

W. Rate Sheet Dated: 5/6/2022

Release Time: 12:45 pm 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	97.868	97.603	97.368	4.000	97.518	97.253	97.018	2.875	94.089	93.925	93.761	3.125	N/A	N/A	N/A
4.125	98.509	98.244	98.009	4.125	98.159	97.894	97.659	3.000	94.410	94.246	94.082	3.250	N/A	N/A	N/A
4.250	98.758	98.608	98.311	4.250	98.408	98.258	97.961	3.125	94.733	94.569	94.405	3.375	N/A	N/A	N/A
4.375	99.373	99.223	98.926	4.375	99.023	98.873	98.576	3.250	96.097	95.828	95.558	3.500	N/A	N/A	N/A
4.500	99.975	99.825	99.528	4.500	99.625	99.475	99.178	3.375	96.410	96.140	95.871	3.625	N/A	N/A	N/A
4.625	100.547	100.397	100.100	4.625	100.197	100.047	99.750	3.500	96.718	96.449	96.179	Margin = 2.250		Index = 2.030	
4.750	100.097	99.947	99.415	4.750	99.747	99.597	99.065	3.625	97.016	96.746	96.477	30 Year OTC			
4.875	100.644	100.494	99.962	4.875	100.294	100.144	99.612	3.750	97.129	96.754	96.379	Rate	30 Day	45 Day	60 Day
5.000	101.151	101.001	100.469	5.000	100.801	100.651	100.119	3.875	97.413	97.038	96.663	5.000	100.059	99.528	98.997
5.125	101.619	101.469	100.937	5.125	101.269	101.119	100.587	4.000	97.681	97.306	96.931	5.125	100.527	99.996	99.465
5.250	101.181	101.031	100.281	5.250	100.831	100.681	99.931	4.125	97.926	97.551	97.176	5.250	100.089	99.448	98.698
5.375	101.628	101.478	100.728	5.375	101.278	101.128	100.378	4.250	98.767	98.617	98.467	5.375	100.536	99.895	99.145
5.500	102.031	101.881	101.131	5.500	101.681	101.531	100.781	4.375	99.005	98.855	98.705	5.500	100.939	100.298	99.548
5.625	102.385	102.235	101.485	5.625	102.035	101.885	101.135	4.500	99.218	99.068	98.918	5.625	101.293	100.652	99.902
5.750	101.609	101.459	100.959	5.750	101.259	101.109	100.609	4.625	99.409	99.259	99.109	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	99.394	99.244	99.094	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	99.584	99.434	99.284	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	99.763	99.613	99.463	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	99.937	99.787	99.637	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	97.668	97.568	97.303	97.068	4.000	97.318	97.218	96.953	96.718	2.875	93.219	93.119	92.955	92.791
4.125	98.309	98.209	97.944	97.709	4.125	97.959	97.859	97.594	97.359	3.000	93.540	93.440	93.276	93.112
4.250	98.558	98.458	98.308	98.011	4.250	98.208	98.108	97.958	97.661	3.125	93.863	93.763	93.599	93.435
4.375	99.173	99.073	98.923	98.626	4.375	98.823	98.723	98.573	98.276	3.250	95.827	95.727	95.458	95.188
4.500	99.775	99.675	99.525	99.228	4.500	99.425	99.325	99.175	98.878	3.375	96.140	96.040	95.770	95.501
4.625	100.347	100.247	100.097	99.800	4.625	99.997	99.897	99.747	99.450	3.500	96.448	96.348	96.079	95.809
4.750	99.897	99.797	99.647	99.115	4.750	99.547	99.447	99.297	98.765	3.625	96.746	96.646	96.376	96.107
4.875	100.444	100.344	100.194	99.662	4.875	100.094	99.994	99.844	99.312	3.750	97.359	97.259	96.884	96.509
5.000	100.951	100.851	100.701	100.169	5.000	100.601	100.501	100.351	99.819	3.875	97.643	97.543	97.168	96.793
5.125	101.419	101.319	101.169	100.637	5.125	101.069	100.969	100.819	100.287	4.000	97.911	97.811	97.436	97.061
5.250	100.981	100.881	100.731	99.981	5.250	100.631	100.531	100.381	99.631	4.125	98.156	98.056	97.681	97.306
5.375	101.428	101.328	101.178	100.428	5.375	101.078	100.978	100.828	100.078	4.250	98.297	98.197	98.047	97.897
5.500	101.831	101.731	101.581	100.831	5.500	101.481	101.381	101.231	100.481	4.375	98.535	98.435	98.285	98.135

