

W. Rate Sheet Dated: 4/22/2022

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
4.000	97.806	97.540	97.290	4.000	97.706	97.440	97.190	2.250	90.500	90.350	90.200	3.125	N/A	N/A	N/A
4.125	98.447	98.181	97.931	4.125	98.347	98.081	97.831	2.375	90.817	90.667	90.517	3.250	N/A	N/A	N/A
4.250	98.571	98.421	98.077	4.250	98.471	98.321	97.977	2.500	91.138	90.988	90.838	3.375	N/A	N/A	N/A
4.375	99.186	99.036	98.692	4.375	99.086	98.936	98.592	2.625	91.461	91.311	91.161	3.500	N/A	N/A	N/A
4.500	99.788	99.638	99.294	4.500	99.688	99.538	99.194	2.750	93.620	93.429	93.237	3.625	N/A	N/A	N/A
4.625	100.360	100.210	99.866	4.625	100.260	100.110	99.766	2.875	93.936	93.745	93.554	Margin = 2.250		Index = 1.810	
4.750	100.034	99.884	99.306	4.750	99.934	99.784	99.206	3.000	94.258	94.067	93.875	30 Year OTC			
4.875	100.581	100.431	99.853	4.875	100.481	100.331	99.753	3.125	94.580	94.389	94.198	Rate	30 Day	45 Day	60 Day
5.000	101.088	100.938	100.360	5.000	100.988	100.838	100.260	3.250	95.839	95.531	95.222	4.000	96.714	96.448	96.198
5.125	101.556	101.406	100.828	5.125	101.456	101.306	100.728	3.375	96.152	95.843	95.535	4.125	97.355	97.089	96.839
5.250	100.666	100.516	99.766	5.250	100.566	100.416	99.666	3.500	96.460	96.152	95.843	4.500	98.696	98.321	97.977
5.375	101.113	100.963	100.213	5.375	101.013	100.863	100.113	3.625	96.758	96.449	96.141	4.625	99.268	98.893	98.549
5.500	101.516	101.366	100.616	5.500	101.416	101.266	100.516	3.750	96.973	96.551	96.129	4.750	98.942	98.426	97.848
5.625	101.870	101.720	100.970	5.625	101.770	101.620	100.870	3.875	97.257	96.835	96.413	4.875	99.489	98.973	98.395
5.750	101.609	101.459	100.959	5.750	101.509	101.359	100.859	4.000	97.525	97.103	96.681	5.000	99.996	99.480	98.902
5.875	101.979	101.829	101.329	5.875	101.879	101.729	101.229	4.125	97.770	97.348	96.926	5.125	100.464	99.948	99.370
6.000	102.334	102.184	101.684	6.000	102.234	102.084	101.584	4.250	99.384	99.220	99.056	5.500	100.424	99.674	98.924
6.125	102.682	102.532	102.032	6.125	102.582	102.432	101.932	4.375	99.622	99.458	99.294	5.625	100.778	100.028	99.278
6.250	104.232	104.082	103.582	6.250	101.454	101.304	100.804	4.500	99.835	99.671	99.507	6.250	100.462	100.212	99.962

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	97.606	97.506	97.240	96.990	4.000	97.506	97.406	97.140	96.890	2.250	90.730	90.630	90.480	90.330
4.125	98.247	98.147	97.881	97.631	4.125	98.147	98.047	97.781	97.531	2.375	91.047	90.947	90.797	90.647
4.250	98.371	98.271	98.121	97.777	4.250	98.271	98.171	98.021	97.677	2.500	91.368	91.268	91.118	90.968
4.375	98.986	98.886	98.736	98.392	4.375	98.886	98.786	98.636	98.292	2.625	91.691	91.591	91.441	91.291
4.500	99.588	99.488	99.338	98.994	4.500	99.488	99.388	99.238	98.894	2.750	92.750	92.650	92.459	92.267
4.625	100.160	100.060	99.910	99.566	4.625	100.060	99.960	99.810	99.466	2.875	93.066	92.966	92.775	92.584
4.750	99.834	99.734	99.584	99.006	4.750	99.734	99.634	99.484	98.906	3.000	93.388	93.288	93.097	92.905
4.875	100.381	100.281	100.131	99.553	4.875	100.281	100.181	100.031	99.453	3.125	93.710	93.610	93.419	93.228
5.000	100.888	100.788	100.638	100.060	5.000	100.788	100.688	100.538	99.960	3.250	95.569	95.469	95.161	94.852
5.125	101.356	101.256	101.106	100.528	5.125	101.256	101.156	101.006	100.428	3.375	95.882	95.782	95.473	95.165
5.250	100.466	100.366	100.216	99.466	5.250	100.366	100.266	100.116	99.366	3.500	96.190	96.090	95.782	95.473
5.375	100.913	100.813	100.663	99.913	5.375	100.813	100.713	100.563	99.813	3.625	96.488	96.388	96.079	95.771
5.500	101.316	101.216	101.066	100.316	5.500	101.216	101.116	100.966	100.216	3.750	97.203	97.103	96.681	96.259

