122	101.822	101.827	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.181	100.881	100.868	3.500	N/A	N/A	N/A	5.750	102.176	101.890	101.602
5.875	102.488	102.188	102.193	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.485	101.185	101.172	3.625	N/A	N/A	N/A	5.875	102.541	102.255	101.967
5.990	102.711	102.411	102.416	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.603	101.303	101.290	3.750	N/A	N/A	N/A	5.990	102.764	102.478	102.190
6.000	102.811	102.511	102.516	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.703	101.403	101.390	3.875	N/A	N/A	N/A	6.000	102.864	102.578	102.290
6.125	103.077	102.777	102.782	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.824	101.524	101.511	3.990	N/A	N/A	N/A	6.125	103.131	102.845	102.557
6.250	102.597	102.289	102.288	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.360	101.052	101.036	4.000	N/A	N/A	N/A	6.250	102.690	102.393	102.091
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	4.250	97.139	96.994	96.939	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.087	94.987	94.887	3.250	95.001	94.901	94.801
2.875	N/A	N/A	N/A	4.375	97.821	97.653	97.621	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	95.841	95.741	95.641	3.375	95.755	95.655	95.555
2.990	N/A	N/A	N/A	4.500	98.491	98.323	98.291	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.473	96.325	96.273	3.500	96.324	96.181	96.057
3.000	N/A	N/A	N/A	4.625	99.109	98.941	98.909	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.135	96.987	96.935	3.625	96.987	96.840	96.701
3.125	N/A	N/A	N/A	4.750	99.638	99.470	99.438	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.700	97.552	97.500	3.750	97.551	97.404	97.265
3.250	N/A	N/A	N/A	4.875	100.129	99.961	99.929	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.269	98.121	98.069	3.875	98.121	97.974	97.835
3.375	N/A	N/A	N/A	4.990	100.434	100.266	100.234	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.734	98.586	98.534	3.990	98.586	98.439	98.300
3.500	N/A	N/A	N/A	5.000	100.534	100.366	100.334	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.834	98.686	98.634	4.000	98.686	98.539	98.400
3.625	N/A	N/A	N/A	5.125	100.800	100.632	100.600	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.344	99.196	99.144	4.125	99.195	99.048	98.909
3.750	N/A	N/A	N/A	5.250	100.900	100.636	100.651	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.624	99.421	99.419	4.250	99.402	99.188	98.990
3.875	N/A	N/A	N/A	5.375	101.158	100.894	100.909	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.993	99.790	99.788	4.375	99.771	99.556	99.359
3.990	N/A	N/A	N/A	5.500	101.483	101.219	101.234	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.113	99.910	99.908	4.500	99.891	99.677	99.479
4.000	N/A	N/A	N/A	5.625	101.751	101.465	101.465	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.414	100.211	100.209	4.625	100.192	99.978	99.780
4.125	N/A	N/A	N/A	5.750	102.127	101.841	101.841	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.638	100.357	100.357	4.750	100.382	100.076	99.798
4.250	N/A	N/A	N/A	5.875	102.446	102.160	102.160	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.656	100.375	100.375	4.875	100.399	100.093	99.815
4.375	N/A	N/A	N/A	5.990	102.599	102.313	102.313	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.701	100.420	100.420	4.990	100.445	100.139	99.861
4.500	N/A	N/A	N/A	6.000	102.699	102.413	102.413	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.801	100.520	100.520	5.000	100.545	100.239	99.961
4.625	N/A	N/A	N/A	6.125	102.915	102.629	102.629	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.900	100.619	100.619	5.125	100.643	100.337	100.059
4.750	N/A	N/A	N/A	6.250	102.500	102.207	102.203	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.693	100.420	100.423	5.250	100.432	100.150	99.893
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	95.113	94.913	94.913	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.584	96.384	96.384
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.938	95.738	95.738	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.100	96.900	96.900
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.513	96.313	96.313	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.558	97.358	97.358
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.974	96.774	96.774	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.152	97.952	97.952
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.366	97.166	97.166	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.718	98.518	98.518
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.762	97.562	97.562	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.298	99.098	99.098
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.056	97.856	97.856	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.012	99.812	99.812
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.156	97.956	97.956	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.112	99.912	99.912
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.508	98.308	98.308	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.631	100.431	100.431
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.193	97.974	97.979	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.810	99.591	99.595
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.449	98.230	98.234	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.082	99.863	99.867
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.542	98.319	98.324	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.244	100.025	100.029
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.625	98.880	98.586</													



