

W. Rate Sheet Dated: 5/18/2022

Release Time: 1:45 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	98.556	98.321	98.087	4.000	98.206	97.971	97.737	2.875	95.284	95.120	94.956	3.125	N/A	N/A	N/A
4.125	99.201	98.966	98.732	4.125	98.851	98.616	98.382	3.000	95.606	95.442	95.278	3.250	N/A	N/A	N/A
4.250	98.934	98.784	98.440	4.250	98.584	98.434	98.090	3.125	95.928	95.764	95.600	3.375	N/A	N/A	N/A
4.375	99.559	99.409	99.065	4.375	99.209	99.059	98.715	3.250	96.559	96.387	96.215	3.500	N/A	N/A	N/A
4.500	100.176	100.026	99.682	4.500	99.826	99.676	99.332	3.375	96.876	96.704	96.532	3.625	N/A	N/A	N/A
4.625	100.771	100.621	100.277	4.625	100.421	100.271	99.927	3.500	97.196	97.024	96.852	Margin = 2.250		Index = 2.000	
4.750	100.130	99.980	99.543	4.750	99.780	99.630	99.193	3.625	97.510	97.338	97.166	30 Year OTC			
4.875	100.698	100.548	100.111	4.875	100.348	100.198	99.761	3.750	97.618	97.384	97.150	Rate	30 Day	45 Day	60 Day
5.000	101.235	101.085	100.648	5.000	100.885	100.735	100.298	3.875	97.919	97.685	97.451	6.750	102.750	102.500	102.250
5.125	101.724	101.574	101.137	5.125	101.374	101.224	100.787	4.000	98.211	97.977	97.742				
5.250	100.773	100.623	100.060	5.250	100.423	100.273	99.710	4.125	98.486	98.252	98.017				
5.375	101.248	101.098	100.535	5.375	100.898	100.748	100.185	4.250	99.121	98.739	98.356				
5.500	101.675	101.525	100.962	5.500	101.325	101.175	100.612	4.375	99.382	98.999	98.616				
5.625	102.057	101.907	101.344	5.625	101.707	101.557	100.994	4.500	99.625	99.243	98.860				
5.750	102.010	101.860	101.360	5.750	101.660	101.510	101.010	4.625	99.845	99.462	99.079				
5.875	102.391	102.241	101.741	5.875	102.041	101.891	101.391	4.750	99.495	99.345	99.195				
6.000	102.748	102.598	102.098	6.000	102.398	102.248	101.748	4.875	99.707	99.557	99.407				
6.125	103.096	102.946	102.446	6.125	102.746	102.596	102.096	5.000	99.894	99.744	99.594				
6.250	103.396	103.246	102.746	6.250	101.588	101.438	100.938	5.125	100.068	99.918	99.768				

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	98.356	98.256	98.021	97.787	4.000	98.006	97.906	97.671	97.437	2.875	94.414	94.314	94.150	93.986
4.125	99.001	98.901	98.666	98.432	4.125	98.651	98.551	98.316	98.082	3.000	94.736	94.636	94.472	94.308
4.250	98.734	98.634	98.484	98.140	4.250	98.384	98.284	98.134	97.790	3.125	95.058	94.958	94.794	94.630
4.375	99.359	99.259	99.109	98.765	4.375	99.009	98.909	98.759	98.415	3.250	96.289	96.189	96.017	95.845
4.500	99.976	99.876	99.726	99.382	4.500	99.626	99.526	99.376	99.032	3.375	96.606	96.506	96.334	96.162
4.625	100.571	100.471	100.321	99.977	4.625	100.221	100.121	99.971	99.627	3.500	96.926	96.826	96.654	96.482
4.750	99.930	99.830	99.680	99.243	4.750	99.580	99.480	99.330	98.983	3.625	97.240	97.140	96.968	96.796
4.875	100.498	100.398	100.248	99.811	4.875	100.148	100.048	99.898	99.461	3.750	97.848	97.748	97.514	97.280
5.000	101.035	100.935	100.785	100.348	5.000	100.685	100.585	100.435	99.998	3.875	98.149	98.049	97.815	97.581
5.125	101.524	101.424	101.274	100.837	5.125	101.174	101.074	100.924	100.487	4.000	98.441	98.341	98.107	97.872
5.250	100.573	100.473	100.323	99.760	5.250	100.223	100.123	99.973	99.410	4.125	98.716	98.616	98.382	98.147
5.375	101.048	100.948	100.798	100.235	5.375	100.698	100.598	100.448	99.885	4.250	98.651	98.551	98.169	97.786
5.500	101.475	101.375	101.225	100.662	5.500	101.125	101.025	100.875	100.312	4.375	98.912	98.812	98.429	98.045