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.75-5.125	0.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	93.964	93.698	93.448	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	94.605	94.339	94.089	6.750	100.250	100.000	99.750
5.375	97.453	96.703	95.953	6.250	100.750	100.500	100.000	4.500	95.946	95.571	95.227	30 yr DPA "3.5% DPA; Lender Paid Only"			
5.500	97.050	96.300	95.550					4.625	96.518	96.143	95.799	Rate	30 Day	45 Day	60 Day
5.625	96.696	95.946	95.196					4.750	96.192	95.676	95.098	6.250	99.250	99.000	98.750
5.750	99.081	98.831	98.581					4.875	96.739	96.223	95.645	6.750	100.250	100.000	99.750
5.875	98.711	98.461	98.211					5.000	97.246	96.730	96.152	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
6.000	98.356	98.106	97.856					5.125	97.714	97.198	96.620				
6.125	98.008	97.758	97.508					5.500	97.674	96.924	96.174				
6.250	99.136	98.886	98.636					5.625	98.028	97.278	96.528				
Borrower Paid Comp Only				Lender Paid Only				6.250	97.712	97.462	97.212				

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

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.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/21/2022

W. Rate Sheet Dated: 4/22/2022

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
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	90.269	90.078	89.886	3.500	N/A	N/A	N/A
4.500	97.325	97.175	96.831	4.500	97.325	97.175	96.831	2.875	90.585	90.394	90.202	3.625	N/A	N/A	N/A
4.625	97.897	97.747	97.403	4.625	97.897	97.747	97.403	3.000	90.907	90.716	90.524	Margin = 2.250		Index = 1.810	
4.750	97.572	97.422	96.844	4.750	97.572	97.422	96.844	3.125	91.229	91.038	90.846	30 Year OTC			
4.875	98.119	97.969	97.391	4.875	98.119	97.969	97.391	3.250	92.744	92.435	92.127	Rate	30 Day	45 Day	60 Day
5.000	98.626	98.476	97.898	5.000	98.626	98.476	97.898	3.375	93.057	92.748	92.440	3.250	89.380	89.130	88.880
5.125	99.094	98.944	98.366	5.125	99.094	98.944	98.366	3.500	93.365	93.056	92.748	3.375	90.013	89.763	89.513
5.250	95.828	95.678	94.928	5.250	95.828	95.678	94.928	3.625	93.663	93.354	93.046	3.500	90.656	90.406	90.156
5.375	96.275	96.125	95.375	5.375	96.275	96.125	95.375	3.750	94.378	93.956	93.534	3.625	91.301	91.051	90.801
5.500	96.678	96.528	95.778	5.500	96.678	96.528	95.778	3.875	N/A	N/A	N/A	3.750	93.755	93.489	93.239
5.625	97.032	96.882	96.132	5.625	97.032	96.882	96.132	4.000	N/A	N/A	N/A	3.875	94.388	94.122	93.872
5.750	97.209	97.059	96.559	5.750	97.209	97.059	96.559	4.125	N/A	N/A	N/A	4.000	95.031	94.765	94.515
5.875	97.579	97.429	96.929	5.875	97.579	97.429	96.929	4.250	N/A	N/A	N/A	4.125	95.672	95.406	95.156
6.000	97.934	97.784	97.284	6.000	#N/A	N/A	.500	4.375	N/A	N/A	N/A	4.250	96.108	95.733	95.389
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
4.500	97.425	97.325	97.175	96.831	4.500	97.425	97.325	97.175	96.831	2.750	87.150	87.050	86.859	86.667
4.625	97.997	97.897	97.747	97.403	4.625	97.997	97.897	97.747	97.403	2.875	87.466	87.366	87.175	86.983
4.750	97.672	97.572	97.422	96.844	4.750	97.672	97.572	97.422	96.844	3.000	87.788	87.688	87.497	87.305
4.875	98.219	98.119	97.969	97.391	4.875	98.219	98.119	97.969	97.391	3.125	88.110	88.010	87.819	87.627
5.000	98.726	98.626	98.476	97.898	5.000	98.726	98.626	98.476	97.898	3.250	91.219	91.119	90.810	90.502
5.125	99.194	99.094	98.944	98.366	5.125	99.194	99.094	98.944	98.366	3.375	91.532	91.432	91.123	90.815
5.250	95.928	95.828	95.678	94.928	5.250	95.928	95.828	95.678	94.928	3.500	91.840	91.740	91.431	91.123
5.375	96.375	96.275	96.125	95.375	5.375	96.375	96.275	96.125	95.375	3.625	92.138	92.038	91.729	91.421
5.500	96.778	96.678	96.528	95.778	5.500	96.778	96.678	96.528	95.778	3.750	94.728	94.628	94.206	93.784

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	-0.750
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.750%-4.625%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVIM	-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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
5.375	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
5.500	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
5.625	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
5.750	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
5.875	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
6.000	N/A	N/A	N/A					4.125	N/A	N/A	N/A		30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.125	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
6.250	N/A	N/A	N/A					4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	
Borrower Paid Comp Only				Lender Paid Only				4.500	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.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/21/2022

