

W. Rate Sheet Dated: 6/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	99.006	98.772	98.522	4.500	98.476	98.242	97.992	2.875	93.546	93.396	93.246	3.125	N/A	N/A	N/A
4.625	99.578	99.344	99.094	4.625	99.048	98.814	98.564	3.000	93.867	93.717	93.567	3.250	N/A	N/A	N/A
4.750	99.409	99.259	98.837	4.750	98.879	98.729	98.307	3.125	94.190	94.040	93.890	3.375	N/A	N/A	N/A
4.875	99.956	99.806	99.384	4.875	99.426	99.276	98.854	3.250	95.184	95.034	94.884	3.500	N/A	N/A	N/A
5.000	100.463	100.313	99.891	5.000	99.933	99.783	99.361	3.375	95.499	95.349	95.199	3.625	N/A	N/A	N/A
5.125	100.931	100.781	100.359	5.125	100.401	100.251	99.829	3.500	95.814	95.664	95.514	Margin = 2.250		Index = 2.830	
5.250	100.369	100.219	99.781	5.250	99.839	99.689	99.251	3.625	96.121	95.971	95.821	30 Year OTC			
5.375	100.816	100.666	100.228	5.375	100.286	100.136	99.698	3.750	96.039	95.875	95.710	Rate	30 Day	45 Day	60 Day
5.500	101.219	101.069	100.631	5.500	100.689	100.539	100.101	3.875	96.332	96.168	96.003	6.750	102.750	102.500	102.250
5.625	101.573	101.423	100.985	5.625	101.043	100.893	100.455	4.000	96.613	96.449	96.284				
5.750	101.172	101.022	100.272	5.750	100.642	100.492	99.742	4.125	96.874	96.710	96.545				
5.875	101.542	101.392	100.642	5.875	101.012	100.862	100.112	4.250	97.675	97.393	97.112				
6.000	101.897	101.747	100.997	6.000	101.367	101.217	100.467	4.375	97.925	97.643	97.362				
6.125	102.245	102.095	101.345	6.125	101.715	101.565	100.815	4.500	98.154	97.873	97.592				
6.250	102.117	101.967	101.217	6.250	101.587	101.437	100.687	4.625	98.357	98.075	97.794				
6.375	102.464	102.314	101.564	6.375	101.934	101.784	101.034	4.750	N/A	N/A	N/A				
6.500	102.811	102.661	101.911	6.500	102.281	102.131	101.381	4.875	N/A	N/A	N/A				
6.625	103.163	103.013	102.263	6.625	102.633	102.483	101.733	5.000	N/A	N/A	N/A				
6.750	103.463	103.313	102.563	6.750	102.933	102.783	102.033	5.125	N/A	N/A	N/A				

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
4.500	98.806	98.706	98.472	98.222	4.500	98.276	98.176	97.942	97.692	2.875	92.676	92.576	92.426	92.276
4.625	99.378	99.278	99.044	98.794	4.625	98.848	98.748	98.514	98.264	3.000	92.997	92.897	92.747	92.597
4.750	99.209	99.109	98.959	98.537	4.750	98.679	98.579	98.429	98.007	3.125	93.320	93.220	93.070	92.920
4.875	99.756	99.656	99.506	99.084	4.875	99.226	99.126	98.976	98.554	3.250	94.914	94.814	94.664	94.514
5.000	100.263	100.163	100.013	99.591	5.000	99.733	99.633	99.483	99.061	3.375	95.229	95.129	94.979	94.829
5.125	100.731	100.631	100.481	100.059	5.125	100.201	100.101	99.951	99.529	3.500	95.544	95.444	95.294	95.144
5.250	100.169	100.069	99.919	99.481	5.250	99.639	99.539	99.389	98.951	3.625	95.851	95.751	95.601	95.451
5.375	100.616	100.516	100.366	99.928	5.375	100.086	99.986	99.836	99.398	3.750	96.269	96.169	96.005	95.840
5.500	101.019	100.919	100.769	100.331	5.500	100.489	100.389	100.239	99.801	3.875	96.562	96.462	96.298	96.133
5.625	101.373	101.273	101.123	100.685	5.625	100.843	100.743	100.593	100.155	4.000	96.843	96.743	96.579	96.414
5.750	100.972	100.872	100.722	99.972	5.750	100.442	100.342	100.192	99.442	4.125	97.104	97.004	96.840	96.675
5.875	101.342	101.242	101.092	100.342	5.875	100.812	100.712	100.562	99.812	4.250	97.205	97.105	96.823	96.542
6.000	101.697	101.597	101.447	100.697	6.000	101.167	101.067	100.917	100.167	4.375	97.455	97.355	97.073	96.791

