



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.: 5/25/2022

45 Day Lock Exp.: 6/9/2022

60 Day Lock Exp.: 6/24/2022

W. Rate Sheet Dated: 4/25/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.696	98.431	98.196	4.000	98.596	98.331	98.096	2.875	94.651	94.472	94.292	3.125	N/A	N/A	N/A
4.125	99.337	99.072	98.837	4.125	99.237	98.972	98.737	3.000	94.973	94.793	94.613	3.250	N/A	N/A	N/A
4.250	99.367	99.217	98.921	4.250	99.267	99.117	98.821	3.125	95.295	95.116	94.936	3.375	N/A	N/A	N/A
4.375	99.982	99.832	99.536	4.375	99.882	99.732	99.436	3.250	96.520	96.219	95.918	3.500	N/A	N/A	N/A
4.500	100.584	100.434	100.138	4.500	100.484	100.334	100.038	3.375	96.835	96.535	96.234	3.625	N/A	N/A	N/A
4.625	101.156	101.006	100.710	4.625	101.056	100.906	100.610	3.500	97.150	96.850	96.549	Margin = 2.250		Index = 1.810	
4.750	100.659	100.509	99.962	4.750	100.559	100.409	99.862	3.625	97.457	97.156	96.855	30 Year OTC			
4.875	101.206	101.056	100.509	4.875	101.106	100.956	100.409	3.750	97.668	97.261	96.855	Rate	30 Day	45 Day	60 Day
5.000	101.713	101.563	101.016	5.000	101.613	101.463	100.916	3.875	97.961	97.554	97.148	5.000	100.621	100.090	99.543
5.125	102.181	102.031	101.484	5.125	102.081	101.931	101.384	4.000	98.242	97.835	97.429	5.125	101.089	100.558	100.011
5.250	100.947	100.797	100.047	5.250	100.847	100.697	99.947	4.125	98.503	98.096	97.690	5.250	99.855	99.105	98.355
5.375	101.394	101.244	100.494	5.375	101.294	101.144	100.394	4.250	99.476	99.265	99.054	5.375	100.302	99.552	98.802
5.500	101.797	101.647	100.897	5.500	101.697	101.547	100.797	4.375	99.726	99.515	99.304	5.500	100.705	99.955	99.205
5.625	102.151	102.001	101.251	5.625	102.051	101.901	101.151	4.500	99.955	99.744	99.533	5.625	101.059	100.309	99.559
5.750	101.609	101.459	100.959	5.750	101.509	101.359	100.859	4.625	100.158	99.947	99.736	5.750	100.517	100.017	99.517
5.875	101.979	101.829	101.329	5.875	101.879	101.729	101.229	4.750	99.378	99.228	99.078	5.875	100.887	100.387	99.887
6.000	102.334	102.184	101.684	6.000	102.234	102.084	101.584	4.875	99.577	99.427	99.277	6.000	101.242	100.742	100.242
6.125	102.682	102.532	102.032	6.125	102.582	102.432	101.932	5.000	99.759	99.609	99.459	6.125	101.590	101.090	100.590
6.250	104.232	104.082	103.582	6.250	101.454	101.304	100.804	5.125	99.931	99.781	99.631	6.250	101.890	101.640	101.390

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
4.000	98.496	98.396	98.131	97.896	4.000	98.396	98.296	98.031	97.796	2.875	93.781	93.681	93.502	93.322	
4.125	99.137	99.037	98.772	98.537	4.125	99.037	98.937	98.672	98.437	3.000	94.103	94.003	93.823	93.643	
4.250	99.167	99.067	98.917	98.621	4.250	99.067	98.967	98.817	98.521	3.125	94.425	94.325	94.146	93.966	
4.375	99.782	99.682	99.532	99.236	4.375	99.682	99.582	99.432	99.136	3.250	96.250	96.150	95.849	95.548	
4.500	100.384	100.284	100.134	99.838	4.500	100.284	100.184	100.034	99.738	3.375	96.565	96.465	96.165	95.864	
4.625	100.956	100.856	100.706	100.410	4.625	100.856	100.756	100.606	100.310	3.500	96.880	96.780	96.480	96.179	
4.750	100.459	100.359	100.209	99.662	4.750	100.359	100.259	100.109	99.562	3.625	97.187	97.087	96.786	96.485	
4.875	101.006	100.906	100.756	100.209	4.875	100.906	100.806	100.656	100.109	3.750	97.898	97.798	97.391	96.985	
5.000	101.513	101.413	101.263	100.716	5.000	101.413	101.313	101.163	100.616	3.875	98.191	98.091	97.684	97.278	
5.125	101.981	101.881	101.731	101.184	5.125	101.881	101.781	101.631	101.084	4.000	98.472	98.372	97.965	97.559	
5.250	100.747	100.647	100.497	99.747	5.250	100.647	100.547	100.397	99.647	4.125	98.733	98.633	98.226	97.820	
5.375	101.194	101.094	100.944	100.194	5.375	101.094	100.994	100.844	100.094	4.250	99.006	98.906	98.695	98.484	
5.500	101.597	101.497	101.347	100.597	5.500	101.497	101.397	101.247	100.497	4.375	99.256	99.156	98.945	98.734	