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.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 11:30 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	96.166	96.056	95.966	4.250	96.336	96.182	96.136	4.250	97.139	96.994	96.939	3.250	95.087	94.987	94.887	3.250	95.113	94.913	94.913
4.375	96.748	96.638	96.548	4.375	96.984	96.830	96.784	4.375	97.821	97.653	97.621	3.375	95.841	95.741	95.641	3.375	95.938	95.738	95.738
4.500	97.255	97.144	97.055	4.500	97.605	97.451	97.405	4.500	98.491	98.323	98.291	3.500	96.473	96.325	96.273	3.500	96.513	96.313	96.313
4.625	97.867	97.728	97.667	4.625	98.126	97.972	97.926	4.625	99.109	98.941	98.909	3.625	97.135	96.987	96.935	3.625	96.974	96.774	96.774
4.750	98.474	98.335	98.274	4.750	98.638	98.484	98.438	4.750	99.638	99.470	99.438	3.750	97.700	97.552	97.500	3.750	97.366	97.166	97.166
4.875	99.010	98.871	98.810	4.875	99.089	98.935	98.889	4.875	100.129	99.961	99.929	3.875	98.269	98.121	98.069	3.875	97.762	97.562	97.562
4.990	99.383	99.244	99.183	4.990	99.319	99.165	99.119	4.990	100.434	100.266	100.234	3.990	98.734	98.586	98.534	3.990	98.056	97.856	97.856
5.000	99.483	99.344	99.283	5.000	99.419	99.265	99.219	5.000	100.534	100.366	100.334	4.000	98.834	98.686	98.634	4.000	98.156	97.956	97.956
5.125	100.004	99.762	99.797	5.125	99.642	99.427	99.442	5.125	100.800	100.632	100.600	4.125	99.344	99.196	99.144	4.125	98.508	98.308	98.308
5.250	100.562	100.320	100.338	5.250	100.095	99.846	99.849	5.250	100.900	100.636	100.651	4.250	99.624	99.421	99.419	4.250	98.193	97.974	97.979
5.375	100.906	100.664	100.682	5.375	100.370	100.121	100.124	5.375	101.158	100.894	100.909	4.375	99.993	99.790	99.788	4.375	98.449	98.230	98.234
5.500	101.286	101.044	101.062	5.500	100.634	100.385	100.388	5.500	101.483	101.219	101.234	4.500	100.113	99.910	99.908	4.500	98.542	98.319	98.324
5.625	101.648	101.348	101.358	5.625	100.788	100.488	100.494	5.625	101.751	101.465	101.465	4.625	100.414	100.211	100.209	4.625	98.880	98.586	98.606
5.750	102.122	101.822	101.827	5.750	101.181	100.881	100.868	5.750	102.127	101.841	101.841	4.750	100.638	100.357	100.357	4.750	99.112	98.815	98.822
5.875	102.488	102.188	102.193	5.875	101.485	101.185	101.172	5.875	102.446	102.160	102.160	4.875	100.656	100.375	100.375	4.875	99.112	98.815	98.822
5.990	102.711	102.411	102.416	5.990	101.603	101.303	101.290	5.990	102.599	102.313	102.313	4.990	100.701	100.420	100.420	4.990	99.107	98.810	98.817
6.000	102.811	102.511	102.516	6.000	101.703	101.403	101.390	6.000	102.699	102.413	102.413	5.000	100.801	100.520	100.520	5.000	99.207	98.910	98.917
6.125	103.077	102.777	102.782	6.125	101.824	101.524	101.511	6.125	102.915	102.629	102.629	5.125	100.900	100.619	100.619	5.125	99.272	98.975	98.982
6.250	102.597	102.289	102.288	6.250	101.360	101.052	101.036	6.250	102.500	102.207	102.203	5.250	100.693	100.420	100.423	5.250	98.768	98.495	98.501