W. Rate Sheet Dated: 4/22/2022

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	
4.250	96.188	96.065	95.988	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.518	96.345	96.318	2.000	N/A	N/A	N/A	4.250	96.115	95.991	95.872	
4.375	96.776	96.653	96.576	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.162	96.989	96.962	2.125	N/A	N/A	N/A	4.375	96.718	96.584	96.460	
4.500	97.403	97.235	97.203	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.760	97.587	97.560	2.250	N/A	N/A	N/A	4.500	97.390	97.200	97.030	
4.625	98.036	97.868	97.836	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.288	98.115	98.088	2.375	N/A	N/A	N/A	4.625	98.023	97.833	97.663	
4.750	98.652	98.484	98.452	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.808	98.635	98.608	2.500	N/A	N/A	N/A	4.750	98.639	98.449	98.279	
4.875	99.199	99.031	98.999	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.270	99.097	99.070	2.625	N/A	N/A	N/A	4.875	99.186	98.996	98.826	
4.990	99.594	99.426	99.394	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.515	99.342	99.315	2.750	N/A	N/A	N/A	4.990	99.601	99.397	99.221	
5.000	99.694	99.526	99.494	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.615	99.442	99.415	2.875	N/A	N/A	N/A	5.000	99.701	99.497	99.321	
5.125	100.335	100.103	100.064	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.881	99.661	99.628	2.990	N/A	N/A	N/A	5.125	100.350	100.094	99.830	
5.250	100.900	100.668	100.629	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.359	100.127	100.088	3.000	N/A	N/A	N/A	5.250	100.916	100.660	100.396	
5.375	101.248	101.016	100.977	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.638	100.406	100.367	3.125	N/A	N/A	N/A	5.375	101.263	101.007	100.743	
5.500	101.565	101.333	101.294	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.839	100.607	100.568	3.250	N/A	N/A	N/A	5.500	101.581	101.325	101.061	
5.625	101.686	101.454	101.415	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.837	100.605	100.566	3.375	N/A	N/A	N/A	5.625	101.701	101.445	101.181	
5.750	102.122	101.880	101.844	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.900	100.658	100.622	3.500	N/A	N/A	N/A	5.750	102.064	101.800	101.509	
5.875	102.489	102.247	102.211	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.207	100.965	100.929	3.625	N/A	N/A	N/A	5.875	102.432	102.168	101.877	
5.990	102.707	102.465	102.429	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.321	101.079	101.043	3.750	N/A	N/A	N/A	5.990	102.650	102.386	102.095	
6.000	102.807	102.565	102.529	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.421	101.179	101.143	3.875	N/A	N/A	N/A	6.000	102.750	102.486	102.195	
6.125	103.070	102.828	102.792	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.541	101.299	101.263	3.990	N/A	N/A	N/A	6.125	103.013	102.749	102.458	
6.250	102.606	102.366	102.342	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.104	100.864	100.840	4.000	N/A	N/A	N/A	6.250	102.613	102.364	102.096	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.250	97.409	97.261	97.209	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.111	95.011	94.911	3.250	95.012	94.910	94.809
2.875	N/A	N/A	N/A	N/A	4.375	97.947	97.799	97.747	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	95.875	95.775	95.675	3.375	95.777	95.676	95.574
2.990	N/A	N/A	N/A	N/A	4.500	98.366	98.218	98.166	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.410	96.299	96.210	3.500	96.299	96.159	96.031
3.000	N/A	N/A	N/A	N/A	4.625	98.926	98.738	98.721	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.063	96.944	96.863	3.625	96.944	96.780	96.626
3.125	N/A	N/A	N/A	N/A	4.750	99.464	99.276	99.259	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.630	97.511	97.430	3.750	97.510	97.346	97.183
3.250	N/A	N/A	N/A	N/A	4.875	99.965	99.777	99.760	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.208	98.089	98.008	3.875	98.088	97.924	97.761
3.375	N/A	N/A	N/A	N/A	4.990	100.290	100.102	100.085	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.687	98.568	98.487	3.990	98.567	98.403	98.240
3.500	N/A	N/A	N/A	N/A	5.000	100.390	100.202	100.185	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.787	98.668	98.587	4.000	98.667	98.503	98.340
3.625	N/A	N/A	N/A	N/A	5.125	100.665	100.475	100.457	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.316	99.197	99.116	4.125	99.197	99.033	98.870
3.750	N/A	N/A	N/A	N/A	5.250	101.144	100.902	100.858	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.740	99.597	99.506	4.250	99.597	99.363	99.121
3.875	N/A	N/A	N/A	N/A	5.375	101.401	101.159	101.115	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.122	99.979	99.888	4.375	99.979	99.745	99.503
3.990	N/A	N/A	N/A	N/A	5.500	101.665	101.423	101.379	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.251	100.108	100.017	4.500	100.109	99.875	99.633
4.000	N/A	N/A	N/A	N/A	5.625	101.761	101.519	101.475	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.515	100.372	100.281	4.625	100.373	100.139	99.897
4.125	N/A	N/A	N/A	N/A	5.750	101.959	101.727	101.695	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.619	100.433	100.385	4.750	100.516	100.250	99.993
4.250	N/A	N/A	N/A	N/A	5.875	102.275	102.043	102.011	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.644	100.458	100.410	4.875	100.542	100.276	100.019
4.375	N/A	N/A	N/A	N/A	5.990	102.423	102.191	102.159	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.693	100.507	100.459	4.990	100.590	100.324	100.067
4.500	N/A	N/A	N/A	N/A	6.000	102.523	102.291	102.259	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.793	100.607	100.559	5.000	100.690	100.424	100.167
4.625	N/A	N/A	N/A	N/A	6.125	102.736	102.504	102.472	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.890	100.704	100.656	5.125	100.787	100.521	100.264
4.750	N/A	N/A	N/A	N/A	6.250	102.341	102.110	102.092	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.525	100.307	100.259	5.250	100.333	100.052	99.784
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	95.040	94.840	94.840	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.372	96.172	96.172
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.878	95.678	95.678	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.888	96.688	96.688
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.453	96.253	96.253	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.346	97.146	97.146
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.905	96.705	96.705	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.960	97.760	97.760
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.299	97.099	97.099	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.537	98.337	98.337
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.701	97.501	97.501	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.374	99.174	99.174
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.003	97.803	97.803	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.864	99.664	99.664
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.103	97.903	97.903	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.964	99.764	99.764
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.474	98.274	98.274	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.486	100.286	100.286
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.339	98.139	98.089	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.887	99.687	99.637
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.606	98.406	98.356	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.163	99.963	99.913
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.694	98.494	98.444</												