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 >90.000 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 ≤ 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"			
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	5.000	97.871	97.340	96.793	6.250	99.250	99.000	98.750
5.375	97.734	96.984	96.234	6.250	100.750	100.500	100.000	5.125	98.339	97.808	97.261	6.750	100.250	100.000	99.750
5.500	97.331	96.581	95.831					5.250	97.105	96.355	95.605	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.625	96.977	96.227	95.477					5.375	97.552	96.802	96.052	Rate	30 Day	45 Day	60 Day
5.750	99.081	98.831	98.581					5.500	97.955	97.205	96.455	6.250	99.250	99.000	98.750
5.875	98.711	98.461	98.211					5.625	98.309	97.559	96.809	6.750	100.250	100.000	99.750
6.000	98.356	98.106	97.856					5.750	98.137	97.387	96.637	DPA Advantage Adjustment			
6.125	98.008	97.758	97.508					5.875	98.137	97.387	96.637	203(k) / 203(k)s			
6.250	99.136	98.886	98.636					6.000	98.492	97.742	96.992	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.125	98.840	98.340	97.840				
								6.250	99.140	98.890	98.640				

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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/25/2022

45 Day Lock Exp.:

6/9/2022

60 Day Lock Exp.:

6/24/2022

W. Rate Sheet Dated: 4/25/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	90.984	90.804	90.625	3.500	N/A	N/A	N/A
4.500	98.122	97.972	97.675	4.500	98.122	97.972	97.675	2.875	91.300	91.120	90.941	3.625	N/A	N/A	N/A
4.625	98.694	98.544	98.247	4.625	98.694	98.544	98.247	3.000	91.622	91.442	91.263	Margin = 2.250		Index = 1.810	
4.750	98.197	98.047	97.500	4.750	98.197	98.047	97.500	3.125	91.944	91.764	91.585	30 Year OTC			
4.875	98.744	98.594	98.047	4.875	98.744	98.594	98.047	3.250	93.425	93.124	92.823	Rate	30 Day	45 Day	60 Day
5.000	99.251	99.101	98.554	5.000	99.251	99.101	98.554	3.375	93.740	93.439	93.138	4.250	96.905	96.530	96.233
5.125	99.719	99.569	99.022	5.125	99.719	99.569	99.022	3.500	94.055	93.754	93.453	4.375	97.520	97.145	96.848
5.250	99.297	99.147	98.397	5.250	99.297	99.147	98.397	3.625	94.362	94.061	93.760	4.500	98.122	97.747	97.450
5.375	99.744	99.594	98.844	5.375	99.744	99.594	98.844	3.750	95.073	94.667	94.261	4.625	98.694	98.319	98.022
5.500	100.147	99.997	99.247	5.500	100.147	99.997	99.247	3.875	N/A	N/A	N/A	4.750	98.197	97.666	97.119
5.625	100.501	100.351	99.601	5.625	100.501	100.351	99.601	4.000	N/A	N/A	N/A	4.875	98.744	98.213	97.666
5.750	97.209	97.059	96.559	5.750	97.209	97.059	96.559	4.125	N/A	N/A	N/A	5.000	99.251	98.720	98.173
5.875	97.579	97.429	96.929	5.875	97.579	97.429	96.929	4.250	N/A	N/A	N/A	5.125	99.719	99.188	98.641
6.000	97.934	97.784	97.284	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	99.297	98.547	97.797
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
4.500	98.222	98.122	97.972	97.675	4.500	98.222	98.122	97.972	97.675	2.750	87.865	87.765	87.585	87.406
4.625	98.794	98.694	98.544	98.247	4.625	98.794	98.694	98.544	98.247	2.875	88.181	88.081	87.901	87.722
4.750	98.297	98.197	98.047	97.500	4.750	98.297	98.197	98.047	97.500	3.000	88.503	88.403	88.223	88.044
4.875	98.844	98.744	98.594	98.047	4.875	98.844	98.744	98.594	98.047	3.125	88.825	88.725	88.545	88.366
5.000	99.351	99.251	99.101	98.554	5.000	99.351	99.251	99.101	98.554	3.250	91.900	91.800	91.499	91.198
5.125	99.819	99.719	99.569	99.022	5.125	99.819	99.719	99.569	99.022	3.375	92.215	92.115	91.814	91.513
5.250	99.397	99.297	99.147	98.397	5.250	99.397	99.297	99.147	98.397	3.500	92.530	92.430	92.129	91.828
5.375	99.844	99.744	99.594	98.844	5.375	99.844	99.744	99.594	98.844	3.625	92.837	92.737	92.436	92.135
5.500	100.247	100.147	99.997	99.247	5.500	100.247	100.147	99.997	99.247	3.750	95.423	95.323	94.917	94.511