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

W. Rate Sheet Dated: 5/5/2022

Release Time: 11:30 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	94.901	94.772	94.697	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	92.635	92.506	92.431	2.750	N/A	N/A	N/A	4.000	95.336	95.207	95.132
4.125	95.570	95.465	95.370	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.274	93.169	93.074	2.875	N/A	N/A	N/A	4.125	95.951	95.846	95.751
4.250	96.337	96.226	96.136	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	93.985	93.874	93.784	2.990	N/A	N/A	N/A	4.250	96.789	96.678	96.588
4.375	96.937	96.818	96.729	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	94.691	94.572	94.483	3.000	N/A	N/A	N/A	4.375	97.523	97.404	97.315
4.500	97.574	97.389	97.292	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	95.342	95.157	95.060	3.125	N/A	N/A	N/A	4.500	98.157	97.972	97.875
4.625	97.982	97.794	97.691	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	95.594	95.406	95.303	3.250	N/A	N/A	N/A	4.625	98.559	98.371	98.268
4.750	98.628	98.437	98.335	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	95.978	95.787	95.685	3.375	N/A	N/A	N/A	4.750	99.195	99.004	98.902
4.875	99.194	99.000	98.897	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	96.546	96.352	96.249	3.500	N/A	N/A	N/A	4.875	99.747	99.553	99.450
4.990	99.563	99.370	99.267	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	96.589	96.396	96.293	3.625	N/A	N/A	N/A	4.990	100.108	99.915	99.812
5.000	99.663	99.470	99.367	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	96.689	96.496	96.393	3.750	N/A	N/A	N/A	5.000	100.208	100.015	99.912
5.125	100.004	99.801	99.698	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	96.734	96.531	96.428	3.875	N/A	N/A	N/A	5.125	100.558	100.355	100.252
5.250	100.542	100.302	100.199	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	97.994	97.754	97.651	3.990	N/A	N/A	N/A	5.250	101.085	100.845	100.742
5.375	100.956	100.709	100.605	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	98.668	98.421	98.317	4.000	N/A	N/A	N/A	5.375	101.489	101.242	101.138
5.500	101.348	101.096	100.991	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.132	98.880	98.775	4.125	N/A	N/A	N/A	5.500	101.874	101.622	101.517
5.625	101.622	101.286	101.181	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.398	99.062	98.957	4.250	N/A	N/A	N/A	5.625	102.062	101.726	101.621
5.750	102.088	101.674	101.574	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	100.142	99.728	99.628	4.375	N/A	N/A	N/A	5.750	102.320	101.906	101.806
5.875	102.412	101.994	101.893	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	100.732	100.314	100.213	4.500	N/A	N/A	N/A	5.875	102.636	102.218	102.117
5.990	102.615	102.195	102.093	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	100.935	100.515	100.413	4.625	N/A	N/A	N/A	5.990	102.832	102.412	102.310
6.000	102.715	102.295	102.193	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	101.035	100.615	100.513	4.750	N/A	N/A	N/A	6.000	102.932	102.512	102.410
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	96.148	95.947	95.858	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.148	94.038	93.948	3.000	94.488	94.378	94.288
2.875	N/A	N/A	N/A	4.125	96.859	96.654	96.565	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.537	94.409	94.337	3.125	95.027	94.899	94.827
2.990	N/A	N/A	N/A	4.250	97.525	97.314	97.207	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.146	94.990	94.938	3.250	95.496	95.340	95.288
3.000	N/A	N/A	N/A	4.375	98.248	98.033	97.926	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.977	95.752	95.682	3.375	96.324	96.099	96.029
3.125	N/A	N/A	N/A	4.500	98.906	98.687	98.581	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.597	96.368	96.298	3.500	96.941	96.712	96.642
3.250	N/A	N/A	N/A	4.625	99.379	99.158	99.051	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.204	96.970	96.900	3.625	97.546	97.312	97.242
3.375	N/A	N/A	N/A	4.750	99.895	99.669	99.562	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.691	97.450	97.380	3.750	98.031	97.790	97.720
3.500	N/A	N/A	N/A	4.875	100.394	100.163	100.056	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.135	97.892	97.822	3.875	98.469	98.226	98.156
3.625	N/A	N/A	N/A	4.990	100.579	100.341	100.234	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.461	98.213	98.143	3.990	98.792	98.544	98.474
3.750	N/A	N/A	N/A	5.000	100.679	100.441	100.334	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.561	98.313	98.243	4.000	98.892	98.644	98.574
3.875	N/A	N/A	N/A	5.125	100.704	100.331	100.206	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.741	98.484	98.396	4.125	99.368	99.111	99.023
3.990	N/A	N/A	N/A	5.250	101.230	100.852	100.727	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.323	99.061	98.973	4.250	99.832	99.570	99.482
4.000	N/A	N/A	N/A	5.375	101.483	101.102	100.977	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.768	99.506	99.418	4.375	100.275	100.013	99.925
4.125	N/A	N/A	N/A	5.500	101.833	101.448	101.323	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.051	99.784	99.696	4.500	100.555	100.288	100.200
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	100.429	100.209	100.103	4.625	101.184	100.964	100.858
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	100.848	100.626	100.519	4.750	101.000	100.778	100.671
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	101.153	100.930	100.823	4.875	101.307	101.084	100.977
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	101.427	101.205	101.099	4.990	101.580	101.358	101.252
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	101.527	101.305	101.199	5.000	101.680	101.458	101.352