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.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/21/2022

W. Rate Sheet Dated: 4/22/2022

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
4.250	96.188	96.065	95.988	4.250	96.518	96.345	96.318	4.250	97.409	97.261	97.209	3.250	95.111	95.011	94.911	3.250	95.040	94.840	94.840
4.375	96.776	96.653	96.576	4.375	97.162	96.989	96.962	4.375	97.947	97.799	97.747	3.375	95.875	95.775	95.675	3.375	95.878	95.678	95.678
4.500	97.403	97.235	97.203	4.500	97.760	97.587	97.560	4.500	98.366	98.218	98.166	3.500	96.410	96.299	96.210	3.500	96.453	96.253	96.253
4.625	98.036	97.868	97.836	4.625	98.288	98.115	98.088	4.625	98.926	98.738	98.721	3.625	97.063	96.944	96.863	3.625	96.905	96.705	96.705
4.750	98.652	98.484	98.452	4.750	98.808	98.635	98.608	4.750	99.464	99.276	99.259	3.750	97.630	97.511	97.430	3.750	97.299	97.099	97.099
4.875	99.199	99.031	98.999	4.875	99.270	99.097	99.070	4.875	99.965	99.777	99.760	3.875	98.208	98.089	98.008	3.875	97.701	97.501	97.501
4.990	99.594	99.426	99.394	4.990	99.515	99.342	99.315	4.990	100.290	100.102	100.085	3.990	98.687	98.568	98.487	3.990	98.003	97.803	97.803
5.000	99.694	99.526	99.494	5.000	99.615	99.442	99.415	5.000	100.390	100.202	100.185	4.000	98.787	98.668	98.587	4.000	98.103	97.903	97.903
5.125	100.335	100.103	100.064	5.125	99.881	99.661	99.628	5.125	100.665	100.475	100.457	4.125	99.316	99.197	99.116	4.125	98.474	98.274	98.274
5.250	100.900	100.668	100.629	5.250	100.359	100.127	100.088	5.250	101.144	100.902	100.858	4.250	99.740	99.597	99.506	4.250	98.339	98.139	98.089
5.375	101.248	101.016	100.977	5.375	100.638	100.406	100.367	5.375	101.401	101.159	101.115	4.375	100.122	99.979	99.888	4.375	98.606	98.406	98.356
5.500	101.565	101.333	101.294	5.500	100.839	100.607	100.568	5.500	101.665	101.423	101.379	4.500	100.251	100.108	100.017	4.500	98.694	98.494	98.444
5.625	101.686	101.454	101.415	5.625	100.837	100.605	100.566	5.625	101.761	101.519	101.475	4.625	100.515	100.372	100.281	4.625	98.905	98.705	98.655
5.750	102.122	101.880	101.844	5.750	100.900	100.658	100.622	5.750	101.959	101.727	101.695	4.750	100.619	100.433	100.385	4.750	99.123	98.923	98.873
5.875	102.489	102.247	102.211	5.875	101.207	100.965	100.929	5.875	102.275	102.043	102.011	4.875	100.644	100.458	100.410	4.875	99.135	98.935	98.885
5.990	102.707	102.465	102.429	5.990	101.321	101.079	101.043	5.990	102.423	102.191	102.159	4.990	100.693	100.507	100.459	4.990	99.133	98.933	98.883
6.000	102.807	102.565	102.529	6.000	101.421	101.179	101.143	6.000	102.523	102.291	102.259	5.000	100.793	100.607	100.559	5.000	99.233	99.033	98.983
6.125	103.070	102.828	102.792	6.125	101.541	101.299	101.263	6.125	102.736	102.504	102.472	5.125	100.890	100.704	100.656	5.125	99.290	99.090	99.040
6.250	102.606	102.366	102.342	6.250	101.104	100.864	100.840	6.250	102.341	102.110	102.092	5.250	100.525	100.307	100.259	5.250	98.599	98.381	98.333