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A					4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.500	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
5.750	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
5.875	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
6.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
6.125	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.250	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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Lockdesk Phone:

Lockdesk Hours:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/25/2022
45 Day Lock Exp.: 6/9/2022
60 Day Lock Exp.: 6/24/2022

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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
4.250	97.101	96.983	96.901	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	97.276	97.112	97.076	2.000	N/A	N/A	N/A	4.250	97.033	96.916	96.807
4.375	97.686	97.568	97.486	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.918	97.754	97.718	2.125	N/A	N/A	N/A	4.375	97.618	97.501	97.392
4.500	98.199	98.080	97.999	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.541	98.377	98.341	2.250	N/A	N/A	N/A	4.500	98.185	98.025	97.905
4.625	98.814	98.656	98.614	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	99.066	98.902	98.866	2.375	N/A	N/A	N/A	4.625	98.810	98.642	98.507
4.750	99.430	99.272	99.230	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.586	99.422	99.386	2.500	N/A	N/A	N/A	4.750	99.426	99.258	99.123
4.875	99.975	99.817	99.775	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	100.046	99.882	99.846	2.625	N/A	N/A	N/A	4.875	99.970	99.802	99.667
4.990	100.361	100.203	100.161	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.283	100.119	100.083	2.750	N/A	N/A	N/A	4.990	100.356	100.188	100.053
5.000	100.461	100.303	100.261	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.383	100.219	100.183	2.875	N/A	N/A	N/A	5.000	100.456	100.288	100.153
5.125	100.929	100.701	100.690	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.508	100.344	100.308	2.990	N/A	N/A	N/A	5.125	100.930	100.681	100.499
5.250	101.495	101.246	101.231	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.954	100.705	100.690	3.000	N/A	N/A	N/A	5.250	101.497	101.248	101.042
5.375	101.842	101.593	101.578	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	101.232	100.983	100.968	3.125	N/A	N/A	N/A	5.375	101.843	101.594	101.388
5.500	102.220	101.971	101.956	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.494	101.245	101.230	3.250	N/A	N/A	N/A	5.500	102.221	101.972	101.766
5.625	102.331	102.078	102.065	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.475	101.226	101.211	3.375	N/A	N/A	N/A	5.625	102.325	102.076	101.870
5.750	102.805	102.541	102.527	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.582	101.318	101.304	3.500	N/A	N/A	N/A	5.750	102.728	102.464	102.221
5.875	103.165	102.901	102.887	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.882	101.618	101.604	3.625	N/A	N/A	N/A	5.875	103.089	102.825	102.582
5.990	103.382	103.118	103.104	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.996	101.732	101.718	3.750	N/A	N/A	N/A	5.990	103.306	103.042	102.799
6.000	103.482	103.218	103.204	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	102.096	101.832	101.818	3.875	N/A	N/A	N/A	6.000	103.406	103.142	102.899
6.125	103.744	103.480	103.466	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	102.215	101.951	101.937	3.990	N/A	N/A	N/A	6.125	103.668	103.404	103.161
6.250	103.441	103.187	103.177	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.939	101.685	101.675	4.000	N/A	N/A	N/A	6.250	103.437	103.188	102.971
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.250	98.270	98.125	98.070	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.777	95.673	95.577	3.250	95.673	95.564	95.458
2.875	N/A	N/A	N/A	4.375	98.808	98.663	98.608	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.537	96.433	96.337	3.375	96.433	96.324	96.218
2.990	N/A	N/A	N/A	4.500	99.251	99.106	99.051	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.997	96.893	96.797	3.500	96.893	96.784	96.678