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				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	6.750	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 1:45 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	91.616	91.452	91.288	3.500	N/A	N/A	N/A
4.500	98.620	98.470	98.126	4.500	98.370	98.220	97.876	2.875	91.933	91.769	91.605	3.625	N/A	N/A	N/A
4.625	99.215	99.065	98.721	4.625	98.965	98.815	98.471	3.000	92.254	92.090	91.926	Margin = 2.250		Index = 2.000	
4.750	98.012	97.862	97.425	4.750	97.762	97.612	97.175	3.125	92.577	92.413	92.249	30 Year OTC			
4.875	98.580	98.430	97.993	4.875	98.330	98.180	97.743	3.250	93.464	93.292	93.120	Rate	30 Day	45 Day	60 Day
5.000	99.117	98.967	98.530	5.000	98.867	98.717	98.280	3.375	93.781	93.609	93.437	4.250	N/A	N/A	N/A
5.125	99.606	99.456	99.019	5.125	99.356	99.206	98.769	3.500	94.101	93.929	93.757	4.375	N/A	N/A	N/A
5.250	97.716	97.566	97.004	5.250	97.466	97.316	96.754	3.625	94.415	94.243	94.071	4.500	N/A	N/A	N/A
5.375	98.191	98.041	97.479	5.375	97.941	97.791	97.229	3.750	95.023	94.789	94.554	4.625	N/A	N/A	N/A
5.500	98.618	98.468	97.906	5.500	98.368	98.218	97.656	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.000	98.850	98.288	5.625	98.750	98.600	98.038	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.750	97.610	97.460	96.960	5.750	97.360	97.210	96.710	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.875	97.991	97.841	97.341	5.875	97.741	97.591	97.091	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.000	98.348	98.198	97.698	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
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	98.720	98.620	98.470	98.126	4.500	98.470	98.370	98.220	97.876	2.750	91.123	91.023	90.859	90.695
4.625	99.315	99.215	99.065	98.721	4.625	99.065	98.965	98.815	98.471	2.875	91.439	91.339	91.175	91.011
4.750	98.112	98.012	97.862	97.425	4.750	97.862	97.762	97.612	97.175	3.000	91.761	91.661	91.497	91.333
4.875	98.680	98.580	98.430	97.993	4.875	98.430	98.330	98.180	97.743	3.125	92.083	91.983	91.819	91.655
5.000	99.217	99.117	98.967	98.530	5.000	98.967	98.867	98.717	98.280	3.250	94.252	94.152	93.980	93.808
5.125	99.706	99.606	99.456	99.019	5.125	99.456	99.356	99.206	98.769	3.375	94.568	94.468	94.296	94.124
5.250	97.816	97.716	97.566	97.004	5.250	97.566	97.466	97.316	96.754	3.500	94.888	94.788	94.616	94.444
5.375	98.291	98.191	98.041	97.479	5.375	98.041	97.941	97.791	97.229	3.625	95.202	95.102	94.930	94.758
5.500	98.718	98.618	98.468	97.906	5.500	98.468	98.368	98.218	97.656	3.750	96.342	96.242	96.008	95.773