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

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

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

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

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



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

30 Day Lock Exp.: 5/23/2022
45 Day Lock Exp.: 6/6/2022
60 Day Lock Exp.: 6/21/2022

W. Rate Sheet Dated: 4/22/2022

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
4.000	94.876	94.776	94.676	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	92.726	92.626	92.526	2.750	N/A	N/A	N/A	4.000	.469	.569	.669
4.125	95.578	95.478	95.378	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.428	93.328	93.228	2.875	N/A	N/A	N/A	4.125	.469	.569	.669
4.250	96.302	96.202	96.102	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	94.152	94.052	93.952	2.990	N/A	N/A	N/A	4.250	.469	.569	.669
4.375	97.023	96.897	96.789	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	94.873	94.747	94.639	3.000	N/A	N/A	N/A	4.375	.469	.595	.703
4.500	97.584	97.459	97.348	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	95.434	95.309	95.198	3.125	N/A	N/A	N/A	4.500	.493	.618	.729
4.625	98.018	97.893	97.774	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	95.868	95.743	95.624	3.250	N/A	N/A	N/A	4.625	.517	.642	.761
4.750	98.633	98.508	98.385	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	96.483	96.358	96.235	3.375	N/A	N/A	N/A	4.750	.542	.667	.790
4.875	99.255	99.120	98.923	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	97.105	96.970	96.773	3.500	N/A	N/A	N/A	4.875	.566	.701	.898
4.990	99.702	99.567	99.276	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	97.552	97.417	97.126	3.625	N/A	N/A	N/A	4.990	.683	.818	1.109
5.000	99.802	99.667	99.376	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	97.652	97.517	97.226	3.750	N/A	N/A	N/A	5.000	.583	.718	1.009
5.125	100.134	100.000	99.611	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	97.984	97.850	97.461	3.875	N/A	N/A	N/A	5.125	.598	.732	1.121
5.250	100.697	100.562	100.456	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.547	98.412	98.306	3.990	N/A	N/A	N/A	5.250	.615	.750	.856
5.375	101.034	100.899	100.657	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	98.884	98.749	98.507	4.000	N/A	N/A	N/A	5.375	.632	.767	1.009
5.500	101.342	101.207	101.019	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.192	99.057	98.869	4.125	N/A	N/A	N/A	5.500	.711	.846	1.034
5.625	101.576	101.476	101.376	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.426	99.326	99.226	4.250	N/A	N/A	N/A	5.625	.774	.874	.974
5.750	102.118	102.018	101.918	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.968	99.868	99.768	4.375	N/A	N/A	N/A	5.750	.819	.919	1.019
5.875	102.415	102.315	102.215	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	100.265	100.165	100.065	4.500	N/A	N/A	N/A	5.875	.879	.979	1.079
5.990	102.593	102.493	102.393	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	100.443	100.343	100.243	4.625	N/A	N/A	N/A	5.990	1.039	1.139	1.239
6.000	102.693	102.593	102.493	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	100.543	100.443	100.343	4.750	N/A	N/A	N/A	6.000	.939	1.039	1.139
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	96.223	96.123	95.949	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.168	94.068	93.968	3.000	.954	1.054	1.154
2.875	N/A	N/A	N/A	4.125	96.916	96.816	96.639	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.525	94.425	94.316	3.125	.954	1.054	1.163
2.990	N/A	N/A	N/A	4.250	97.403	97.303	97.124	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.101	95.001	94.888	3.250	.954	1.054	1.167
3.000	N/A	N/A	N/A	4.375	97.923	97.823	97.641	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.837	95.737	95.620	3.375	.706	.806	.923
3.125	N/A	N/A	N/A	4.500	98.409	98.292	98.075	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.441	96.341	96.165	3.500	.706	.806	.982
3.250	N/A	N/A	N/A	4.625	98.920	98.804	98.577	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.019	96.919	96.733	3.625	.715	.815	1.001
3.375	N/A	N/A	N/A	4.750	99.341	99.225	98.994	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.482	97.382	97.191	3.750	.726	.826	1.017
3.500	N/A	N/A	N/A	4.875	99.820	99.704	99.467	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.917	97.817	97.622	3.875	.737	.837	1.032
3.625	N/A	N/A	N/A	4.990	99.998	99.882	99.645	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.230	98.130	97.935	3.990	.847	.947	1.142
3.750	N/A	N/A	N/A	5.000	100.098	99.982	99.745	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.330	98.230	98.035	4.000	.747	.847	1.042
3.875	N/A	N/A	N/A	5.125	100.751	100.616	100.313	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.806	98.706	98.511	4.125	.749	.849	1.079
3.990	N/A	N/A	N/A	5.250	101.304	101.169	100.662	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.295	99.195	98.963	4.250	.751	.851	1.283
4.000	N/A	N/A	N/A	5.375	101.541	101.406	100.898	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.775	99.675	99.241	4.375	.751	.851	1.285
4.125	N/A	N/A	N/A	5.500	101.810	101.675	101.165	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.130	100.030	99.993	4.500	.751	.851	1.288
4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.417	100.301	100.177	4.625	.786	.886	1.026
4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.864	100.748	100.622	4.750	.822	.938	1.064
4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	101.180	101.064	100.939	4.875	.846	.962	1.087
4.625	N/A	N/A	N/A	5.990	.100	.100	.100	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	101.452	101.336	101.210	4.990	.965	1.081	1.207
4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	101.552	101.436	101.310	5.000	.865	.981	1.107
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	91.968	91.868	91.768	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	92.325	92.225	92.116	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	92.901	92.801	92.688	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	93.637	93.537	93.420	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	94.241	94.141	93.965	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	94.819	94.719	94.533	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	95.282	95.182	94.991	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	95.717	95.617	95.422	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	96.030	95.930	95.735	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.130	96.030	95.835	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	96.606	96.506	96.307	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.095	96.995	96.793	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	97.575	97.475	97.041	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	97.930	97.830	97.393	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.217	98.101	97.977	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.664	98.548	98.422	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	98.980	98.864	98.739	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A				
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.252	99.136	99.010	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A				
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.352	99.236	99.110	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.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/21/2022