3.000	N/A	N/A	N/A	4.625	99.701	99.550	99.501	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.646	97.517	97.446	3.625	97.517	97.361	97.232
3.125	N/A	N/A	N/A	4.750	100.238	100.059	100.038	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.222	98.093	98.022	3.750	98.093	97.937	97.786
3.250	N/A	N/A	N/A	4.875	100.739	100.560	100.539	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.801	98.672	98.601	3.875	98.672	98.516	98.365
3.375	N/A	N/A	N/A	4.990	101.054	100.875	100.854	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.274	99.145	99.074	3.990	99.145	98.989	98.838
3.500	N/A	N/A	N/A	5.000	101.154	100.975	100.954	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.374	99.245	99.174	4.000	99.245	99.089	98.938
3.625	N/A	N/A	N/A	5.125	101.420	101.241	101.220	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.892	99.763	99.692	4.125	99.763	99.607	99.456
3.750	N/A	N/A	N/A	5.250	101.737	101.475	101.459	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.223	100.053	99.989	4.250	100.053	99.818	99.572
3.875	N/A	N/A	N/A	5.375	101.995	101.733	101.717	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.601	100.431	100.367	4.375	100.431	100.197	99.951
3.990	N/A	N/A	N/A	5.500	102.319	102.057	102.041	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.728	100.558	100.494	4.500	100.558	100.324	100.078
4.000	N/A	N/A	N/A	5.625	102.415	102.153	102.137	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.032	100.862	100.798	4.625	100.862	100.627	100.375
4.125	N/A	N/A	N/A	5.750	102.675	102.424	102.411	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.343	101.143	101.109	4.750	101.220	100.954	100.702
4.250	N/A	N/A	N/A	5.875	102.989	102.738	102.725	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.360	101.160	101.126	4.875	101.236	100.970	100.718
4.375	N/A	N/A	N/A	5.990	103.137	102.886	102.873	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.387	101.187	101.153	4.990	101.264	100.998	100.746
4.500	N/A	N/A	N/A	6.000	103.237	102.986	102.973	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.487	101.287	101.253	5.000	101.364	101.098	100.846
4.625	N/A	N/A	N/A	6.125	103.453	103.202	103.189	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.580	101.380	101.346	5.125	101.457	101.191	100.939
4.750	N/A	N/A	N/A	6.250	103.225	102.983	102.976	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.435	101.203	101.169	5.250	101.226	100.945	100.685
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	95.663	95.463	95.463	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.253	97.053	97.053
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.454	96.254	96.254	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.765	97.565	97.565
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.028	96.828	96.828	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.225	98.025	98.025
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.488	97.288	97.288	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.774	98.574	98.574
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.892	97.692	97.692	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.232	99.032	99.032
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.294	98.094	98.094	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	100.067	99.867	99.867
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.594	98.394	98.394	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.551	100.351	100.351
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.694	98.494	98.494	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.651	100.451	100.451
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.054	98.854	98.854	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	101.180	100.980	100.980
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.822	98.622	98.572	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.445	100.245	100.195
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.086	98.886	98.836	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.725	100.525	100.475
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.221	99.012	98.971												



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.:

5/25/2022

45 Day Lock Exp.:

6/9/2022

60 Day Lock Exp.:

6/24/2022

W. Rate Sheet Dated: 4/25/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	97.101	96.983	96.901	4.250	97.276	97.112	97.076	4.250	98.270	98.125	98.070	3.250	95.777	95.673	95.577	3.250	95.663	95.463	95.463
4.375	97.686	97.568	97.486	4.375	97.918	97.754	97.718	4.375	98.808	98.663	98.608	3.375	96.537	96.433	96.337	3.375	96.454	96.254	96.254
4.500	98.199	98.080	97.999	4.500	98.541	98.377	98.341	4.500	99.251	99.106	99.051	3.500	96.997	96.893	96.797	3.500	97.028	96.828	96.828
4.625	98.814	98.656	98.614	4.625	99.066	98.902	98.866	4.625	99.701	99.530	99.501	3.625	97.646	97.517	97.446	3.625	97.488	97.288	97.288
4.750	99.430	99.272	99.230	4.750	99.586	99.422	99.386	4.750	100.238	100.059	100.038	3.750	98.222	98.093	98.022	3.750	97.892	97.692	97.692
4.875	99.975	99.817	99.775	4.875	100.046	99.882	99.846	4.875	100.739	100.560	100.539	3.875	98.801	98.672	98.601	3.875	98.294	98.094	98.094
4.990	100.361	100.203	100.161	4.990	100.283	100.119	100.083	4.990	101.054	100.875	100.854	3.990	99.274	99.145	99.074	3.990	98.594	98.394	98.394
5.000	100.461	100.303	100.261	5.000	100.383	100.219	100.183	5.000	101.154	100.975	100.954	4.000	99.374	99.245	99.174	4.000	98.694	98.494	98.494
5.125	100.929	100.701	100.690	5.125	100.508	100.344	100.308	5.125	101.420	101.241	101.220	4.125	99.892	99.763	99.692	4.125	99.054	98.854	98.854
5.250	101.495	101.246	101.231	5.250	100.954	100.705	100.690	5.250	101.737	101.475	101.459	4.250	100.223	100.053	99.989	4.250	98.822	98.622	98.572
5.375	101.842	101.593	101.578	5.375	101.232	100.983	100.968	5.375	101.995	101.733	101.717	4.375	100.601	100.431	100.367	4.375	99.086	98.886	98.836
5.500	102.220	101.971	101.956	5.500	101.494	101.245	101.230	5.500	102.319	102.057	102.041	4.500	100.728	100.558	100.494	4.500	99.221	99.012	98.971
5.625	102.331	102.078	102.065	5.625	101.475	101.226	101.211	5.625	102.415	102.153	102.137	4.625	101.032	100.856	100.798	4.625	99.578	99.369	99.328
5.750	102.805	102.541	102.527	5.750	101.582	101.318	101.304	5.750	102.675	102.424	102.411	4.750	101.343	101.143	101.109	4.750	99.849	99.640	99.599
5.875	103.165	102.901	102.887	5.875	101.882	101.618	101.604	5.875	102.989	102.738	102.725	4.875	101.360	101.160	101.126	4.875	99.850	99.641	99.600
5.990	103.382	103.118	103.104	5.990	101.996	101.732	101.718	5.990	103.137	102.886	102.873	4.990	101.387	101.187	101.153	4.990	99.827	99.618	99.577
6.000	103.482	103.218	103.204	6.000	102.096	101.832	101.818	6.000	103.237	102.986	102.973	5.000	101.487	101.287	101.253	5.000	99.927	99.718	99.677
6.125	103.744	103.480	103.466	6.125	102.215	101.951	101.937	6.125	103.453	103.202	103.189	5.125	101.580	101.380	101.346	5.125	99.987	99.778	99.737
6.250	103.441	103.187	103.177	6.250	101.939	101.685	101.675	6.250	103.225	102.983	102.976	5.250	101.435	101.203	101.169	5.250	99.512	99.280	99.246