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.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 1:45 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	96.821	96.712	96.621	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.125	95.999	95.925	2.000	N/A	N/A	N/A	4.250	96.763	96.657	96.549	
4.375	97.380	97.271	97.180	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.865	96.737	96.665	2.125	N/A	N/A	N/A	4.375	97.322	97.216	97.108	
4.500	97.859	97.750	97.659	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.570	97.442	97.370	2.250	N/A	N/A	N/A	4.500	97.800	97.694	97.586	
4.625	98.218	98.109	98.018	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.194	98.066	97.994	2.375	N/A	N/A	N/A	4.625	98.159	98.053	97.945	
4.750	98.681	98.557	98.481	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.796	98.668	98.596	2.500	N/A	N/A	N/A	4.750	98.759	98.623	98.487	
4.875	99.215	99.091	99.015	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.324	99.196	99.124	2.625	N/A	N/A	N/A	4.875	99.293	99.157	99.021	
4.990	99.583	99.459	99.383	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.611	99.483	99.411	2.750	N/A	N/A	N/A	4.990	99.662	99.526	99.390	
5.000	99.683	99.559	99.483	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.711	99.583	99.511	2.875	N/A	N/A	N/A	5.000	99.762	99.626	99.490	
5.125	100.088	99.964	99.888	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.951	99.823	99.751	2.990	N/A	N/A	N/A	5.125	100.167	100.031	99.895	
5.250	100.437	100.291	100.237	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.006	99.858	99.806	3.000	N/A	N/A	N/A	5.250	100.545	100.386	100.231	
5.375	100.786	100.640	100.586	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.351	100.203	100.151	3.125	N/A	N/A	N/A	5.375	100.895	100.736	100.581	
5.500	101.130	100.984	100.930	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.619	100.471	100.419	3.250	N/A	N/A	N/A	5.500	101.239	101.080	100.925	
5.625	101.461	101.315	101.261	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.800	100.652	100.600	3.375	N/A	N/A	N/A	5.625	101.570	101.411	101.256	
5.750	101.742	101.555	101.485	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.827	100.640	100.570	3.500	N/A	N/A	N/A	5.750	101.860	101.618	101.388	
5.875	102.109	101.922	101.852	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.191	101.004	100.934	3.625	N/A	N/A	N/A	5.875	102.226	101.984	101.754	
5.990	102.339	102.152	102.082	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.358	101.171	101.101	3.750	N/A	N/A	N/A	5.990	102.456	102.214	101.984	
6.000	102.439	102.252	102.182	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.458	101.271	101.201	3.875	N/A	N/A	N/A	6.000	102.556	102.314	102.084	
6.125	102.665	102.478	102.408	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.569	101.382	101.312	3.990	N/A	N/A	N/A	6.125	102.783	102.541	102.311	
6.250	102.551	102.335	102.203	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.339	101.123	100.991	4.000	N/A	N/A	N/A	6.250	102.717	102.384	102.078	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.250	97.818	97.693	97.618	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.766	95.666	95.566	3.250	95.694	95.594	95.494
2.875	N/A	N/A	N/A	N/A	4.375	98.304	98.179	98.104	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.522	96.422	96.322	3.375	96.451	96.351	96.251
2.990	N/A	N/A	N/A	N/A	4.500	98.778	98.638	98.578	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.990	96.890	96.790	3.500	96.919	96.819	96.719
3.000	N/A	N/A	N/A	N/A	4.625	99.372	99.232	99.172	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.419	97.319	97.219	3.625	97.348	97.248	97.148
3.125	N/A	N/A	N/A	N/A	4.750	99.878	99.738	99.678	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.878	97.778	97.678	3.750	97.792	97.692	97.592
3.250	N/A	N/A	N/A	N/A	4.875	100.343	100.203	100.143	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.327	98.227	98.127	3.875	98.241	98.141	98.041
3.375	N/A	N/A	N/A	N/A	4.990	100.631	100.491	100.431	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.666	98.566	98.466	3.990	98.580	98.477	98.375
3.500	N/A	N/A	N/A	N/A	5.000	100.731	100.591	100.531	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.766	98.666	98.566	4.000	98.680	98.577	98.475
3.625	N/A	N/A	N/A	N/A	5.125	101.083	100.943	100.883	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.291	99.188	99.091	4.125	99.202	99.063	98.924
3.750	N/A	N/A	N/A	N/A	5.250	100.957	100.797	100.738	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.771	99.668	99.571	4.250	99.683	99.544	99.405
3.875	N/A	N/A	N/A	N/A	5.375	101.194	101.034	100.975	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.210	100.107	100.010	4.375	100.122	99.983	99.844
3.990	N/A	N/A	N/A	N/A	5.500	101.458	101.298	101.239	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.614	100.511	100.414	4.500	100.526	100.387	100.248
4.000	N/A	N/A	N/A	N/A	5.625	101.725	101.564	101.506	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.984	100.880	100.784	4.625	100.896	100.757	100.618
4.125	N/A	N/A	N/A	N/A	5.750	101.616	101.433	101.374	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.901	100.779	100.701	4.750	100.779	100.589	100.398
4.250	N/A	N/A	N/A	N/A	5.875	101.907	101.724	101.665	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.299	101.177	101.099	4.875	101.177	100.987	100.796
4.375	N/A	N/A	N/A	N/A	5.990	102.047	101.864	101.805	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.574	101.452	101.374	4.990	101.452	101.262	101.071
4.500	N/A	N/A	N/A	N/A	6.000	102.147	101.964	101.905	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.674	101.552	101.474	5.000	101.552	101.362	101.171
4.625	N/A	N/A	N/A	N/A	6.125	102.311	102.128	102.069	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.026	101.904	101.826	5.125	101.904	101.714	101.523
4.750	N/A	N/A	N/A	N/A	6.250	102.284	102.072	101.951	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.731	101.603	101.453	5.250	101.602	101.309	101.016
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	95.658	95.458	95.458	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.187	96.987	96.987
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.262	96.062	96.062	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.693	97.493	97.493
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.789	96.589	96.589	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.161	97.961	97.961
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.223	97.023	97.023	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.603	98.403	98.403
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.570	97.370	97.370	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.856	98.656	98.656
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.881	97.681	97.681	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.318	99.118	99.118
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.064	97.864	97.864	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.640	99.440	99.440
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.164	97.964	97.964	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.740	99.540	99.540
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.453	98.253	98.253	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.157	99.957	99.957
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.418	98.218	98.218	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.188	99.988	99.988
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.726	98.526	98.526	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.517	100.317	100.317
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.010	98.810	98.8												



