

W. Rate Sheet Dated: 7/14/2022

Release Time: 2:45 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
4.500	100.025	99.806	99.603	4.500	99.345	99.126	98.923	2.875	94.527	94.377	94.227	3.125	N/A	N/A	N/A
4.625	100.638	100.419	100.216	4.625	99.958	99.739	99.536	3.000	94.849	94.699	94.549	3.250	N/A	N/A	N/A
4.750	99.848	99.645	99.380	4.750	99.168	98.965	98.700	3.125	95.171	95.021	94.871	3.375	N/A	N/A	N/A
4.875	100.434	100.231	99.966	4.875	99.754	99.551	99.286	3.250	96.021	95.853	95.685	3.500	N/A	N/A	N/A
5.000	100.996	100.793	100.528	5.000	100.316	100.113	99.848	3.375	96.337	96.169	96.001	3.625	N/A	N/A	N/A
5.125	101.518	101.315	101.050	5.125	100.838	100.635	100.370	3.500	96.659	96.491	96.323	Margin = 2.250		Index = 2.860	
5.250	100.674	100.524	100.242	5.250	99.994	99.844	99.562	3.625	96.979	96.811	96.643	30 Year OTC			
5.375	101.174	101.024	100.742	5.375	100.494	100.344	100.062	3.750	96.784	96.565	96.346	Rate	30 Day	45 Day	60 Day
5.500	101.633	101.483	101.201	5.500	100.953	100.803	100.521	3.875	97.091	96.872	96.654	6.750	102.750	102.500	102.250
5.625	102.038	101.888	101.606	5.625	101.358	101.208	100.926	4.000	97.392	97.173	96.955				
5.750	101.666	101.516	100.891	5.750	100.986	100.836	100.211	4.125	97.678	97.459	97.241				
5.875	102.063	101.913	101.288	5.875	101.383	101.233	100.608	4.250	98.376	98.226	98.076				
6.000	102.427	102.277	101.652	6.000	101.747	101.597	100.972	4.375	98.649	98.499	98.349				
6.125	102.772	102.622	101.997	6.125	102.092	101.942	101.317	4.500	98.903	98.753	98.603				
6.250	102.574	102.424	101.799	6.250	101.894	101.744	101.119	4.625	99.137	98.987	98.837				
6.375	102.932	102.782	102.157	6.375	102.252	102.102	101.477	4.750	N/A	N/A	N/A				
6.500	103.281	103.131	102.506	6.500	102.601	102.451	101.826	4.875	N/A	N/A	N/A				
6.625	103.624	103.474	102.849	6.625	102.944	102.794	102.169	5.000	N/A	N/A	N/A				
6.750	103.924	103.774	103.149	6.750	103.244	103.094	102.469	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	99.825	99.725	99.506	99.303	4.500	99.145	99.045	98.826	98.623	2.875	93.657	93.557	93.407	93.257
4.625	100.438	100.338	100.119	99.916	4.625	99.758	99.658	99.439	99.236	3.000	93.979	93.879	93.729	93.579
4.750	99.648	99.548	99.345	99.080	4.750	98.968	98.868	98.665	98.400	3.125	94.301	94.201	94.051	93.901
4.875	100.234	100.134	99.931	99.666	4.875	99.554	99.454	99.251	98.986	3.250	95.751	95.651	95.483	95.315
5.000	100.796	100.696	100.493	100.228	5.000	100.116	100.016	99.813	99.548	3.375	96.067	95.967	95.799	95.631
5.125	101.318	101.218	101.015	100.750	5.125	100.638	100.538	100.335	100.070	3.500	96.389	96.289	96.121	95.953
5.250	100.474	100.374	100.224	99.942	5.250	99.794	99.694	99.544	99.262	3.625	96.709	96.609	96.441	96.273
5.375	100.974	100.874	100.724	100.442	5.375	100.294	100.194	100.044	99.762	3.750	97.014	96.914	96.695	96.476
5.500	101.433	101.333	101.183	100.901	5.500	100.753	100.653	100.503	100.221	3.875	97.321	97.221	97.002	96.784
5.625	101.838	101.738	101.588	101.306	5.625	101.158	101.058	100.908	100.626	4.000	97.622	97.522	97.303	97.085
5.750	101.466	101.366	101.216	100.591	5.750	100.786	100.686	100.536	99.911	4.125	97.908	97.808	97.589	97.371
5.875	101.863	101.763	101.613	100.988	5.875	101.183	101.083	100.933	100.308	4.250	97.906	97.806	97.656	97.506
6.000	102.227	102.127	101.977	101.352	6.000	101.547	101.447	101.297	100.672	4.375	98.179	98.079	97.929	97.779