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	92.120	92.010	91.920	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	92.961	92.833	92.761	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	93.552	93.396	93.344	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	94.227	94.002	93.932	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	94.707	94.478	94.408	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	95.362	95.128	95.058	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	95.851	95.610	95.540	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	96.301	96.058	95.988	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	96.629	96.381	96.311	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	96.729	96.481	96.411	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	97.313	97.056	96.968	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	97.913	97.651	97.563	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	98.366	98.104	98.016	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	98.655	98.388	98.300	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	100.047	99.827	99.721	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	99.164	98.942	98.835	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	100.017	99.794	99.687	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	100.291	100.069	99.963	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	100.391	100.169	100.063	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.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 11:30 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	94.901	94.772	94.697	4.000	92.635	92.506	92.431	3.500	93.155	92.945	92.874	3.000	94.148	94.038	93.948	3.000	92.120	92.010	91.920
4.125	95.570	95.465	95.370	4.125	93.274	93.169	93.074	3.625	93.923	93.707	93.636	3.125	94.537	94.409	94.337	3.125	92.961	92.833	92.761
4.250	96.337	96.226	96.136	4.250	93.985	93.874	93.784	3.750	94.728	94.543	94.454	3.250	95.146	94.990	94.938	3.250	93.552	93.396	93.344
4.375	96.937	96.818	96.729	4.375	94.691	94.572	94.483	3.875	95.418	95.221	95.132	3.375	95.977	95.752	95.682	3.375	94.227	94.002	93.932
4.500	97.574	97.389	97.292	4.500	95.342	95.157	95.060	3.990	96.048	95.847	95.758	3.500	96.597	96.368	96.298	3.500	94.707	94.478	94.408
4.625	97.982	97.794	97.691	4.625	95.594	95.406	95.303	4.000	96.148	95.947	95.858	3.625	97.204	96.970	96.900	3.625	95.362	95.128	95.058
4.750	98.628	98.437	98.335	4.750	95.978	95.787	95.685	4.125	96.859	96.654	96.565	3.750	97.691	97.450	97.380	3.750	95.851	95.610	95.540
4.875	99.194	99.000	98.897	4.875	96.546	96.352	96.249	4.250	97.525	97.314	97.207	3.875	98.135	97.892	97.822	3.875	96.301	96.058	95.988
4.990	99.563	99.370	99.267	4.990	96.589	96.396	96.293	4.375	98.248	98.033	97.926	3.990	98.461	98.213	98.143	3.990	96.629	96.381	96.311
5.000	99.663	99.470	99.367	5.000	96.689	96.496	96.393	4.500	98.906	98.687	98.581	4.000	98.561	98.313	98.243	4.000	96.729	96.481	96.411
5.125	100.004	99.801	99.698	5.125	96.734	96.531	96.428	4.625	99.379	99.158	99.051	4.125	98.741	98.484	98.396	4.125	97.313	97.056	96.968
5.250	100.542	100.302	100.199	5.250	97.994	97.754	97.651	4.750	99.895	99.669	99.562	4.250	99.323	99.061	98.973	4.250	97.913	97.651	97.563
5.375	100.956	100.709	100.605	5.375	98.668	98.421	98.317	4.875	100.394	100.163	100.056	4.375	99.768	99.506	99.418	4.375	98.366	98.104	98.016
5.500	101.348	101.096	100.991	5.500	99.132	98.880	98.775	4.990	100.579	100.341	100.234	4.500	100.051	99.784	99.696	4.500	98.655	98.388	98.300
5.625	101.622	101.286	101.181	5.625	99.398	99.062	98.957	5.000	100.679	100.441	100.334	4.625	100.429	100.209	100.103	4.625	100.047	99.827	99.721
5.750	102.088	101.674	101.574	5.750	100.142	99.728	99.628	5.125	100.704	100.331	100.206	4.750	100.848	100.626	100.519	4.750	99.164	98.942	98.835
5.875	102.412	101.994	101.893	5.875	100.732	100.314	100.213	5.250	101.230	100.852	100.727	4.875	101.153	100.930	100.823	4.875	100.017	99.794	99.687
5.990	102.615	102.195	102.093	5.990	100.935	100.515	100.413	5.375	101.483	101.102	100.977	4.990	101.427	101.205	101.099	4.990	100.291	100.069	99.963
6.000	102.715	102.295	102.193	6.000	101.035	100.615	100.513	5.500	101.833	101.448	101.323	5.000	101.527	101.305	101.199	5.000	100.391	100.169	100.063