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPAs on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 4.750%-5.750%			-1.000
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
4.25-4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	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
N/A	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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/28/2022

45 Day Lock Exp.:

8/12/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	89.878	89.728	89.578	3.500	N/A	N/A	N/A
5.000	98.844	98.694	98.272	5.000	98.414	98.264	97.842	2.875	90.194	90.044	89.894	3.625	N/A	N/A	N/A
5.125	99.312	99.162	98.740	5.125	98.882	98.732	98.310	3.000	90.516	90.366	90.216	Margin = 2.250		Index = 2.830	
5.250	98.312	98.162	97.725	5.250	97.882	97.732	97.295	3.125	90.838	90.688	90.538	30 Year OTC			
5.375	98.759	98.609	98.172	5.375	98.329	98.179	97.742	3.250	92.089	91.939	91.789	Rate	30 Day	45 Day	60 Day
5.500	99.162	99.012	98.575	5.500	98.732	98.582	98.145	3.375	92.404	92.254	92.104	4.250	N/A	N/A	N/A
5.625	99.516	99.366	98.929	5.625	99.086	98.936	98.499	3.500	92.719	92.569	92.419	4.375	N/A	N/A	N/A
5.750	94.272	94.122	93.372	5.750	93.842	93.692	92.942	3.625	93.026	92.876	92.726	4.500	N/A	N/A	N/A
5.875	94.642	94.492	93.742	5.875	94.212	94.062	93.312	3.750	93.444	93.280	93.116	4.625	N/A	N/A	N/A
6.000	94.997	94.847	94.097	6.000	94.567	94.417	93.667	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.345	95.195	94.445	6.125	94.915	94.765	94.015	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	94.217	94.067	93.317	6.250	94.787	94.637	93.887	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	95.564	95.414	94.664	6.375	95.134	94.984	94.234	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	95.911	95.761	95.011	6.500	95.481	95.331	94.581	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.625	N/A	N/A	N/A	6.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.750	N/A	N/A	N/A	6.750	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
4.500	N/A	N/A	N/A	N/A	4.500	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
5.000	98.944	98.844	98.694	98.272	5.000	98.514	98.414	98.264	97.842	2.750	89.447	89.347	89.197	89.047
5.125	99.412	99.312	99.162	98.740	5.125	98.982	98.882	98.732	98.310	2.875	89.763	89.663	89.513	89.363
5.250	98.412	98.312	98.162	97.725	5.250	97.982	97.882	97.732	97.295	3.000	90.085	89.985	89.835	89.685
5.375	98.859	98.759	98.609	98.172	5.375	98.429	98.329	98.179	97.742	3.125	90.407	90.307	90.157	90.007
5.500	99.262	99.162	99.012	98.575	5.500	98.832	98.732	98.582	98.145	3.250	92.751	92.651	92.501	92.351
5.625	99.616	99.516	99.366	98.929	5.625	99.186	99.086	98.936	98.499	3.375	93.067	92.967	92.817	92.667
5.750	94.372	94.272	94.122	93.372	5.750	93.942	93.842	93.692	92.942	3.500	93.382	93.282	93.132	92.982
5.875	94.742	94.642	94.492	93.742	5.875	94.312	94.212	94.062	93.312	3.625	93.688	93.588	93.438	93.288
6.000	95.097	94.997	94.847	94.097	6.000	94.667	94.567	94.417	93.667	3.750	94.512	94.412	94.248	94.084

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 = 4.750%-5.750%			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.:

7/28/2022

45 Day Lock Exp.:

8/12/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	96.868	96.768	96.668	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.240	96.124	96.040	2.000	N/A	N/A	N/A	4.625	96.927	96.811	96.707	
4.750	97.455	97.355	97.255	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	96.871	96.755	96.671	2.125	N/A	N/A	N/A	4.750	97.564	97.448	97.344	
4.875	97.969	97.869	97.769	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.418	97.285	97.218	2.250	N/A	N/A	N/A	4.875	98.078	97.962	97.858	
4.990	98.308	98.208	98.108	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	97.962	97.829	97.762	2.375	N/A	N/A	N/A	4.990	98.417	98.301	98.197	
5.000	98.408	98.308	98.208	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.062	97.929	97.862	2.500	N/A	N/A	N/A	5.000	98.517	98.401	98.297	
5.125	98.780	98.680	98.580	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.671	98.538	98.471	2.625	N/A	N/A	N/A	5.125	98.889	98.773	98.669	
5.250	99.179	99.062	98.979	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.221	99.088	99.021	2.750	N/A	N/A	N/A	5.250	99.412	99.296	99.200	
5.375	99.670	99.553	99.470	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.706	99.573	99.506	2.875	N/A	N/A	N/A	5.375	99.903	99.787	99.691	
5.500	100.095	99.978	99.895	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.053	99.920	99.853	2.990	N/A	N/A	N/A	5.500	100.328	100.212	100.116	
5.625	100.458	100.341	100.258	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.287	100.141	100.087	3.000	N/A	N/A	N/A	5.625	100.691	100.575	100.479	
5.750	100.783	100.610	100.583	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.809	100.628	100.609	3.125	N/A	N/A	N/A	5.750	101.046	100.881	100.743	
5.875	101.177	101.004	100.977	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.197	101.016	100.997	3.250	N/A	N/A	N/A	5.875	101.440	101.275	101.137	
5.990	101.435	101.262	101.235	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.382	101.201	101.182	3.375	N/A	N/A	N/A	5.990	101.698	101.533	101.395	
6.000	101.535	101.362	101.335	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.482	101.301	101.282	3.500	N/A	N/A	N/A	6.000	101.798	101.633	101.495	
6.125	101.795	101.595	101.595	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.559	101.378	101.359	3.625	N/A	N/A	N/A	6.125	102.078	101.840	101.702	
6.250	102.280	101.879	101.871	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.868	101.467	101.456	3.750	N/A	N/A	N/A	6.250	102.416	102.023	101.747	
6.375	102.642	102.241	102.233	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.227	101.826	101.815	3.875	N/A	N/A	N/A	6.375	102.779	102.386	102.110	
6.500	102.957	102.556	102.548	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.476	102.075	102.064	3.990	N/A	N/A	N/A	6.500	103.094	102.701	102.425	
6.625	103.204	102.803	102.795	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.603	102.202	102.191	4.000	N/A	N/A	N/A	6.625	103.341	102.948	102.672	
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	4.625	98.252	98.089	98.052	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.415	94.315	94.215	3.375	94.336	94.236	94.136
2.875	N/A	N/A	N/A	N/A	4.750	98.782	98.619	98.582	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.056	94.956	94.856	3.500	94.959	94.846	94.745
2.990	N/A	N/A	N/A	N/A	4.875	99.220	99.057	99.020	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.619	95.519	95.419	3.625	95.521	95.408	95.307
3.000	N/A	N/A	N/A	N/A	4.990	99.471	99.308	99.271	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.128	96.028	95.928	3.750	96.031	95.918	95.817
3.125	N/A	N/A	N/A	N/A	5.000	99.571	99.408	99.371	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.590	96.490	96.390	3.875	96.493	96.380	96.279
3.250	N/A	N/A	N/A	N/A	5.125	99.889	99.726	99.689	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.912	96.812	96.712	3.990	96.815	96.702	96.601