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	6.750	104.000	103.750	103.500	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	6.750	102.500	102.250	102.000
								0.000	N/A	N/A	N/A	7.125	102.750	102.500	102.250
								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 **-0.028**. 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

Release Time: 2:45 pm ET

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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	90.860	90.710	90.560	3.500	N/A	N/A	N/A
5.000	99.378	99.175	98.909	5.000	98.798	98.595	98.329	2.875	91.176	91.026	90.876	3.625	N/A	N/A	N/A
5.125	99.900	99.697	99.431	5.125	99.320	99.117	98.851	3.000	91.498	91.348	91.198	Margin = 2.250		Index = 2.860	
5.250	98.617	98.467	98.186	5.250	98.037	97.887	97.606	3.125	91.820	91.670	91.520	30 Year OTC			
5.375	99.117	98.967	98.686	5.375	98.537	98.387	98.106	3.250	92.926	92.758	92.590	Rate	30 Day	45 Day	60 Day
5.500	99.576	99.426	99.145	5.500	98.996	98.846	98.565	3.375	93.242	93.074	92.906	4.250	N/A	N/A	N/A
5.625	99.981	99.831	99.550	5.625	99.401	99.251	98.970	3.500	93.564	93.396	93.228	4.375	N/A	N/A	N/A
5.750	94.766	94.616	93.991	5.750	94.186	94.036	93.411	3.625	93.884	93.716	93.548	4.500	N/A	N/A	N/A
5.875	95.163	95.013	94.388	5.875	94.583	94.433	93.808	3.750	94.189	93.970	93.752	4.625	N/A	N/A	N/A
6.000	95.527	95.377	94.752	6.000	94.947	94.797	94.172	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.872	95.722	95.097	6.125	95.292	95.142	94.517	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	94.674	94.524	93.899	6.250	95.094	94.944	94.319	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	96.032	95.882	95.257	6.375	95.452	95.302	94.677	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	96.381	96.231	95.606	6.500	95.801	95.651	95.026	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	99.478	99.378	99.175	98.909	5.000	98.898	98.798	98.595	98.329	2.750	90.428	90.328	90.178	90.028
5.125	100.000	99.900	99.697	99.431	5.125	99.420	99.320	99.117	98.851	2.875	90.745	90.645	90.495	90.345
5.250	98.717	98.617	98.467	98.186	5.250	98.137	98.037	97.887	97.606	3.000	91.066	90.966	90.816	90.666
5.375	99.217	99.117	98.967	98.686	5.375	98.637	98.537	98.387	98.106	3.125	91.389	91.289	91.139	90.989
5.500	99.676	99.576	99.426	99.145	5.500	99.096	98.996	98.846	98.565	3.250	93.588	93.488	93.320	93.152
5.625	100.081	99.981	99.831	99.550	5.625	99.501	99.401	99.251	98.970	3.375	93.905	93.805	93.637	93.469
5.750	94.866	94.766	94.616	93.991	5.750	94.286	94.186	94.036	93.411	3.500	94.226	94.126	93.958	93.790
5.875	95.263	95.163	95.013	94.388	5.875	94.683	94.583	94.433	93.808	3.625	94.547	94.447	94.279	94.111
6.000	95.627	95.527	95.377	94.752	6.000	95.047	94.947	94.797	94.172	3.750	95.257	95.157	94.938	94.720

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	6.750	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 -0.028 . 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.: 8/15/2022