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	97.309	96.778	96.247	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	97.777	97.246	96.715	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	5.250	97.339	96.698	95.948	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					5.375	97.786	97.145	96.395	Rate	30 Day	45 Day	60 Day
								5.500	98.189	97.548	96.798	6.250	N/A	N/A	N/A
								5.625	98.543	97.902	97.152	6.750	N/A	N/A	N/A
								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			
								5.875	98.137	97.637	97.137				
								6.000	98.492	97.992	97.492				
								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
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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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 12:45 pm 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	90.421	90.257	90.093	3.500	N/A	N/A	N/A
4.500	98.481	98.331	98.034	4.500	98.231	98.081	97.784	2.875	90.738	90.574	90.410	3.625	N/A	N/A	N/A
4.625	99.053	98.903	98.606	4.625	98.803	98.653	98.356	3.000	91.059	90.895	90.731	Margin = 2.250		Index = 2.030	
4.750	97.415	97.265	96.734	4.750	97.165	97.015	96.484	3.125	91.382	91.218	91.054	30 Year OTC			
4.875	97.962	97.812	97.281	4.875	97.712	97.562	97.031	3.250	93.002	92.732	92.463	Rate	30 Day	45 Day	60 Day
5.000	98.469	98.319	97.788	5.000	98.219	98.069	97.538	3.375	93.315	93.045	92.776	4.250	97.264	96.858	96.561
5.125	98.937	98.787	98.256	5.125	98.687	98.537	98.006	3.500	93.623	93.353	93.084	4.375	97.879	97.473	97.176
5.250	98.000	97.850	97.100	5.250	97.750	97.600	96.850	3.625	93.921	93.651	93.382	4.500	98.481	98.075	97.778
5.375	98.447	98.297	97.547	5.375	98.197	98.047	97.297	3.750	94.534	94.159	93.784	4.625	99.053	98.647	98.350
5.500	98.850	98.700	97.950	5.500	98.600	98.450	97.700	3.875	N/A	N/A	N/A	4.750	97.415	96.884	96.353
5.625	99.204	99.054	98.304	5.625	98.954	98.804	98.054	4.000	N/A	N/A	N/A	4.875	97.962	97.431	96.900
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	98.469	97.938	97.407
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	98.937	98.406	97.875
6.000	97.934	97.784	97.284	6.000	#N/A	N/A	.500	4.375	N/A	N/A	N/A	5.250	98.000	97.359	96.609
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	98.581	98.481	98.331	98.034	4.500	98.331	98.231	98.081	97.784	2.750	88.615	88.515	88.351	88.187
4.625	99.153	99.053	98.903	98.606	4.625	98.903	98.803	98.653	98.356	2.875	88.931	88.831	88.667	88.503
4.750	97.515	97.415	97.265	96.734	4.750	97.265	97.165	97.015	96.484	3.000	89.253	89.153	88.989	88.825
4.875	98.062	97.962	97.812	97.281	4.875	97.812	97.712	97.562	97.031	3.125	89.575	89.475	89.311	89.147
5.000	98.569	98.469	98.319	97.788	5.000	98.319	98.219	98.069	97.538	3.250	93.040	92.940	92.670	92.401
5.125	99.037	98.937	98.787	98.256	5.125	98.787	98.687	98.537	98.006	3.375	93.352	93.252	92.982	92.713
5.250	98.100	98.000	97.850	97.100	5.250	97.850	97.750	97.600	96.850	3.500	93.661	93.561	93.291	93.022
5.375	98.547	98.447	98.297	97.547	5.375	98.297	98.197	98.047	97.297	3.625	93.958	93.858	93.588	93.319
5.500	98.950	98.850	98.700	97.950	5.500	98.700	98.600	98.450	97.700	3.750	95.665	95.565	95.190	94.815