3.375	N/A	N/A	N/A	N/A	5.250	100.234	100.055	100.034	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.012	96.912	96.812	4.000	96.915	96.802	96.701
3.500	N/A	N/A	N/A	N/A	5.375	100.655	100.476	100.455	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.803	97.703	97.603	4.125	97.701	97.588	97.477
3.625	N/A	N/A	N/A	N/A	5.500	101.000	100.821	100.800	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.261	98.159	98.061	4.250	98.158	98.045	97.934
3.750	N/A	N/A	N/A	N/A	5.625	101.279	101.100	101.079	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.667	98.565	98.467	4.375	98.564	98.451	98.340
3.875	N/A	N/A	N/A	N/A	5.750	101.193	101.028	100.993	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.035	98.933	98.835	4.500	98.932	98.819	98.708
3.990	N/A	N/A	N/A	N/A	5.875	101.560	101.395	101.360	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.406	99.304	99.206	4.625	99.304	99.191	99.080
4.000	N/A	N/A	N/A	N/A	5.990	101.756	101.591	101.556	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.750	99.649	99.550	4.750	99.660	99.547	99.428
4.125	N/A	N/A	N/A	N/A	6.000	101.856	101.691	101.656	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.119	99.968	99.919	4.875	99.969	99.783	99.597
4.250	N/A	N/A	N/A	N/A	6.125	102.007	101.842	101.807	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.332	100.181	100.132	4.990	100.182	99.996	99.810
4.375	N/A	N/A	N/A	N/A	6.250	102.180	101.795	101.787	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.432	100.281	100.232	5.000	100.282	100.096	99.910
4.500	N/A	N/A	N/A	N/A	6.375	102.488	102.103	102.095	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.746	100.595	100.546	5.125	100.595	100.409	100.223
4.625	N/A	N/A	N/A	N/A	6.500	102.728	102.343	102.335	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.580	100.299	100.216	5.250	100.299	99.935	99.616
4.750	N/A	N/A	N/A	N/A	6.625	102.928	102.543	102.535	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	100.935	100.653	100.571	5.375	100.653	100.289	99.970
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	3.375	94.469	94.269	94.269	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.326	95.126	95.126
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.029	94.829	94.829	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.773	95.573	95.573
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.468	95.268	95.268	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.222	96.022	96.022
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.824	95.624	95.624	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.727	96.527	96.527
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.150	95.950	95.950	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.189	96.989	96.989
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.340	96.140	96.140	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.519	97.319	97.319
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.440	96.240	96.240	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.619	97.419	97.419
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.071	96.871	96.871	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.019	97.819	97.819
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.914	96.714	96.714	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.222	98.022	98.022
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.192	96.992	96.992	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.534	98.334	98.334
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.564	97.364	97.364	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.908	98.708	98.708
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.939	97.739	97.737	3.250	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.:

7/28/2022

45 Day Lock Exp.:

8/12/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
				6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
				6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	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	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 HB	0.125
*** Does not apply to loan amt ≤ \$125K	

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

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



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

30 Day Lock Exp.: 7/28/2022
45 Day Lock Exp.: 8/12/2022
60 Day Lock Exp.: 8/29/2022

W. Rate Sheet Dated: 6/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	96.737	96.637	96.537	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	95.527	95.427	95.327	2.750	N/A	N/A	N/A	4.625	96.735	96.635	96.535
4.750	97.487	97.387	97.287	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.587	96.487	96.387	2.875	N/A	N/A	N/A	4.750	97.512	97.412	97.312
4.875	98.041	97.941	97.841	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.143	97.043	96.943	2.990	N/A	N/A	N/A	4.875	98.066	97.966	97.866
4.990	98.423	98.323	98.223	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.239	97.139	97.039	3.000	N/A	N/A	N/A	4.990	98.448	98.348	98.248
5.000	98.523	98.423	98.323	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.339	97.239	97.139	3.125	N/A	N/A	N/A	5.000	98.548	98.448	98.348
5.125	98.936	98.836	98.736	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.582	97.482	97.382	3.250	N/A	N/A	N/A	5.125	98.961	98.861	98.761
5.250	99.330	99.221	99.130	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.890	97.781	97.690	3.375	N/A	N/A	N/A	5.250	99.598	99.498	99.398
5.375	99.832	99.714	99.630	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.510	98.392	98.308	3.500	N/A	N/A	N/A	5.375	100.101	99.983	99.899
5.500	100.251	100.125	100.039	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.963	98.837	98.751	3.625	N/A	N/A	N/A	5.500	100.520	100.394	100.308
5.625	100.617	100.486	100.399	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.359	99.228	99.141	3.750	N/A	N/A	N/A	5.625	100.885	100.754	100.667
5.750	100.751	100.651	100.511	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.479	99.379	99.239	3.875	N/A	N/A	N/A	5.750	100.915	100.815	100.675
5.875	101.097	100.997	100.853	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.041	99.941	99.797	3.990	N/A	N/A	N/A	5.875	101.261	101.161	101.017
5.990	101.291	101.187	101.043	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.235	100.131	99.987	4.000	N/A	N/A	N/A	5.990	101.455	101.351	101.207
6.000	101.391	101.287	101.143	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.335	100.231	100.087	4.125	N/A	N/A	N/A	6.000	101.555	101.451	101.307
6.125	101.619	101.507	101.363	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.565	100.453	100.309	4.250	N/A	N/A	N/A	6.125	101.783	101.671	101.527
6.250	101.893	101.507	101.373	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.497	98.111	97.979	4.375	N/A	N/A	N/A	6.250	101.893	101.507	101.373
6.375	102.204	101.814	101.681	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.808	98.418	98.285	4.500	N/A	N/A	N/A	6.375	102.204	101.814	101.681
6.500	102.489	102.098	101.964	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.151	98.760	98.626	4.625	N/A	N/A	N/A	6.500	102.489	102.098	101.964
6.625	102.713	102.406	102.200	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.703	99.396	99.210	4.750	N/A	N/A	N/A	6.625	102.713	102.406	102.200

30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.500	90.669	90.569	90.469	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	93.517	93.417	93.317	3.125	93.592	93.492	93.392
2.875	N/A	N/A	N/A	3.625	91.519	91.418	91.319	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.113	94.013	93.913	3.250	94.113	94.013	93.913
2.990	N/A	N/A	N/A	3.750	92.856	92.753	92.656	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.651	94.551	94.451	3.375	94.651	94.551	94.451
3.000	N/A	N/A	N/A	3.875	93.503	93.401	93.303	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.184	95.084	94.984	3.500	95.184	95.084	94.984
3.125	N/A	N/A	N/A	3.990	94.291	94.185	94.091	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.870	95.770	95.670	3.625	95.870	95.770	95.670
3.250	N/A	N/A	N/A	4.000	94.391	94.285	94.191	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.335	96.235	96.135	3.750	96.335	96.235	96.135
3.375	N/A	N/A	N/A	4.125	95.663	95.553	95.463	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.790	96.690	96.590	3.875	96.790	96.690	96.590
3.500	N/A	N/A	N/A	4.250	96.408	96.285	96.186	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.113	97.013	96.913	3.990	97.113	97.013	96.913
3.625	N/A	N/A	N/A	4.375	97.099	96.975	96.876	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.213	97.113	97.013	4.000	97.213	97.113	97.013
3.750	N/A	N/A	N/A	4.500	97.755	97.627	97.528	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	97.808	97.708	97.572	4.125	98.016	97.916	97.780
3.875	N/A	N/A	N/A	4.625	98.318	98.185	98.086	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.352	98.252	98.112	4.250	98.399	98.299	98.159
3.990	N/A	N/A	N/A	4.750	98.875	98.736	98.637	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.771	98.671	98.523	4.375	98.818	98.718	98.570
4.000	N/A	N/A	N/A	4.875	99.402	99.256	99.157	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.101	99.001	98.846	4.500	99.148	99.048	98.893
4.125	N/A	N/A	N/A	4.990	99.650	99.505	99.406	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.243	99.143	98.946	4.625	99.663	99.563	99.366
4.250	N/A	N/A	N/A	5.000	99.750	99.605	99.506	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.685	99.585	99.379	4.750	99.670	99.570	99.364
4.375	N/A	N/A	N/A	5.125	99.770	99.630	99.510	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.063	99.963	99.752	4.875	100.047	99.947	99.736
4.500	N/A	N/A	N/A	5.250	100.236	100.092	99.972	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.302	100.202	99.992	4.990	100.286	100.186	99.976
4.625	N/A	N/A	N/A	5.375	100.597	100.450	100.330	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.402	100.302	100.092	5.000	100.386	100.286	100.076
4.750	N/A	N/A	N/A	5.500	100.984	100.834	100.714	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.580	100.474	100.380	5.125	100.842	100.736	100.642