45 Day Lock Exp.: 8/29/2022

60 Day Lock Exp.: 9/12/2022

W. Rate Sheet Dated: 7/14/2022

Release Time: 2:45 pm ET

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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	97.695	97.595	97.495	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.117	97.017	96.917	2.000	N/A	N/A	N/A	4.625	97.867	97.767	97.667
4.750	98.227	98.127	98.027	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.693	97.593	97.493	2.125	N/A	N/A	N/A	4.750	98.449	98.349	98.249
4.875	98.704	98.604	98.504	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.165	98.065	97.965	2.250	N/A	N/A	N/A	4.875	98.925	98.825	98.725
4.990	98.997	98.897	98.797	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.547	98.447	98.347	2.375	N/A	N/A	N/A	4.990	99.219	99.119	99.019
5.000	99.097	98.997	98.897	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.647	98.547	98.447	2.500	N/A	N/A	N/A	5.000	99.319	99.219	99.119
5.125	99.426	99.326	99.226	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.200	99.100	99.000	2.625	N/A	N/A	N/A	5.125	99.648	99.548	99.448
5.250	99.626	99.526	99.426	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.686	99.586	99.486	2.750	N/A	N/A	N/A	5.250	99.864	99.764	99.664
5.375	100.057	99.957	99.857	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.114	100.014	99.914	2.875	N/A	N/A	N/A	5.375	100.295	100.195	100.095
5.500	100.429	100.329	100.229	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.414	100.314	100.214	2.990	N/A	N/A	N/A	5.500	100.666	100.566	100.466
5.625	100.734	100.634	100.534	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.587	100.487	100.387	3.000	N/A	N/A	N/A	5.625	100.972	100.872	100.772
5.750	100.946	100.823	100.746	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.959	100.835	100.759	3.125	N/A	N/A	N/A	5.750	101.172	101.041	100.910
5.875	101.293	101.170	101.093	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.303	101.179	101.103	3.250	N/A	N/A	N/A	5.875	101.520	101.389	101.258
5.990	101.471	101.348	101.271	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.417	101.293	101.217	3.375	N/A	N/A	N/A	5.990	101.697	101.566	101.435
6.000	101.571	101.448	101.371	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.517	101.393	101.317	3.500	N/A	N/A	N/A	6.000	101.797	101.666	101.535
6.125	101.737	101.613	101.537	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.572	101.448	101.372	3.625	N/A	N/A	N/A	6.125	101.964	101.833	101.702
6.250	101.770	101.628	101.570	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.378	101.235	101.178	3.750	N/A	N/A	N/A	6.250	102.041	101.827	101.614
6.375	102.089	101.947	101.889	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.693	101.550	101.493	3.875	N/A	N/A	N/A	6.375	102.360	102.146	101.933
6.500	102.352	102.210	102.152	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.900	101.757	101.700	3.990	N/A	N/A	N/A	6.500	102.623	102.409	102.196
6.625	102.575	102.433	102.375	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.013	101.870	101.813	4.000	N/A	N/A	N/A	6.625	102.846	102.632	102.419
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.625	99.017	98.898	98.817	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.375	95.275	95.175	3.375	95.381	95.281	95.181
2.875	N/A	N/A	N/A	4.750	99.500	99.381	99.300	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.981	95.881	95.781	3.500	95.958	95.858	95.758
2.990	N/A	N/A	N/A	4.875	99.908	99.789	99.708	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.513	96.413	96.313	3.625	96.490	96.390	96.290
3.000	N/A	N/A	N/A	4.990	100.121	100.002	99.921	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.971	96.871	96.771	3.750	96.949	96.849	96.749
3.125	N/A	N/A	N/A	5.000	100.221	100.102	100.021	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.373	97.273	97.173	3.875	97.350	97.250	97.150