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
6.250	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
6.750	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 12:45 pm 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	95.972	95.855	95.772	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.079	95.918	95.879	2.000	N/A	N/A	N/A	4.250	95.905	95.793	95.687
4.375	96.566	96.449	96.366	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.735	96.574	96.535	2.125	N/A	N/A	N/A	4.375	96.498	96.386	96.280
4.500	97.080	96.963	96.880	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.368	97.207	97.168	2.250	N/A	N/A	N/A	4.500	97.039	96.903	96.796
4.625	97.643	97.497	97.443	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	97.901	97.740	97.701	2.375	N/A	N/A	N/A	4.625	97.679	97.526	97.382
4.750	98.264	98.118	98.064	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.426	98.265	98.226	2.500	N/A	N/A	N/A	4.750	98.300	98.147	98.003
4.875	98.812	98.666	98.612	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	98.888	98.727	98.688	2.625	N/A	N/A	N/A	4.875	98.848	98.695	98.551
4.990	99.196	99.050	98.996	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.127	98.966	98.927	2.750	N/A	N/A	N/A	4.990	99.232	99.079	98.935
5.000	99.296	99.150	99.096	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.227	99.066	99.027	2.875	N/A	N/A	N/A	5.000	99.332	99.179	99.035
5.125	99.736	99.593	99.536	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.389	99.204	99.189	2.990	N/A	N/A	N/A	5.125	99.785	99.569	99.374
5.250	100.300	100.058	100.079	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	99.833	99.584	99.587	3.000	N/A	N/A	N/A	5.250	100.355	100.138	99.942
5.375	100.656	100.414	100.435	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.116	99.867	99.870	3.125	N/A	N/A	N/A	5.375	100.710	100.493	100.297
5.500	101.044	100.802	100.823	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.387	100.138	100.141	3.250	N/A	N/A	N/A	5.500	101.098	100.881	100.685
5.625	101.348	101.040	101.073	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.490	100.182	100.208	3.375	N/A	N/A	N/A	5.625	101.395	101.114	100.846
5.750	101.838	101.530	101.540	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.896	100.588	100.577	3.500	N/A	N/A	N/A	5.750	101.885	101.595	101.307
5.875	102.218	101.910	101.920	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.213	100.905	100.894	3.625	N/A	N/A	N/A	5.875	102.265	101.975	101.687
5.990	102.640	102.352	102.362	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.344	101.036	101.025	3.750	N/A	N/A	N/A	5.990	102.507	102.217	101.929
6.000	102.560	102.252	102.262	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.444	101.136	101.125	3.875	N/A	N/A	N/A	6.000	102.607	102.317	102.029
6.125	102.843	102.535	102.545	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.575	101.267	101.256	3.990	N/A	N/A	N/A	6.125	102.890	102.600	102.312
6.250	102.591	102.137	102.204	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.353	100.899	100.949	4.000	N/A	N/A	N/A	6.250	102.539	102.164	101.861
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	97.062	96.916	96.862	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.049	94.949	94.849	3.250	94.963	94.863	94.763
2.875	N/A	N/A	N/A	4.375	97.683	97.507	97.483	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	95.777	95.677	95.577	3.375	95.691	95.591	95.491
2.990	N/A	N/A	N/A	4.500	98.364	98.188	98.164	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.247	96.129	96.047	3.500	96.129	96.015	95.913
3.000	N/A	N/A	N/A	4.625	98.995	98.819	98.795	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	96.915	96.774	96.715	3.625	96.774	96.632	96.485
3.125	N/A	N/A	N/A	4.750	99.537	99.361	99.337	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.489	97.348	97.289	3.750	97.349	97.207	97.060
3.250	N/A	N/A	N/A	4.875	100.039	99.863	99.839	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.038	97.897	97.838	3.875	97.898	97.756	97.609
3.375	N/A	N/A	N/A	4.990	100.357	100.181	100.157	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.452	98.311	98.252	3.990	98.312	98.170	98.023
3.500	N/A	N/A	N/A	5.000	100.457	100.281	100.257	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.552	98.411	98.352	4.000	98.412	98.270	98.123
3.625	N/A	N/A	N/A	5.125	100.729	100.553	100.529	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	98.954	98.743	98.743	4.125	98.723	98.504	98.306
3.750	N/A	N/A	N/A	5.250	100.640	100.376	100.394	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.535	99.324	99.324	4.250	99.304	99.085	98.887
3.875	N/A	N/A	N/A	5.375	100.905	100.641	100.659	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.880	99.669	99.669	4.375	99.650	99.431	99.233
3.990	N/A	N/A	N/A	5.500	101.238	100.974	100.992	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	99.970	99.759	99.759	4.500	99.740	99.521	99.323
4.000	N/A	N/A	N/A	5.625	101.458	101.165	101.181	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.422	100.156	100.153	4.625	100.180	99.888	99.610
4.125	N/A	N/A	N/A	5.750	101.846	101.553	101.556	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.778	100.512	100.509	4.750	100.536	100.244	99.966
4.250	N/A	N/A	N/A	5.875	102.178	101.885	101.888	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.781	100.515	100.512	4.875	100.538	100.246	99.968
4.375	N/A	N/A	N/A	5.990	102.349	102.056	102.059	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.804	100.538	100.535	4.990	100.562	100.270	99.992
4.500	N/A	N/A	N/A	6.000	102.449	102.156	102.159	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.904	100.638	100.635	5.000	100.662	100.370	100.092
4.625	N/A	N/A	N/A	6.125	102.681	102.388	102.391	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.684	100.411	100.415	5.125	100.422	100.142	99.885
4.750	N/A	N/A	N/A	6.250	102.498	102.059	102.123	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.824	100.551	100.555	5.250	100.562	100.282	100.025
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	94.925	94.725	94.725	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.638	96.438	96.438
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.701	95.501	95.501	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.128	96.928	96.928
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.283	96.083	96.083	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.543	97.343	97.343
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.751	96.551	96.551	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.922	97.722	97.722
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.151	96.951	96.951	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.506	98.306	98.306
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.531	97.331	97.331	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.066	98.866	98.866
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	97.789	97.589	97.589	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.491	99.291	99.291
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	97.889	97.689	97.689	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.591	99.391	99.391
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	97.690	97.463	97.471	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.397	99.170	99.178
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.097	97.870	97.878	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.714	99.487	99.495
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.339	98.112	98.120	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.977	99.750	99.758
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.650	98.369	98.373	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.304	100.023	100.034
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.625	99.008	98.727	98.731												