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	3.125	N/A	N/A	N/A	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	3.250	91.483	91.383	91.283	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	3.375	92.185	92.085	91.985	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	3.500	92.858	92.758	92.658	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	3.625	93.632	93.532	93.432	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.750	94.341	94.241	94.141	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.875	95.008	94.908	94.808	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.990	95.569	95.469	95.369	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.000	95.669	95.569	95.469	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.125	96.880	96.780	96.684	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.250	97.464	97.364	97.224	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.375	97.887	97.787	97.639	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.500	98.223	98.123	97.968	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.625	99.213	99.113	98.916	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.750	99.035	98.935	98.729	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.875	99.927	99.827	99.616	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.990	100.166	100.066	99.856	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.000	100.266	100.166	99.956	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.125	101.000	100.894	100.800	4.000	N/A	N/A	N/A	4.000	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.:

7/28/2022

45 Day Lock Exp.:

8/12/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.000	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
				4.125	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
				4.250	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	5.500	N/A	N/A	N/A	5.000	N/A	N/A	N/A	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	-0.500	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"	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/28/2022

45 Day Lock Exp.:

8/12/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.000	0.250	0.250	0.250	0.250	0.125	0.000
4.750	0.000	0.250	0.250	0.250	0.250	0.125	0.000
4.875	0.000	0.375	0.250	0.250	0.250	0.125	0.000
4.990	0.000	0.375	0.250	0.250	0.250	0.125	0.000
5.000	0.000	0.375	0.375	0.250	0.250	0.250	0.000
5.125	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.250	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.375	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.500	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.625	0.000	0.500	0.375	0.375	0.375	0.250	0.000
5.750	0.000	0.500	0.375	0.375	0.375	0.250	0.000
5.875	0.000	0.625	0.500	0.375	0.375	0.250	0.000
5.990	0.000	0.625	0.500	0.375	0.375	0.250	0.000
6.000	0.000	0.625	0.500	0.500	0.375	0.250	0.000
6.125	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.250	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.375	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	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
4.625	0.250	0.250	0.125	0.125	0.125	0.125	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.125	0.125
4.875	0.250	0.250	0.250	0.250	0.250	0.125	0.125
4.990	0.250	0.250	0.250	0.250	0.250	0.125	0.125
5.000	0.250	0.250	0.250	0.250	0.250	0.125	0.125
5.125	0.375	0.250	0.250	0.250	0.250	0.125	0.125
5.250	0.500	0.375	0.375	0.250	0.250	0.125	0.125
5.375	0.500	0.375	0.375	0.250	0.250	0.125	0.125
5.500	0.500	0.375	0.375	0.250	0.250	0.250	0.250
5.625	0.500	0.375	0.375	0.375	0.250	0.250	0.250
5.750	0.500	0.375	0.375	0.375	0.250	0.250	0.125
5.875	0.500	0.375	0.375	0.375	0.250	0.250	0.125
5.990	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.000	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.125	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.250	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.375	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.625	0.500	0.375	0.375	0.250	0.250	0.250	0.125