W. Rate Sheet Dated: 4/22/2022

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
4.000	94.876	94.776	94.676	4.000	92.726	92.626	92.526	3.500	93.021	92.921	92.772	3.000	94.168	94.068	93.968	3.000	91.968	91.868	91.768
4.125	95.578	95.478	95.378	4.125	93.428	93.328	93.228	3.625	93.776	93.676	93.522	3.125	94.525	94.425	94.316	3.125	92.325	92.225	92.116
4.250	96.302	96.202	96.102	4.250	94.152	94.052	93.952	3.750	94.826	94.726	94.570	3.250	95.101	95.001	94.888	3.250	92.901	92.801	92.688
4.375	97.023	96.897	96.789	4.375	94.873	94.747	94.639	3.875	95.506	95.406	95.238	3.375	95.837	95.737	95.620	3.375	93.637	93.537	93.420
4.500	97.584	97.459	97.348	4.500	95.434	95.309	95.198	3.990	96.123	96.023	95.849	3.500	96.441	96.341	96.165	3.500	94.241	94.141	93.965
4.625	98.018	97.893	97.774	4.625	95.868	95.743	95.624	4.000	96.223	96.123	95.949	3.625	97.019	96.919	96.733	3.625	94.819	94.719	94.533
4.750	98.633	98.508	98.385	4.750	96.483	96.358	96.235	4.125	96.916	96.816	96.639	3.750	97.482	97.382	97.191	3.750	95.282	95.182	94.991
4.875	99.255	99.120	98.923	4.875	97.105	96.970	96.773	4.250	97.403	97.303	97.124	3.875	97.917	97.817	97.622	3.875	95.717	95.617	95.422
4.990	99.702	99.567	99.276	4.990	97.552	97.417	97.126	4.375	97.923	97.823	97.641	3.990	98.230	98.130	97.935	3.990	96.030	95.930	95.735
5.000	99.802	99.667	99.376	5.000	97.652	97.517	97.226	4.500	98.409	98.292	98.075	4.000	98.330	98.230	98.035	4.000	96.130	96.030	95.835
5.125	100.134	100.000	99.611	5.125	97.984	97.850	97.461	4.625	98.920	98.804	98.577	4.125	98.806	98.706	98.276	4.125	96.606	96.506	96.076
5.250	100.697	100.562	100.456	5.250	98.547	98.412	98.306	4.750	99.341	99.225	98.994	4.250	99.295	99.195	98.763	4.250	97.095	96.995	96.563
5.375	101.034	100.899	100.657	5.375	98.884	98.749	98.507	4.875	99.820	99.704	99.467	4.375	99.775	99.675	99.241	4.375	97.575	97.475	97.041
5.500	101.342	101.207	101.019	5.500	99.192	99.057	98.869	4.990	99.998	99.882	99.645	4.500	100.130	100.030	99.593	4.500	97.930	97.830	97.393
5.625	101.576	101.476	101.376	5.625	99.426	99.326	99.226	5.000	100.098	99.982	99.745	4.625	100.417	100.301	100.177	4.625	98.217	98.101	97.977
5.750	102.118	102.018	101.918	5.750	99.968	99.868	99.768	5.125	100.751	100.616	100.113	4.750	100.864	100.748	100.622	4.750	98.664	98.548	98.422
5.875	102.415	102.315	102.215	5.875	100.265	100.165	100.065	5.250	101.304	101.169	100.662	4.875	101.180	101.064	100.939	4.875	98.980	98.864	98.739
5.990	102.593	102.493	102.393	5.990	100.443	100.343	100.243	5.375	101.541	101.406	100.898	4.990	101.452	101.336	101.210	4.990	99.252	99.136	99.010
6.000	102.693	102.593	102.493	6.000	100.543	100.443	100.343	5.500	101.810	101.675	101.165	5.000	101.552	101.436	101.310	5.000	99.352	99.236	99.110