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

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

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

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

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



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

30 Day Lock Exp.: 5/25/2022
45 Day Lock Exp.: 6/9/2022
60 Day Lock Exp.: 6/24/2022

W. Rate Sheet Dated: 4/25/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.872	95.770	95.672	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.910	93.808	93.710	2.750	N/A	N/A	N/A	4.000	95.598	95.496	95.398
4.125	96.558	96.456	96.358	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.722	94.620	94.522	2.875	N/A	N/A	N/A	4.125	96.289	96.187	96.089
4.250	97.265	97.163	97.065	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.463	95.361	95.263	2.990	N/A	N/A	N/A	4.250	97.101	96.999	96.901
4.375	97.883	97.720	97.623	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.329	96.166	96.069	3.000	N/A	N/A	N/A	4.375	97.812	97.649	97.552
4.500	98.455	98.289	98.152	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.909	96.743	96.606	3.125	N/A	N/A	N/A	4.500	98.391	98.225	98.088
4.625	98.875	98.708	98.568	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.425	97.258	97.118	3.250	N/A	N/A	N/A	4.625	98.816	98.649	98.509
4.750	99.473	99.305	99.161	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.033	97.865	97.721	3.375	N/A	N/A	N/A	4.750	99.420	99.252	99.108
4.875	99.996	99.828	99.681	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.482	98.314	98.167	3.500	N/A	N/A	N/A	4.875	99.948	99.780	99.633
4.990	100.329	100.160	100.012	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.555	98.386	98.238	3.625	N/A	N/A	N/A	4.990	100.303	100.134	99.986
5.000	100.429	100.260	100.112	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.655	98.486	98.338	3.750	N/A	N/A	N/A	5.000	100.403	100.234	100.086
5.125	100.654	100.485	100.339	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.906	98.737	98.591	3.875	N/A	N/A	N/A	5.125	100.727	100.558	100.412
5.250	101.171	100.975	100.750	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.311	99.115	98.890	3.990	N/A	N/A	N/A	5.250	101.282	101.086	100.861
5.375	101.498	101.298	101.074	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	100.012	99.812	99.588	4.000	N/A	N/A	N/A	5.375	101.614	101.414	101.190
5.500	101.855	101.651	101.430	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.383	100.179	99.958	4.125	N/A	N/A	N/A	5.500	101.975	101.771	101.550
5.625	102.068	101.860	101.642	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.612	100.404	100.186	4.250	N/A	N/A	N/A	5.625	102.193	101.985	101.767
5.750	102.137	101.781	101.613	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.417	98.061	97.893	4.375	N/A	N/A	N/A	5.750	102.138	101.782	101.614
5.875	102.424	102.068	101.900	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.058	98.702	98.534	4.500	N/A	N/A	N/A	5.875	102.430	102.074	101.906
5.990	102.594	102.238	102.071	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.226	98.870	98.703	4.625	N/A	N/A	N/A	5.990	102.606	102.250	102.083
6.000	102.694	102.338	102.171	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.326	98.970	98.803	4.750	N/A	N/A	N/A	6.000	102.706	102.350	102.183
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	97.151	96.989	96.886	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.763	94.663	94.563	3.000	94.658	94.558	94.458
2.875	N/A	N/A	N/A	4.125	97.831	97.669	97.562	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.186	95.086	94.972	3.125	95.193	95.093	94.979
2.990	N/A	N/A	N/A	4.250	98.308	98.146	98.035	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.757	95.657	95.540	3.250	95.592	95.492	95.375
3.000	N/A	N/A	N/A	4.375	98.879	98.653	98.538	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.491	96.391	96.269	3.375	96.330	96.230	96.108
3.125	N/A	N/A	N/A	4.500	99.511	99.276	99.153	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.104	97.004	96.805	3.500	96.963	96.863	96.664
3.250	N/A	N/A	N/A	4.625	100.011	99.775	99.649	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.686	97.586	97.377	3.625	97.546	97.446	97.237
3.375	N/A	N/A	N/A	4.750	100.420	100.185	100.056	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.156	98.056	97.841	3.750	98.015	97.915	97.700
3.500	N/A	N/A	N/A	4.875	100.887	100.651	100.518	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.587	98.487	98.270	3.875	98.449	98.349	98.132
3.625	N/A	N/A	N/A	4.990	101.049	100.813	100.680	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.895	98.795	98.573	3.990	98.759	98.659	98.437
3.750	N/A	N/A	N/A	5.000	101.149	100.913	100.780	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.995	98.895	98.673	4.000	98.859	98.759	98.537
3.875	N/A	N/A	N/A	5.125	101.197	100.962	100.824	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.349	99.244	99.024	4.125	99.349	99.244	99.024
3.990	N/A	N/A	N/A	5.250	101.738	101.503	101.211	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.827	99.722	99.285	4.250	99.827	99.722	99.285
4.000	N/A	N/A	N/A	5.375	101.971	101.593	101.443	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.298	100.194	99.756	4.375	100.301	100.197	99.759
4.125	N/A	N/A	N/A	5.500	102.296	101.919	101.766	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.647	100.542	100.103	4.500	100.651	100.546	100.107
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	100.840	100.715	100.640	4.625	101.228	101.103	101.028
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	101.321	101.196	101.121	4.750	101.198	101.073	100.998
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	101.627	101.503	101.427	4.875	101.502	101.378	101.302
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	101.881	101.757	101.681	4.990	101.760	101.636	101.560
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	101.981	101.857	101.781	5.000	101.860	101.736	101.660