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.750	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.875	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.990	0.125	0.125	0.125	0.125	0.125	0.000	0.000
5.000	0.125	0.125	0.125	0.125	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.500	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.750	0.250	0.250	0.250	0.125	0.000	0.000	0.000
5.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
5.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
6.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
6.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.250	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.375	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.500	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.625	0.375	0.375	0.375	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.125	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.250	0.250	0.125	0.125	0.125	0.125	0.125
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
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	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000
4.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
5.250	-0.125	0.125	0.125	0.000	0.000	0.000	0.000
5.375	-0.125	0.125	0.125	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
3.125	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	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.625	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.750	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.875	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.990	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
4.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	0.000
4.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000
4.250	-0.125	-0.125	0.000	-0.125	-0.125	-0.125	0.000
4.375	0.000	-0.125	0.000	-0.125	-0.125	-0.125	0.000
4.500	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
4.875	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
4.990	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
5.000	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
5.125	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000

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



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.:

7/28/2022

45 Day Lock Exp.:

8/12/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	96.737	96.637	96.537	3.500	90.669	90.569	90.469	3.125	93.517	93.417	93.317	4.625	95.457	95.357	95.257	3.125	#N/A	#N/A	#N/A
4.750	97.487	97.387	97.287	3.625	91.519	91.418	91.319	3.250	94.113	94.013	93.913	4.750	96.362	96.262	96.162	3.250	92.148	92.048	91.948
4.875	98.041	97.941	97.841	3.750	92.856	92.753	92.656	3.375	94.651	94.551	94.451	4.875	96.917	96.817	96.717	3.375	92.768	92.668	92.568
4.990	98.423	98.323	98.223	3.875	93.503	93.401	93.303	3.500	95.184	95.084	94.984	4.990	97.156	97.056	96.956	3.500	93.371	93.271	93.171
5.000	98.523	98.423	98.323	3.990	94.291	94.185	94.091	3.625	95.870	95.770	95.670	5.000	97.256	97.156	97.056	3.625	94.101	94.001	93.901
5.125	98.936	98.836	98.736	4.000	94.391	94.285	94.191	3.750	96.335	96.235	96.135	5.125	97.584	97.484	97.384	3.750	94.688	94.588	94.488
5.250	99.330	99.221	99.130	4.125	95.663	95.553	95.463	3.875	96.790	96.690	96.590	5.250	97.935	97.826	97.735	3.875	95.249	95.149	95.049
5.375	99.832	99.714	99.630	4.250	96.408	96.285	96.186	3.990	97.113	97.013	96.913	5.375	98.496	98.378	98.294	3.990	95.691	95.591	95.491
5.500	100.251	100.125	100.039	4.375	97.099	96.975	96.876	4.000	97.213	97.113	97.013	5.500	98.932	98.806	98.720	4.000	95.791	95.691	95.591
5.625	100.617	100.486	100.399	4.500	97.755	97.627	97.528	4.125	97.808	97.708	97.572	5.625	99.313	99.182	99.095	4.125	96.694	96.594	96.458
5.750	100.751	100.651	100.511	4.625	98.318	98.185	98.086	4.250	98.352	98.252	98.112	5.750	99.440	99.340	99.200	4.250	97.258	97.158	97.018
5.875	101.097	100.997	100.853	4.750	98.875	98.736	98.637	4.375	98.771	98.671	98.523	5.875	99.894	99.794	99.650	4.375	97.679	97.579	97.431
5.990	101.291	101.187	101.043	4.875	99.402	99.256	99.157	4.500	99.101	99.001	98.846	5.990	100.088	99.984	99.840	4.500	98.012	97.912	97.757
6.000	101.391	101.287	101.143	4.990	99.650	99.505	99.406	4.625	99.243	99.143	98.946	6.000	100.188	100.084	99.940	4.625	98.578	98.478	98.281
6.125	101.619	101.507	101.363	5.000	99.750	99.605	99.506	4.750	99.685	99.585	99.379	6.125	100.417	100.305	100.161	4.750	98.710	98.610	98.404
6.250	101.893	101.507	101.375	5.125	99.770	99.630	99.510	4.875	100.063	99.963	99.752	6.250	99.520	99.134	99.002	4.875	99.345	99.245	99.034
6.375	102.204	101.814	101.681	5.250	100.236	100.092	99.972	4.990	100.302	100.202	99.992	6.375	99.831	99.441	99.308	4.990	99.584	99.484	99.274
6.500	102.494	102.103	101.969	5.375	100.597	100.450	100.330	5.000	100.402	100.302	100.092	6.500	100.150	99.759	99.625	5.000	99.684	99.584	99.374
6.625	102.728	102.421	102.235	5.500	100.984	100.834	100.714	5.125	100.580	100.474	100.380	6.625	100.548	100.241	100.055	5.125	100.140	100.034	99.940