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 1:45 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	96.821	96.712	96.621	4.250	N/A	N/A	N/A	4.250	97.818	97.693	97.618	3.250	95.766	95.666	95.566	3.250	N/A	N/A	N/A
4.375	97.380	97.271	97.180	4.375	N/A	N/A	N/A	4.375	98.304	98.179	98.104	3.375	96.522	96.422	96.322	3.375	N/A	N/A	N/A
4.500	97.859	97.750	97.659	4.500	N/A	N/A	N/A	4.500	98.778	98.638	98.578	3.500	96.990	96.890	96.790	3.500	N/A	N/A	N/A
4.625	98.218	98.109	98.018	4.625	N/A	N/A	N/A	4.625	99.372	99.232	99.172	3.625	97.419	97.319	97.219	3.625	N/A	N/A	N/A
4.750	98.681	98.557	98.481	4.750	N/A	N/A	N/A	4.750	99.878	99.738	99.678	3.750	97.878	97.778	97.678	3.750	N/A	N/A	N/A
4.875	99.215	99.091	99.015	4.875	N/A	N/A	N/A	4.875	100.343	100.203	100.143	3.875	98.327	98.227	98.127	3.875	N/A	N/A	N/A
4.990	99.583	99.459	99.383	4.990	N/A	N/A	N/A	4.990	100.631	100.491	100.431	3.990	98.666	98.565	98.466	3.990	N/A	N/A	N/A
5.000	99.683	99.559	99.483	5.000	N/A	N/A	N/A	5.000	100.731	100.591	100.531	4.000	98.766	98.665	98.566	4.000	N/A	N/A	N/A
5.125	100.088	99.964	99.888	5.125	N/A	N/A	N/A	5.125	101.083	100.943	100.883	4.125	99.291	99.188	99.091	4.125	N/A	N/A	N/A
5.250	100.437	100.291	100.237	5.250	N/A	N/A	N/A	5.250	100.957	100.797	100.738	4.250	99.771	99.668	99.571	4.250	N/A	N/A	N/A
5.375	100.786	100.640	100.586	5.375	N/A	N/A	N/A	5.375	101.194	101.034	100.975	4.375	100.210	100.107	100.010	4.375	N/A	N/A	N/A
5.500	101.130	100.984	100.930	5.500	N/A	N/A	N/A	5.500	101.458	101.298	101.239	4.500	100.614	100.511	100.414	4.500	N/A	N/A	N/A
5.625	101.461	101.315	101.261	5.625	N/A	N/A	N/A	5.625	101.725	101.564	101.506	4.625	100.984	100.880	100.784	4.625	N/A	N/A	N/A
5.750	101.742	101.555	101.485	5.750	N/A	N/A	N/A	5.750	101.616	101.433	101.374	4.750	100.901	100.779	100.701	4.750	N/A	N/A	N/A
5.875	102.109	101.922	101.852	5.875	N/A	N/A	N/A	5.875	101.907	101.724	101.665	4.875	101.299	101.177	101.099	4.875	N/A	N/A	N/A
5.990	102.339	102.152	102.082	5.990	N/A	N/A	N/A	5.990	102.047	101.864	101.805	4.990	101.574	101.452	101.374	4.990	N/A	N/A	N/A
6.000	102.439	102.252	102.182	6.000	N/A	N/A	N/A	6.000	102.147	101.964	101.905	5.000	101.674	101.552	101.474	5.000	N/A	N/A	N/A
6.125	102.665	102.478	102.408	6.125	N/A	N/A	N/A	6.125	102.311	102.128	102.069	5.125	102.026	101.904	101.826	5.125	N/A	N/A	N/A
6.250	102.551	102.335	102.203	6.250	N/A	N/A	N/A	6.250	102.284	102.072	101.951	5.250	101.731	101.603	101.453	5.250	N/A	N/A	N/A