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

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

W. Rate Sheet Dated: 5/5/2022

Release Time: 11:30 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.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 11:30 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	94.901	94.772	94.697	4.000	96.148	95.947	95.858	3.000	94.148	94.038	93.948	4.000	93.093	92.964	92.889	3.000	92.484	92.374	92.284
4.125	95.570	95.465	95.370	4.125	96.859	96.654	96.565	3.125	94.537	94.409	94.337	4.125	93.747	93.642	93.547	3.125	93.099	92.971	92.899
4.250	96.337	96.226	96.136	4.250	97.525	97.314	97.207	3.250	95.146	94.990	94.938	4.250	94.486	94.375	94.285	3.250	93.699	93.543	93.491
4.375	96.937	96.818	96.729	4.375	98.248	98.033	97.926	3.375	95.977	95.752	95.682	4.375	95.139	95.020	94.931	3.375	94.452	94.227	94.157
4.500	97.574	97.389	97.292	4.500	98.906	98.687	98.581	3.500	96.597	96.368	96.298	4.500	95.783	95.598	95.501	3.500	95.002	94.773	94.703
4.625	97.982	97.794	97.691	4.625	99.379	99.158	99.051	3.625	97.204	96.970	96.900	4.625	96.113	95.925	95.822	3.625	95.633	95.399	95.329
4.750	98.628	98.437	98.335	4.750	99.895	99.669	99.562	3.750	97.691	97.450	97.380	4.750	96.628	96.437	96.335	3.750	96.121	95.880	95.810
4.875	99.194	99.000	98.897	4.875	100.394	100.163	100.056	3.875	98.135	97.892	97.822	4.875	97.195	97.001	96.898	3.875	96.568	96.325	96.255
4.990	99.563	99.370	99.267	4.990	100.579	100.341	100.234	3.990	98.461	98.213	98.143	4.990	97.401	97.208	97.105	3.990	96.895	96.647	96.577
5.000	99.663	99.470	99.367	5.000	100.679	100.441	100.334	4.000	98.561	98.313	98.243	5.000	97.501	97.308	97.205	4.000	96.995	96.747	96.677
5.125	100.004	99.801	99.698	5.125	100.704	100.331	100.206	4.125	98.741	98.484	98.396	5.125	97.694	97.491	97.388	4.125	97.377	97.120	97.032
5.250	100.542	100.302	100.199	5.250	101.230	100.852	100.727	4.250	99.323	99.061	98.973	5.250	98.593	98.353	98.250	4.250	97.968	97.706	97.618
5.375	100.956	100.709	100.605	5.375	101.483	101.102	100.977	4.375	99.768	99.506	99.418	5.375	99.137	98.890	98.786	4.375	98.417	98.155	98.067
5.500	101.348	101.096	100.991	5.500	101.833	101.448	101.323	4.500	100.051	99.784	99.696	5.500	99.565	99.313	99.208	4.500	98.703	98.436	98.348
5.625	101.622	101.286	101.181	5.625	102.148	101.758	101.633	4.625	100.429	100.209	100.103	5.625	99.835	99.499	99.394	4.625	99.588	99.368	99.262
5.750	102.088	101.674	101.574	5.750	102.300	101.863	101.719	4.750	100.848	100.626	100.519	5.750	100.440	100.026	99.926	4.750	99.356	99.134	99.027
5.875	102.427	102.009	101.908	5.875	102.644	102.205	102.061	4.875	101.153	100.930	100.823	5.875	100.912	100.494	100.393	4.875	99.935	99.712	99.605
5.990	102.652	102.232	102.130	5.990	102.820	102.378	102.234	4.990	101.427	101.205	101.099	5.990	101.137	100.717	100.615	4.990	100.209	99.987	99.881
6.000	102.752	102.332	102.230	6.000	102.920	102.478	102.334	5.000	101.527	101.305	101.199	6.000	101.237	100.817	100.715	5.000	100.309	100.087	99.981

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 11:30 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 11:30 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	95.300	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									

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)