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%
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.:

7/28/2022

45 Day Lock Exp.:

8/12/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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 ¹IA, 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.:

7/28/2022

45 Day Lock Exp.:

8/12/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/28/2022

Release Time: 10:00 am 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
6.500	89.675	89.550	89.425
6.625	91.925	91.800	91.675
6.750	92.175	92.050	91.925
6.875	92.425	92.300	92.175
6.990	96.675	96.550	96.425
7.125	96.925	96.800	96.675
7.250	97.175	97.050	96.925
7.375	97.675	97.550	97.425
7.500	98.675	98.550	98.425
7.625	98.925	98.800	98.675
7.750	99.175	99.050	98.925
7.875	99.425	99.300	99.175
7.990	99.675	99.550	99.425
8.125	99.925	99.800	99.675
8.250	100.175	100.050	99.925
8.375	100.425	100.300	100.175
8.500	100.675	100.550	100.425
8.625	100.925	100.800	100.675
8.750	101.175	101.050	100.925
8.875	101.425	101.300	101.175
9.000	N/A	N/A	N/A
9.125	101.925	101.800	101.675
9.250	102.175	102.050	101.925
9.375	N/A	N/A	N/A
9.500	N/A	N/A	N/A
9.625	N/A	N/A	N/A
9.750	N/A	N/A	N/A
9.875	N/A	N/A	N/A
10.000	N/A	N/A	N/A
* 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	
6.500	89.425	89.300	89.175	
6.625	91.675	91.550	91.425	
6.750	91.925	91.800	91.675	
6.875	92.175	92.050	91.925	
6.990	96.425	96.300	96.175	
7.125	96.675	96.550	96.425	
7.250	96.925	96.800	96.675	
7.375	97.425	97.300	97.175	
7.500	98.425	98.300	98.175	
7.625	98.675	98.550	98.425	
7.750	98.925	98.800	98.675	
7.875	99.175	99.050	98.925	
7.990	99.425	99.300	99.175	
8.125	99.675	99.550	99.425	
8.250	99.925	99.800	99.675	
8.375	100.175	100.050	99.925	
8.500	100.425	100.300	100.175	
8.625	100.675	100.550	100.425	
8.750	100.925	100.800	100.675	
8.875	101.175	101.050	100.925	
9.000	N/A	N/A	N/A	
9.125	101.675	101.550	101.425	
9.250	101.925	101.800	101.675	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
10.000	N/A	N/A	N/A	
* 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	
6.500	89.175	89.050	88.925	
6.625	91.425	91.300	91.175	
6.750	91.675	91.550	91.425	
6.875	91.925	91.800	91.675	
6.990	96.175	96.050	95.925	
7.125	96.425	96.300	96.175	
7.250	96.675	96.550	96.425	
7.375	97.175	97.050	96.925	
7.500	98.175	98.050	97.925	
7.625	98.425	98.300	98.175	
7.750	98.675	98.550	98.425	
7.875	98.925	98.800	98.675	
7.990	99.175	99.050	98.925	
8.125	99.425	99.300	99.175	
8.250	99.675	99.550	99.425	
8.375	99.925	99.800	99.675	
8.500	100.175	100.050	99.925	
8.625	100.425	100.300	100.175	
8.750	100.675	100.550	100.425	
8.875	100.925	100.800	100.675	
9.000	N/A	N/A	N/A	
9.125	101.425	101.300	101.175	
9.250	101.675	101.550	101.425	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
10.000	N/A	N/A	N/A	
* 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	NA
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-1.250	NA
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.750	NA
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.500	NA
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.250	NA
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	NA
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.500	NA
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
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	NA
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	NA
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	-2.500	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	NA
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	NA
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	NA
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 †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)