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

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

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

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

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



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

30 Day Lock Exp.: 6/17/2022
45 Day Lock Exp.: 7/4/2022
60 Day Lock Exp.: 7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 1:45 pm 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	Rate	30 Day	45 Day	60 Day		
4.000	95.556	95.456	95.345	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.716	93.616	93.505	2.750	N/A	N/A	N/A	4.000	95.125	95.025	94.914	4.125	95.716	95.616	95.503		
4.125	96.140	96.040	95.927	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.482	94.382	94.269	2.875	N/A	N/A	N/A	4.125	95.716	95.616	95.503	4.250	96.441	96.341	96.221		
4.250	96.844	96.731	96.624	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.822	95.709	95.602	2.990	N/A	N/A	N/A	4.250	96.441	96.341	96.221	4.375	97.042	96.942	96.818		
4.375	97.436	97.324	97.212	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.414	96.302	96.190	3.000	N/A	N/A	N/A	4.375	97.042	96.942	96.818	4.500	97.583	97.470	97.359		
4.500	97.965	97.852	97.741	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.943	96.830	96.719	3.125	N/A	N/A	N/A	4.500	97.583	97.470	97.359	4.625	97.917	97.804	97.687		
4.625	98.292	98.179	98.062	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.312	97.199	97.082	3.250	N/A	N/A	N/A	4.625	97.917	97.804	97.687	4.750	98.290	98.177	98.064		
4.750	98.706	98.497	98.411	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.058	97.849	97.763	3.375	N/A	N/A	N/A	4.750	98.585	98.376	98.290	4.875	98.954	98.745	98.658		
4.875	99.271	99.064	98.972	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.623	98.416	98.324	3.500	N/A	N/A	N/A	4.875	99.161	98.954	98.862	4.990	99.666	99.362	99.264		
4.990	99.666	99.462	99.364	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.760	98.556	98.458	3.625	N/A	N/A	N/A	4.990	99.666	99.362	99.264	5.000	99.666	99.462	99.364		
5.000	99.766	99.562	99.464	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.860	98.656	98.558	3.750	N/A	N/A	N/A	5.000	99.666	99.462	99.364	5.125	100.154	99.856	99.758		
5.125	100.154	99.952	99.854	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.762	98.560	98.462	3.875	N/A	N/A	N/A	5.125	100.058	99.856	99.758	5.250	100.457	100.215	100.174		
5.250	100.457	100.247	100.206	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.023	98.813	98.772	3.990	N/A	N/A	N/A	5.250	100.0425	100.215	100.174	5.375	100.826	100.574	100.551		
5.375	100.826	100.618	100.574	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.518	99.310	99.266	4.000	N/A	N/A	N/A	5.375	100.803	100.595	100.551	5.500	101.120	100.867	100.852		
5.500	101.120	100.914	100.867	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.854	99.648	99.601	4.125	N/A	N/A	N/A	5.500	101.105	100.899	100.852	5.625	101.349	101.096	101.087		
5.625	101.349	101.146	101.096	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.121	99.918	99.868	4.250	N/A	N/A	N/A	5.625	101.340	101.137	101.087	5.750	101.718	101.274	101.029		
5.750	101.718	101.528	101.274	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	97.642	97.452	97.198	4.375	N/A	N/A	N/A	5.750	101.473	101.283	101.029	5.875	102.035	101.845	101.350		
5.875	102.035	101.845	101.588	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.419	98.229	97.972	4.500	N/A	N/A	N/A	5.875	101.797	101.607	101.350	5.990	102.209	101.765	101.535		
5.990	102.209	102.020	101.765	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	98.959	98.406	98.151	4.625	N/A	N/A	N/A	5.990	101.979	101.790	101.535	6.000	102.309	101.865	101.635		
6.000	102.309	102.120	101.865	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	98.695	98.506	98.251	4.750	N/A	N/A	N/A	6.000	102.079	101.890	101.635						
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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	4.000	96.511	96.399	96.206	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.790	94.690	94.590	3.000	94.638	94.538	94.438	3.125	95.215	95.093	94.993		
2.875	N/A	N/A	N/A	4.125	97.190	97.078	96.880	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.215	95.115	95.015	3.125	95.193	95.093	94.993	3.250	95.809	95.541	95.441		
2.990	N/A	N/A	N/A	4.250	97.776	97.664	97.459	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.809	95.709	95.609	3.250	95.641	95.541	95.441	3.375	96.413	96.313	96.213		
3.000	N/A	N/A	N/A	4.375	98.291	98.191	98.060	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.578	96.478	96.378	3.375	96.413	96.313	96.213	3.500	97.017	96.917	96.817		
3.125	N/A	N/A	N/A	4.500	98.855	98.755	98.624	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.121	97.021	96.921	3.500	96.958	96.858	96.758	3.625	97.583	97.483	97.383		
3.250	N/A	N/A	N/A	4.625	99.277	99.177	99.043	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.558	97.458	97.327	3.625	97.486	97.386	97.255	3.750	98.151	98.051	97.919		
3.375	N/A	N/A	N/A	4.750	99.777	99.677	99.542	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.023	97.923	97.792	3.750	97.850	97.750	97.619	3.875	98.740	98.640	98.502		
3.500	N/A	N/A	N/A	4.875	100.273	100.173	100.036	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.433	98.333	98.202	3.875	98.263	98.163	98.032	4.000	99.321	99.221	99.084		
3.625	N/A	N/A	N/A	4.990	100.461	100.361	100.224	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.709	98.609	98.478	3.990	98.543	98.443	98.312	4.125	99.910	99.810	99.673		
3.750	N/A	N/A	N/A	5.000	100.561	100.461	100.324	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.809	98.709	98.578	4.000	98.643	98.543	98.412	4.250	100.333	100.174	99.975		
3.875	N/A	N/A	N/A	5.125	100.333	100.174	99.975	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.234	99.123	98.938	4.125	99.099	98.988	98.803	4.250	100.834	100.675	100.475		
3.990	N/A	N/A	N/A	5.250	100.834	100.675	100.475	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.776	99.665	99.480	4.250	99.612	99.501	99.316	4.375	101.017	100.858	100.658		
4.000	N/A	N/A	N/A	5.375	101.017	100.858	100.658	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.195	100.085	99.899	4.375	100.033	99.923	99.737	4.500	101.316	101.157	100.955		
4.125	N/A	N/A	N/A	5.500	101.316	101.157	100.955	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.458	100.347	100.161	4.500	100.297	100.186	100.000	4.625	101.718	101.528	101.274		
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	100.251	100.116	99.920	4.625	100.085	99.974	99.788	4.750	102.035	101.845	101.588		
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	100.623	100.488	100.292	4.750	100.440	100.305	100.109	4.875	102.209	101.765	101.535		
4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.893	100.758	100.562	4.875	100.713	100.578	100.382	4.990	102.309	101.865	101.635		
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	101.128	100.993	100.797	4.990	100.952	100.817	100.621	5.000	102.309	101.865	101.635		
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	101.228	101.093	100.897	5.000	101.052	100.917	100.721						
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	92.888	92.788	92.688	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	93.619	93.519	93.419	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	93.131	93.031	92.931	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	94.078	93.978	93.878	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	94.793	94.693	94.593	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A										
2.625	N/A	N/A	N/A																										