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/21/2022

W. Rate Sheet Dated: 4/22/2022

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
4.250	0.000	0.625	0.375	0.375	0.375	0.125	0.000
4.375	0.000	0.750	0.500	0.500	0.375	0.250	0.000
4.500	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.625	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.750	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.875	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.990	0.000	0.750	0.625	0.500	0.500	0.375	0.000
5.000	0.000	0.875	0.625	0.500	0.500	0.375	0.000
5.125	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.250	0.000	1.000	0.875	0.625	0.625	0.375	0.000
5.375	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.500	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.625	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.750	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.875	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.990	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.000	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.125	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.250	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.375	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.500	0.750	0.500	0.625	0.500	0.375	0.125	0.125
4.625	0.750	0.500	0.500	0.500	0.250	0.250	0.125
4.750	1.125	0.875	0.625	0.500	0.625	0.375	0.125
4.875	1.125	0.875	0.625	0.625	0.500	0.375	0.125
4.990	1.125	0.875	0.625	0.625	0.500	0.375	0.125
5.000	1.000	0.875	0.750	0.625	0.500	0.375	0.250
5.125	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.250	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.375	1.125	0.875	0.625	0.500	0.625	0.375	0.125
5.500	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.625	1.000	0.875	0.625	0.500	0.500	0.375	0.125
5.750	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.875	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.990	0.500	0.375	0.250	0.250	0.250	0.000	0.000
6.000	0.500	0.375	0.250	0.250	0.250	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.500	0.375	0.375	0.250	0.125	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.750	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.875	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.990	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.125	0.500	0.375	0.375	0.375	0.250	0.000	0.000
5.250	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.375	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.500	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.625	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.750	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.875	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.990	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.000	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.125	0.875	0.625	0.625	0.500	0.500	0.000	0.000
6.250	1.250	1.000	0.875	0.625	0.500	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.125	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.250	0.125	0.125	0.000	0.000
4.500	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.750	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.875	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.990	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
6.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	-0.125	0.000	-0.250	0.000	0.000
4.750	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.875	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.990	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.000	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.500	0.125	0.000	0.000	-0.125	0.000	0.000	0.000
3.625	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.750	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.125	0.250	0.125	0.000	0.000	0.000	0.000	0.000
4.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.250	0.125	0.125
4.750	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.875	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.990	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
5.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only and



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.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/21/2022

W. Rate Sheet Dated: 4/22/2022

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
4.000	94.876	94.776	94.676	4.000	96.223	96.123	95.949	3.000	94.168	94.068	93.968	4.000	93.126	93.026	92.926	3.000	92.418	92.318	92.218
4.125	95.578	95.478	95.378	4.125	96.916	96.816	96.639	3.125	94.525	94.425	94.316	4.125	93.828	93.728	93.628	3.125	92.775	92.675	92.566
4.250	96.302	96.202	96.102	4.250	97.403	97.303	97.124	3.250	95.101	95.001	94.888	4.250	94.552	94.452	94.352	3.250	93.351	93.251	93.138
4.375	97.023	96.897	96.789	4.375	97.923	97.823	97.641	3.375	95.837	95.737	95.620	4.375	95.273	95.147	95.039	3.375	94.087	93.987	93.870
4.500	97.584	97.459	97.348	4.500	98.409	98.292	98.075	3.500	96.441	96.341	96.165	4.500	95.834	95.709	95.598	3.500	94.691	94.591	94.415
4.625	98.018	97.893	97.774	4.625	98.920	98.804	98.577	3.625	97.019	96.919	96.733	4.625	96.268	96.143	96.024	3.625	95.269	95.169	94.983
4.750	98.633	98.508	98.385	4.750	99.341	99.225	98.994	3.750	97.482	97.382	97.191	4.750	96.883	96.758	96.635	3.750	95.732	95.632	95.441
4.875	99.255	99.120	98.923	4.875	99.820	99.704	99.467	3.875	97.917	97.817	97.622	4.875	97.505	97.370	97.173	3.875	96.167	96.067	95.872
4.990	99.702	99.567	99.276	4.990	99.998	99.882	99.645	3.990	98.230	98.130	97.935	4.990	97.952	97.817	97.526	3.990	96.480	96.380	96.185
5.000	99.802	99.667	99.376	5.000	100.098	99.982	99.745	4.000	98.330	98.230	98.035	5.000	98.052	97.917	97.626	4.000	96.580	96.480	96.285
5.125	100.134	100.000	99.611	5.125	100.751	100.616	100.113	4.125	98.806	98.706	98.276	5.125	98.384	98.250	97.861	4.125	97.056	96.956	96.526
5.250	100.697	100.562	100.456	5.250	101.304	101.169	100.662	4.250	99.295	99.195	98.763	5.250	98.947	98.812	98.706	4.250	97.545	97.445	97.013
5.375	101.034	100.899	100.657	5.375	101.541	101.406	100.898	4.375	99.775	99.675	99.241	5.375	99.284	99.149	98.907	4.375	98.025	97.925	97.491
5.500	101.342	101.207	101.019	5.500	101.810	101.675	101.165	4.500	100.130	100.030	99.593	5.500	99.592	99.457	99.269	4.500	98.380	98.280	97.843
5.625	101.576	101.476	101.376	5.625	102.119	101.984	101.472	4.625	100.417	100.301	100.177	5.625	99.826	99.726	99.626	4.625	98.667	98.551	98.427
5.750	102.118	102.018	101.918	5.750	102.219	102.119	102.019	4.750	100.864	100.748	100.622	5.750	100.368	100.268	100.168	4.750	99.114	98.998	98.872
5.875	102.437	102.337	102.237	5.875	102.553	102.453	102.353	4.875	101.180	101.064	100.939	5.875	100.687	100.587	100.487	4.875	99.430	99.314	99.189
5.990	102.638	102.538	102.438	5.990	102.713	102.613	102.513	4.990	101.452	101.336	101.210	5.990	100.888	100.788	100.688	4.990	99.702	99.586	99.460
6.000	102.738	102.638	102.538	6.000	102.813	102.713	102.613	5.000	101.552	101.436	101.310	6.000	100.988	100.888	100.788	5.000	99.802	99.686	99.560