3.250	N/A	N/A	N/A	5.125	100.500	100.381	100.300	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.621	97.521	97.421	3.990	97.599	97.499	97.399
3.375	N/A	N/A	N/A	5.250	100.690	100.556	100.490	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.721	97.621	97.521	4.000	97.699	97.599	97.499
3.500	N/A	N/A	N/A	5.375	101.059	100.925	100.859	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.430	98.330	98.230	4.125	98.408	98.308	98.208
3.625	N/A	N/A	N/A	5.500	101.355	101.221	101.155	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.743	98.643	98.543	4.250	98.712	98.612	98.512
3.750	N/A	N/A	N/A	5.625	101.589	101.455	101.389	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.094	98.994	98.894	4.375	99.063	98.963	98.863
3.875	N/A	N/A	N/A	5.750	101.443	101.291	101.243	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.411	99.311	99.211	4.500	99.380	99.280	99.180
3.990	N/A	N/A	N/A	5.875	101.752	101.600	101.552	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.722	99.622	99.522	4.625	99.691	99.591	99.491
4.000	N/A	N/A	N/A	5.990	101.891	101.739	101.691	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.948	99.848	99.748	4.750	99.917	99.817	99.717
4.125	N/A	N/A	N/A	6.000	101.991	101.839	101.791	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.246	100.146	100.046	4.875	100.215	100.115	100.015
4.250	N/A	N/A	N/A	6.125	102.118	101.966	101.918	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.391	100.291	100.191	4.990	100.360	100.260	100.160
4.375	N/A	N/A	N/A	6.250	101.752	101.611	101.552	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.491	100.391	100.291	5.000	100.460	100.360	100.260
4.500	N/A	N/A	N/A	6.375	102.016	101.875	101.816	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.751	100.651	100.551	5.125	100.716	100.616	100.516
4.625	N/A	N/A	N/A	6.500	102.222	102.081	102.022	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.047	100.926	100.847	5.250	100.991	100.872	100.619
4.750	N/A	N/A	N/A	6.625	102.448	102.268	102.248	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.337	101.216	101.137	5.375	101.281	101.102	100.909
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.472	95.272	95.272	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.305	96.105	96.105
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.008	95.808	95.808	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.726	96.526	96.526
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.420	96.220	96.220	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.176	96.976	96.976
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.741	96.541	96.541	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.634	97.434	97.434
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.020	96.820	96.820	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.036	97.836	97.836
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.164	96.964	96.964	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.291	98.091	98.091
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.264	97.064	97.064	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.391	98.191	98.191
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.871	97.671	97.671	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.736	98.536	98.536
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.474	97.274	97.274	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.751	98.551	98.551
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.717	97.517	97.517	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.024	98.824	98.824
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.934	97.734	97.734	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.346	99.146	99.146
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.259	98.059	98.059	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.953	99.753	99.753
3.																							