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 1:45 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	95.556	95.456	95.345	4.000	N/A	N/A	N/A	3.500	93.622	93.522	93.325	3.000	94.790	94.690	94.590	3.000	N/A	N/A	N/A
4.125	96.140	96.040	95.927	4.125	N/A	N/A	N/A	3.625	94.416	94.316	94.118	3.125	95.215	95.115	95.015	3.125	N/A	N/A	N/A
4.250	96.844	96.731	96.624	4.250	N/A	N/A	N/A	3.750	95.082	94.982	94.782	3.250	95.809	95.709	95.609	3.250	N/A	N/A	N/A
4.375	97.436	97.324	97.212	4.375	N/A	N/A	N/A	3.875	95.716	95.616	95.414	3.375	96.578	96.478	96.378	3.375	N/A	N/A	N/A
4.500	97.965	97.852	97.741	4.500	N/A	N/A	N/A	3.990	96.411	96.299	96.106	3.500	97.121	97.021	96.921	3.500	N/A	N/A	N/A
4.625	98.292	98.179	98.062	4.625	N/A	N/A	N/A	4.000	96.511	96.399	96.206	3.625	97.558	97.458	97.327	3.625	N/A	N/A	N/A
4.750	98.706	98.497	98.411	4.750	N/A	N/A	N/A	4.125	97.190	97.078	96.880	3.750	98.023	97.923	97.792	3.750	N/A	N/A	N/A
4.875	99.271	99.064	98.972	4.875	N/A	N/A	N/A	4.250	97.776	97.664	97.459	3.875	98.433	98.333	98.202	3.875	N/A	N/A	N/A
4.990	99.666	99.462	99.364	4.990	N/A	N/A	N/A	4.375	98.291	98.191	98.060	3.990	98.709	98.609	98.478	3.990	N/A	N/A	N/A
5.000	99.766	99.562	99.464	5.000	N/A	N/A	N/A	4.500	98.855	98.755	98.624	4.000	98.809	98.709	98.578	4.000	N/A	N/A	N/A
5.125	100.154	99.952	99.854	5.125	N/A	N/A	N/A	4.625	99.277	99.177	99.043	4.125	99.234	99.123	98.938	4.125	N/A	N/A	N/A
5.250	100.457	100.247	100.206	5.250	N/A	N/A	N/A	4.750	99.777	99.677	99.542	4.250	99.776	99.665	99.480	4.250	N/A	N/A	N/A
5.375	100.826	100.618	100.574	5.375	N/A	N/A	N/A	4.875	100.273	100.173	100.036	4.375	100.195	100.085	99.899	4.375	N/A	N/A	N/A
5.500	101.120	100.914	100.867	5.500	N/A	N/A	N/A	4.990	100.461	100.361	100.224	4.500	100.458	100.347	100.161	4.500	N/A	N/A	N/A
5.625	101.349	101.146	101.096	5.625	N/A	N/A	N/A	5.000	100.561	100.461	100.324	4.625	100.251	100.116	99.920	4.625	N/A	N/A	N/A
5.750	101.718	101.528	101.274	5.750	N/A	N/A	N/A	5.125	100.333	100.174	99.975	4.750	100.623	100.488	100.292	4.750	N/A	N/A	N/A
5.875	102.035	101.845	101.588	5.875	N/A	N/A	N/A	5.250	100.834	100.675	100.475	4.875	100.893	100.758	100.562	4.875	N/A	N/A	N/A
5.990	102.209	102.020	101.765	5.990	N/A	N/A	N/A	5.375	101.017	100.858	100.656	4.990	101.128	100.993	100.797	4.990	N/A	N/A	N/A
6.000	102.309	102.120	101.865	6.000	N/A	N/A	N/A	5.500	101.316	101.157	100.955	5.000	101.228	101.093	100.897	5.000	N/A	N/A	N/A