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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 12:45 pm 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	95.972	95.855	95.772	4.250	96.079	95.918	95.879	4.250	97.062	96.916	96.862	3.250	95.049	94.949	94.849	3.250	94.925	94.725	94.725
4.375	96.566	96.449	96.366	4.375	96.735	96.574	96.535	4.375	97.683	97.507	97.483	3.375	95.777	95.677	95.577	3.375	95.701	95.501	95.501
4.500	97.080	96.963	96.880	4.500	97.368	97.207	97.168	4.500	98.364	98.188	98.164	3.500	96.247	96.129	96.047	3.500	96.283	96.083	96.083
4.625	97.643	97.497	97.443	4.625	97.901	97.740	97.701	4.625	98.995	98.819	98.795	3.625	96.915	96.774	96.715	3.625	96.751	96.551	96.551
4.750	98.264	98.118	98.064	4.750	98.426	98.265	98.226	4.750	99.537	99.361	99.337	3.750	97.489	97.348	97.289	3.750	97.151	96.951	96.951
4.875	98.812	98.666	98.612	4.875	98.888	98.727	98.688	4.875	100.039	99.863	99.839	3.875	98.038	97.897	97.838	3.875	97.531	97.331	97.331
4.990	99.196	99.050	98.996	4.990	99.127	98.966	98.927	4.990	100.357	100.181	100.157	3.990	98.452	98.311	98.252	3.990	97.789	97.589	97.589
5.000	99.296	99.150	99.096	5.000	99.227	99.066	99.027	5.000	100.457	100.281	100.257	4.000	98.552	98.411	98.352	4.000	97.889	97.689	97.689
5.125	99.736	99.503	99.536	5.125	99.389	99.204	99.189	5.125	100.729	100.553	100.529	4.125	98.954	98.743	98.743	4.125	97.690	97.463	97.471
5.250	100.300	100.058	100.079	5.250	99.833	99.584	99.587	5.250	100.640	100.376	100.394	4.250	99.535	99.324	99.324	4.250	98.097	97.870	97.878
5.375	100.656	100.414	100.435	5.375	100.116	99.867	99.870	5.375	100.905	100.641	100.659	4.375	99.880	99.669	99.669	4.375	98.339	98.112	98.120
5.500	101.044	100.802	100.823	5.500	100.387	100.138	100.141	5.500	101.238	100.974	100.992	4.500	99.970	99.759	99.759	4.500	98.650	98.369	98.373
5.625	101.348	101.040	101.073	5.625	100.490	100.182	100.208	5.625	101.458	101.165	101.181	4.625	100.422	100.156	100.153	4.625	99.008	98.727	98.731
5.750	101.838	101.530	101.540	5.750	100.896	100.588	100.577	5.750	101.846	101.553	101.556	4.750	100.778	100.512	100.509	4.750	99.247	98.966	98.970
5.875	102.218	101.910	101.920	5.875	101.213	100.905	100.894	5.875	102.178	101.885	101.888	4.875	100.781	100.515	100.512	4.875	99.238	98.957	98.961
5.990	102.460	102.152	102.162	5.990	101.344	101.036	101.025	5.990	102.349	102.056	102.059	4.990	100.804	100.538	100.535	4.990	99.217	98.936	98.940
6.000	102.560	102.252	102.262	6.000	101.444	101.136	101.125	6.000	102.449	102.156	102.159	5.000	100.904	100.638	100.635	5.000	99.317	99.036	99.040
6.125	102.843	102.535	102.545	6.125	101.575	101.267	101.256	6.125	102.681	102.388	102.391	5.125	100.684	100.411	100.415	5.125	98.806	98.533	98.541
6.250	102.591	102.137	102.204	6.250	101.353	100.899	100.949	6.250	102.498	102.059	102.123	5.250	100.824	100.551	100.555	5.250	98.898	98.625	98.633