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			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/21/2022

W. Rate Sheet Dated: 4/22/2022

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

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

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

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



AFR Loan Center

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Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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5/23/2022

6/6/2022

6/21/2022

W. Rate Sheet Dated: 4/22/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.800	
NOO without PPP*			99.800	
Rate	30 Day	45 Day	60 Day	
5.250	95.675	95.550	95.425	
5.375	96.175	96.050	95.925	
5.500	96.425	96.300	96.175	
5.625	97.175	97.050	96.925	
5.750	97.675	97.550	97.425	
5.875	98.050	97.925	97.800	
5.990	98.375	98.250	98.125	
6.125	99.050	98.925	98.800	
6.250	99.300	99.175	99.050	
6.375	99.550	99.425	99.300	
6.500	99.800	99.675	99.550	
6.625	100.550	100.425	100.300	
6.750	100.800	100.675	100.550	
6.875	101.050	100.925	100.800	
6.990	101.530	101.405	101.280	
7.125	101.675	101.550	101.425	
7.250	101.800	101.675	101.550	
7.375	101.925	101.800	101.675	
7.500	102.050	101.925	101.800	
7.625	102.175	102.050	101.925	
7.750	102.300	102.175	102.050	
7.875	102.425	102.300	102.175	
7.990	102.530	102.405	102.280	
8.125	102.675	102.550	102.425	
8.250	102.800	102.675	102.550	
8.375	102.925	102.800	102.675	
8.500	103.050	102.925	102.800	
8.625	103.175	103.050	102.925	
8.750	103.300	103.175	103.050	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*				99.800
NOO without PPP*				99.800
Rate	30 Day	45 Day	60 Day	
5.250	95.425	95.300	95.175	
5.375	95.925	95.800	95.675	
5.500	96.175	96.050	95.925	
5.625	96.925	96.800	96.675	
5.750	97.425	97.300	97.175	
5.875	97.800	97.675	97.550	
5.990	98.125	98.000	97.875	
6.125	98.800	98.675	98.550	
6.250	99.050	98.925	98.800	
6.375	99.300	99.175	99.050	
6.500	99.550	99.425	99.300	
6.625	100.300	100.175	100.050	
6.750	100.550	100.425	100.300	
6.875	100.800	100.675	100.550	
6.990	101.280	101.155	101.030	
7.125	101.425	101.300	101.175	
7.250	101.550	101.425	101.300	
7.375	101.675	101.550	101.425	
7.500	101.800	101.675	101.550	
7.625	101.925	101.800	101.675	
7.750	102.050	101.925	101.800	
7.875	102.175	102.050	101.925	
7.990	102.280	102.155	102.030	
8.125	102.425	102.300	102.175	
8.250	102.550	102.425	102.300	
8.375	102.675	102.550	102.425	
8.500	102.800	102.675	102.550	
8.625	102.925	102.800	102.675	
8.750	103.050	102.925	102.800	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*				99.800
NOO without PPP*				99.800
Rate	30 Day	45 Day	60 Day	
5.250	95.175	95.050	94.925	
5.375	95.675	95.550	95.425	
5.500	95.925	95.800	95.675	
5.625	96.675	96.550	96.425	
5.750	97.175	97.050	96.925	
5.875	97.550	97.425	97.300	
5.990	97.875	97.750	97.625	
6.125	98.550	98.425	98.300	
6.250	98.800	98.675	98.550	
6.375	99.050	98.925	98.800	
6.500	99.300	99.175	99.050	
6.625	100.050	99.925	99.800	
6.750	100.300	100.175	100.050	
6.875	100.550	100.425	100.300	
6.990	101.030	100.905	100.780	
7.125	101.175	101.050	100.925	
7.250	101.300	101.175	101.050	
7.375	101.425	101.300	101.175	
7.500	101.550	101.425	101.300	
7.625	101.675	101.550	101.425	
7.750	101.800	101.675	101.550	
7.875	101.925	101.800	101.675	
7.990	102.030	101.905	101.780	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	102.425	102.300	102.175	
8.500	102.550	102.425	102.300	
8.625	102.675	102.550	102.425	
8.750	102.800	102.675	102.550	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006

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