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	0.000	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 1:45 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



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.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 1:45 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	95.556	95.456	95.345	4.000	96.511	96.399	96.206	3.000	94.790	94.690	94.590	4.000	93.961	93.861	93.750	3.000	93.189	93.089	92.989
4.125	96.140	96.040	95.927	4.125	97.190	97.078	96.880	3.125	95.215	95.115	95.015	4.125	94.636	94.536	94.423	3.125	93.767	93.667	93.567
4.250	96.844	96.731	96.624	4.250	97.776	97.664	97.459	3.250	95.809	95.709	95.609	4.250	95.658	95.545	95.438	3.250	93.820	93.720	93.620
4.375	97.436	97.324	97.212	4.375	98.291	98.191	98.060	3.375	96.578	96.478	96.378	4.375	96.250	96.138	96.026	3.375	94.678	94.578	94.478
4.500	97.965	97.852	97.741	4.500	98.855	98.755	98.624	3.500	97.121	97.021	96.921	4.500	96.779	96.666	96.555	3.500	95.307	95.207	95.107
4.625	98.292	98.179	98.062	4.625	99.277	99.177	99.043	3.625	97.558	97.458	97.327	4.625	97.127	97.014	96.897	3.625	95.985	95.885	95.754
4.750	98.706	98.497	98.411	4.750	99.777	99.677	99.542	3.750	98.023	97.923	97.792	4.750	97.707	97.498	97.412	3.750	96.684	96.584	96.453
4.875	99.271	99.064	98.972	4.875	100.273	100.173	100.036	3.875	98.433	98.333	98.202	4.875	98.272	98.065	97.973	3.875	97.201	97.101	96.970
4.990	99.666	99.462	99.364	4.990	100.461	100.361	100.224	3.990	98.709	98.609	98.478	4.990	98.538	98.334	98.236	3.990	97.586	97.486	97.355
5.000	99.766	99.562	99.464	5.000	100.561	100.461	100.324	4.000	98.809	98.709	98.578	5.000	98.638	98.434	98.336	4.000	97.686	97.586	97.455
5.125	100.154	99.952	99.854	5.125	100.333	100.174	99.975	4.125	99.234	99.123	98.938	5.125	98.783	98.581	98.483	4.125	98.261	98.150	97.965
5.250	100.457	100.247	100.206	5.250	100.834	100.675	100.475	4.250	99.776	99.665	99.480	5.250	99.065	98.855	98.814	4.250	98.820	98.709	98.524
5.375	100.826	100.618	100.574	5.375	101.017	100.858	100.656	4.375	100.195	100.085	99.899	5.375	99.497	99.289	99.245	4.375	99.242	99.132	98.946
5.500	101.120	100.914	100.867	5.500	101.316	101.157	100.955	4.500	100.458	100.347	100.161	5.500	99.812	99.606	99.559	4.500	99.508	99.397	99.211
5.625	101.349	101.146	101.096	5.625	101.657	101.498	101.295	4.625	100.251	100.116	99.920	5.625	100.060	99.857	99.807	4.625	100.053	99.918	99.722
5.750	101.718	101.528	101.274	5.750	101.730	101.547	101.273	4.750	100.623	100.488	100.292	5.750	99.005	98.815	98.561	4.750	99.714	99.579	99.383
5.875	102.056	101.866	101.609	5.875	102.073	101.890	101.615	4.875	100.893	100.758	100.562	5.875	99.573	99.383	99.126	4.875	100.238	100.103	99.907
5.990	102.256	102.067	101.812	5.990	102.244	102.060	101.787	4.990	101.128	100.993	100.797	5.990	99.774	99.585	99.330	4.990	100.472	100.337	100.141
6.000	102.356	102.167	101.912	6.000	102.344	102.160	101.887	5.000	101.228	101.093	100.897	6.000	99.874	99.685	99.430	5.000	100.572	100.437	100.241