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@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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 12:45 pm 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	94.589	94.471	94.389	4.000	92.419	92.301	92.219	3.500	92.832	92.635	92.565	3.000	94.118	93.974	93.918	3.000	92.036	91.892	91.836
4.125	95.219	95.119	95.019	4.125	93.441	93.341	93.241	3.625	93.607	93.405	93.336	3.125	94.444	94.298	94.244	3.125	92.650	92.504	92.450
4.250	96.003	95.903	95.803	4.250	94.675	94.575	94.475	3.750	94.393	94.234	94.147	3.250	95.032	94.883	94.832	3.250	93.106	92.957	92.906
4.375	96.616	96.516	96.416	4.375	95.616	95.516	95.416	3.875	95.089	94.925	94.838	3.375	95.843	95.632	95.582	3.375	93.927	93.716	93.666
4.500	97.226	97.103	97.015	4.500	96.326	96.203	96.115	3.990	95.733	95.561	95.474	3.500	96.469	96.253	96.185	3.500	94.555	94.339	94.271
4.625	97.644	97.479	97.378	4.625	96.744	96.579	96.478	4.000	95.833	95.661	95.574	3.625	97.081	96.860	96.792	3.625	95.229	95.008	94.940
4.750	98.306	98.137	98.036	4.750	97.406	97.237	97.136	4.125	96.554	96.378	96.290	3.750	97.573	97.345	97.278	3.750	95.805	95.577	95.510
4.875	98.884	98.714	98.612	4.875	97.984	97.814	97.712	4.250	97.248	97.050	96.945	3.875	98.022	97.792	97.724	3.875	96.380	96.150	96.082
4.990	99.266	99.094	98.992	4.990	98.024	97.852	97.750	4.375	97.981	97.779	97.674	3.990	98.347	98.121	98.054	3.990	96.799	96.573	96.506
5.000	99.366	99.194	99.092	5.000	98.124	97.952	97.850	4.500	98.648	98.443	98.338	4.000	98.447	98.221	98.154	4.000	96.899	96.673	96.606
5.125	99.702	99.534	99.432	5.125	98.148	97.980	97.878	4.625	99.130	98.922	98.817	4.125	98.711	98.389	98.303	4.125	97.845	97.523	97.437
5.250	100.228	99.999	99.898	5.250	98.664	98.435	98.334	4.750	99.654	99.443	99.338	4.250	99.296	98.972	98.885	4.250	98.452	98.128	98.041
5.375	100.650	100.416	100.315	5.375	99.346	99.112	99.011	4.875	100.163	99.945	99.840	4.375	99.745	99.419	99.332	4.375	98.907	98.581	98.494
5.500	101.056	100.814	100.711	5.500	99.776	99.534	99.431	4.990	100.350	100.129	100.024	4.500	100.031	99.702	99.616	4.500	99.199	98.870	98.784
5.625	101.348	101.008	100.904	5.625	99.942	99.602	99.498	5.000	100.450	100.229	100.124	4.625	99.961	99.739	99.634	4.625	99.737	99.515	99.410
5.750	101.823	101.423	101.326	5.750	100.239	99.839	99.742	5.125	100.492	100.133	100.010	4.750	100.381	100.157	100.053	4.750	99.565	99.341	99.237
5.875	102.152	101.749	101.651	5.875	100.846	100.443	100.345	5.250	101.026	100.662	100.539	4.875	100.686	100.463	100.358	4.875	100.424	100.201	100.096
5.990	102.359	101.956	101.857	5.990	101.053	100.650	100.551	5.375	101.281	100.915	100.791	4.990	100.964	100.737	100.632	4.990	100.702	100.475	100.370
6.000	102.459	102.056	101.957	6.000	101.153	100.750	100.651	5.500	101.635	101.266	101.143	5.000	101.064	100.837	100.732	5.000	100.802	100.575	100.470