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.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

Release Time: 2:45 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
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 -0.028 . 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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

Release Time: 2:45 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
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 -0.028 . 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.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

Release Time: 2:45 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
4.625	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 **-0.028**. 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.



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.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

Release Time: 2:45 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
4.625	98.086	97.986	97.886	3.500	92.676	92.576	92.476	3.125	94.546	94.446	94.346	4.625	96.804	96.704	96.604	3.125	#N/A	#N/A	#N/A
4.750	98.342	98.242	98.142	3.625	93.444	93.344	93.244	3.250	95.101	95.001	94.901	4.750	97.217	97.117	97.017	3.250	92.979	92.879	92.779
4.875	98.861	98.761	98.661	3.750	94.140	94.040	93.940	3.375	95.624	95.524	95.424	4.875	97.736	97.636	97.536	3.375	93.540	93.440	93.340
4.990	99.209	99.109	99.009	3.875	94.748	94.648	94.548	3.500	96.138	96.038	95.938	4.990	97.953	97.853	97.753	3.500	94.135	94.035	93.935
5.000	99.309	99.209	99.109	3.990	95.511	95.411	95.311	3.625	96.639	96.539	96.439	5.000	98.053	97.953	97.853	3.625	94.818	94.718	94.618
5.125	99.672	99.572	99.472	4.000	95.611	95.511	95.411	3.750	97.086	96.986	96.886	5.125	98.338	98.238	98.138	3.750	95.273	95.173	95.073
5.250	99.771	99.671	99.571	4.125	96.874	96.774	96.674	3.875	97.534	97.434	97.334	5.250	98.411	98.311	98.211	3.875	95.801	95.701	95.601
5.375	100.203	100.103	100.003	4.250	97.536	97.436	97.336	3.990	97.840	97.740	97.640	5.375	98.902	98.802	98.702	3.990	96.238	96.138	96.038
5.500	100.569	100.469	100.369	4.375	98.078	97.978	97.878	4.000	97.940	97.840	97.740	5.500	99.284	99.184	99.084	4.000	96.338	96.238	96.138
5.625	100.890	100.790	100.690	4.500	98.700	98.600	98.500	4.125	98.459	98.359	98.259	5.625	99.616	99.516	99.416	4.125	97.365	97.265	97.165
5.750	100.996	100.890	100.796	4.625	99.227	99.127	99.027	4.250	98.926	98.826	98.726	5.750	99.882	99.776	99.682	4.250	97.849	97.749	97.649
5.875	101.327	101.221	101.127	4.750	99.740	99.640	99.540	4.375	99.291	99.191	99.091	5.875	100.311	100.205	100.111	4.375	98.217	98.117	98.017
5.990	101.471	101.366	101.271	4.875	100.232	100.132	100.032	4.500	99.616	99.516	99.416	5.990	100.456	100.351	100.256	4.500	98.546	98.446	98.346
6.000	101.571	101.466	101.371	4.990	100.450	100.350	100.250	4.625	99.588	99.488	99.388	6.000	100.556	100.451	100.356	4.625	98.987	98.887	98.787
6.125	101.761	101.656	101.561	5.000	100.550	100.450	100.350	4.750	100.003	99.903	99.803	6.125	100.745	100.640	100.545	4.750	98.981	98.881	98.781
6.250	101.405	101.224	100.777	5.125	100.348	100.248	100.148	4.875	100.433	100.333	100.233	6.250	99.034	98.853	98.406	4.875	99.654	99.554	99.454
6.375	101.671	101.492	101.045	5.250	100.769	100.669	100.569	4.990	100.594	100.494	100.394	6.375	99.319	99.140	98.693	4.990	99.814	99.714	99.614
6.500	101.890	101.721	101.373	5.375	101.097	100.997	100.897	5.000	100.694	100.594	100.494	6.500	99.703	99.534	99.186	5.000	99.914	99.814	99.714
6.625	102.221	102.082	101.734	5.500	101.453	101.353	101.253	5.125	100.515	100.415	100.315	6.625	100.068	99.929	99.581	5.125	100.272	100.172	100.072

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 -0.028 . 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@afrownline.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

Release Time: 2:45 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
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
8.990	101.675	101.550	101.425
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
9.990	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	
8.990	101.425	101.300	101.175	
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	
9.990	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	
8.990	101.175	101.050	100.925	
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	
9.990	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+	0.750	0.750	0.500	0.500	0.500	0.375	0.000	-1.500	N/A
FICO 740 - 759	0.750	0.750	0.500	0.500	0.500	0.250	0.000	-1.750	N/A
FICO 720 - 739	0.375	0.375	0.125	0.125	0.000	0.000	-0.250	-2.250	N/A
FICO 700 - 719	0.375	0.375	0.125	0.000	-0.250	-0.250	-0.500	-3.000	N/A
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.750	N/A
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	N/A
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-3.750	N/A
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.750	N/A
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	N/A
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	N/A
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	N/A
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	N/A
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.500	N/A
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	-2.500	NA	N/A
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.750	N/A
Interest Only (40 Yr Term)	-1.000	-1.000	-1.000	-1.250	-1.250	-1.500	-1.750	NA	N/A
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-0.250	N/A
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.625	N/A
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	N/A
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	N/A
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	N/A
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	N/A
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	N/A
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	N/A
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 **-0.028**. Locks are accepted on loans in *Registered, Submitted, U/W-Received, U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

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)