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

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

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

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

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

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.		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.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 1:45 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

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.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 1:45 pm ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	94.300	94.175	94.050	
5.375	94.800	94.675	94.550	
5.500	95.050	94.925	94.800	
5.625	95.800	95.675	95.550	
5.750	96.425	96.300	96.175	
5.875	96.800	96.675	96.550	
5.990	97.175	97.050	96.925	
6.125	97.925	97.800	97.675	
6.250	8.175	8.050	7.925	
6.375	98.425	98.300	98.175	
6.500	99.675	99.550	99.425	
6.625	99.925	99.800	99.675	
6.750	100.175	100.050	99.925	
6.875	100.425	100.300	100.175	
6.990	100.675	100.550	100.425	
7.125	100.925	100.800	100.675	
7.250	101.175	101.050	100.925	
7.375	101.425	101.300	101.175	
7.500	101.550	101.425	101.300	
7.625	101.675	101.550	101.425	
7.750	101.800	101.675	101.550	
7.875	101.925	101.800	101.675	
7.990	102.050	101.925	101.800	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	102.425	102.300	102.175	
8.500	102.550	102.425	102.300	
8.625	102.675	102.550	102.425	
8.750	102.800	102.675	102.550	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	94.050	93.925	93.800	
5.375	94.550	94.425	94.300	
5.500	94.800	94.675	94.550	
5.625	95.550	95.425	95.300	
5.750	96.175	96.050	95.925	
5.875	96.550	96.425	96.300	
5.990	96.925	96.800	96.675	
6.125	97.675	97.550	97.425	
6.250	7.925	7.800	7.675	
6.375	98.175	98.050	97.925	
6.500	99.425	99.300	99.175	
6.625	99.675	99.550	99.425	
6.750	99.925	99.800	99.675	
6.875	100.175	100.050	99.925	
6.990	100.425	100.300	100.175	
7.125	100.675	100.550	100.425	
7.250	100.925	100.800	100.675	
7.375	101.175	101.050	100.925	
7.500	101.300	101.175	101.050	
7.625	101.425	101.300	101.175	
7.750	101.550	101.425	101.300	
7.875	101.675	101.550	101.425	
7.990	101.800	101.675	101.550	
8.125	101.925	101.800	101.675	
8.250	102.050	101.925	101.800	
8.375	102.175	102.050	101.925	
8.500	102.300	102.175	102.050	
8.625	102.425	102.300	102.175	
8.750	102.550	102.425	102.300	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	93.800	93.675	93.550	
5.375	94.300	94.175	94.050	
5.500	94.550	94.425	94.300	
5.625	95.300	95.175	95.050	
5.750	95.925	95.800	95.675	
5.875	96.300	96.175	96.050	
5.990	96.675	96.550	96.425	
6.125	97.425	97.300	97.175	
6.250	7.675	7.550	7.425	
6.375	97.925	97.800	97.675	
6.500	99.175	99.050	98.925	
6.625	99.425	99.300	99.175	
6.750	99.675	99.550	99.425	
6.875	99.925	99.800	99.675	
6.990	100.175	100.050	99.925	
7.125	100.425	100.300	100.175	
7.250	100.675	100.550	100.425	
7.375	100.925	100.800	100.675	
7.500	101.050	100.925	100.800	
7.625	101.175	101.050	100.925	
7.750	101.300	101.175	101.050	
7.875	101.425	101.300	101.175	
7.990	101.550	101.425	101.300	
8.125	101.675	101.550	101.425	
8.250	101.800	101.675	101.550	
8.375	101.925	101.800	101.675	
8.500	102.050	101.925	101.800	
8.625	102.175	102.050	101.925	
8.750	102.300	102.175	102.050	
* 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	-1.000	-2.250
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-1.250	-2.750
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.750	-3.250
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.500	-4.250
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.250	-4.750
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	-3.750	-3.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.500	-2.500
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 buyout = \$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)