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.			
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AFR Loan Center
Lockdesk e-mail: Lockdesk@afrown.com
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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.: 7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 12:45 pm 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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 12:45 pm 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	94.589	94.471	94.389	4.000	95.833	95.661	95.574	3.000	94.118	93.974	93.918	4.000	92.829	92.711	92.629	3.000	92.427	92.283	92.227
4.125	95.219	95.119	95.019	4.125	96.554	96.378	96.290	3.125	94.444	94.298	94.244	4.125	93.655	93.555	93.455	3.125	92.897	92.751	92.697
4.250	96.003	95.903	95.803	4.250	97.248	97.050	96.945	3.250	95.032	94.883	94.832	4.250	94.664	94.564	94.464	3.250	93.419	93.270	93.219
4.375	96.616	96.516	96.416	4.375	97.981	97.779	97.674	3.375	95.843	95.632	95.582	4.375	95.441	95.341	95.241	3.375	94.235	94.024	93.974
4.500	97.226	97.103	97.015	4.500	98.648	98.443	98.338	3.500	96.469	96.253	96.185	4.500	96.101	95.978	95.890	3.500	94.862	94.646	94.578
4.625	97.644	97.479	97.378	4.625	99.130	98.922	98.817	3.625	97.081	96.860	96.792	4.625	96.519	96.354	96.253	3.625	95.505	95.284	95.216
4.750	98.306	98.137	98.036	4.750	99.654	99.443	99.338	3.750	97.573	97.345	97.278	4.750	97.181	97.012	96.911	3.750	96.039	95.811	95.744
4.875	98.884	98.714	98.612	4.875	100.163	99.945	99.840	3.875	98.022	97.792	97.724	4.875	97.759	97.589	97.487	3.875	96.551	96.321	96.253
4.990	99.266	99.094	98.992	4.990	100.350	100.129	100.024	3.990	98.347	98.121	98.054	4.990	97.970	97.798	97.696	3.990	96.923	96.697	96.630
5.000	99.366	99.194	99.092	5.000	100.450	100.229	100.124	4.000	98.447	98.221	98.154	5.000	98.070	97.898	97.796	4.000	97.023	96.797	96.730
5.125	99.702	99.534	99.432	5.125	100.492	100.133	100.010	4.125	98.711	98.389	98.303	5.125	98.250	98.082	97.980	4.125	97.628	97.306	97.220
5.250	100.228	99.999	99.898	5.250	101.026	100.662	100.539	4.250	99.296	98.972	98.885	5.250	98.771	98.542	98.441	4.250	98.224	97.900	97.813
5.375	100.650	100.416	100.315	5.375	101.281	100.915	100.791	4.375	99.745	99.419	99.332	5.375	99.323	99.089	98.988	4.375	98.676	98.350	98.263
5.500	101.056	100.814	100.711	5.500	101.635	101.266	101.143	4.500	100.031	99.702	99.616	5.500	99.741	99.499	99.396	4.500	98.965	98.636	98.550
5.625	101.348	101.008	100.904	5.625	101.951	101.582	101.459	4.625	99.961	99.739	99.634	5.625	99.970	99.630	99.526	4.625	99.199	98.977	98.872
5.750	101.823	101.423	101.326	5.750	102.037	101.616	101.474	4.750	100.381	100.157	100.053	5.750	100.356	99.956	99.859	4.750	99.323	99.099	98.995
5.875	102.167	101.764	101.666	5.875	102.384	101.961	101.819	4.875	100.686	100.463	100.358	5.875	100.839	100.436	100.338	4.875	99.905	99.682	99.577
5.990	102.396	101.993	101.894	5.990	102.560	102.135	101.993	4.990	100.964	100.737	100.632	5.990	101.068	100.665	100.566	4.990	100.183	99.956	99.851
6.000	102.496	102.093	101.994	6.000	102.660	102.235	102.093	5.000	101.064	100.837	100.732	6.000	101.168	100.765	100.666	5.000	100.283	100.056	99.951

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

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

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

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

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

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

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 12:45 pm 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)



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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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 12:45 pm 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 *Registered, Submitted, U/W-Received, U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline fIA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

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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)