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	92.507	92.407	92.307	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	93.288	93.188	93.074	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	93.691	93.591	93.474	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	94.595	94.495	94.373	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	95.210	95.110	94.911	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	95.854	95.754	95.545	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	96.546	96.446	96.231	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	97.101	97.001	96.784	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	97.513	97.413	97.191	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	97.613	97.513	97.291	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	98.107	98.002	97.568	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	98.603	98.498	98.061	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	99.078	98.974	98.536	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	99.433	99.328	98.889	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	100.500	100.375	100.300	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	100.335	100.210	100.135	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	101.177	101.053	100.977	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	101.431	101.307	101.231	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	101.531	101.407	101.331	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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.:

5/25/2022

45 Day Lock Exp.:

6/9/2022

60 Day Lock Exp.:

6/24/2022

W. Rate Sheet Dated: 4/25/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.872	95.770	95.672	4.000	93.910	93.808	93.710	3.500	94.160	93.986	93.905	3.000	94.763	94.663	94.563	3.000	92.507	92.407	92.307
4.125	96.558	96.456	96.358	4.125	94.722	94.620	94.522	3.625	94.907	94.732	94.647	3.125	95.186	95.086	94.972	3.125	93.288	93.188	93.074
4.250	97.265	97.163	97.065	4.250	95.463	95.361	95.263	3.750	95.774	95.612	95.526	3.250	95.757	95.657	95.540	3.250	93.691	93.591	93.474
4.375	97.883	97.720	97.623	4.375	96.329	96.166	96.069	3.875	96.447	96.285	96.189	3.375	96.491	96.391	96.269	3.375	94.595	94.495	94.373
4.500	98.455	98.289	98.152	4.500	96.909	96.743	96.606	3.990	97.051	96.889	96.786	3.500	97.104	97.004	96.805	3.500	95.210	95.110	94.911
4.625	98.875	98.708	98.568	4.625	97.425	97.258	97.118	4.000	97.151	96.989	96.886	3.625	97.686	97.586	97.377	3.625	95.854	95.754	95.545
4.750	99.473	99.305	99.161	4.750	98.033	97.865	97.721	4.125	97.831	97.669	97.562	3.750	98.156	98.056	97.841	3.750	96.546	96.446	96.231
4.875	99.996	99.828	99.681	4.875	98.482	98.314	98.167	4.250	98.308	98.146	98.035	3.875	98.587	98.487	98.270	3.875	97.101	97.001	96.784
4.990	100.329	100.160	100.012	4.990	98.555	98.386	98.238	4.375	98.879	98.653	98.538	3.990	98.895	98.795	98.573	3.990	97.513	97.413	97.191
5.000	100.429	100.260	100.112	5.000	98.655	98.486	98.338	4.500	99.511	99.276	99.153	4.000	98.995	98.895	98.673	4.000	97.613	97.513	97.291
5.125	100.654	100.485	100.339	5.125	98.906	98.737	98.591	4.625	100.011	99.775	99.649	4.125	99.349	99.244	98.810	4.125	98.107	98.002	97.568
5.250	101.171	100.975	100.750	5.250	99.311	99.115	98.890	4.750	100.420	100.185	100.056	4.250	99.827	99.722	99.285	4.250	98.603	98.498	98.061
5.375	101.498	101.298	101.074	5.375	100.012	99.812	99.588	4.875	100.887	100.651	100.518	4.375	100.298	100.194	99.756	4.375	99.078	98.974	98.536
5.500	101.855	101.651	101.430	5.500	100.383	100.179	99.958	4.990	101.049	100.813	100.680	4.500	100.647	100.542	100.103	4.500	99.433	99.328	98.889
5.625	102.068	101.860	101.642	5.625	100.612	100.404	100.186	5.000	101.149	100.913	100.780	4.625	100.840	100.715	100.640	4.625	100.500	100.375	100.300
5.750	102.137	101.781	101.613	5.750	98.417	98.061	97.893	5.125	101.197	100.820	100.674	4.750	101.321	101.196	101.121	4.750	100.335	100.210	100.135
5.875	102.424	102.068	101.900	5.875	99.058	98.702	98.534	5.250	101.738	101.360	101.211	4.875	101.627	101.503	101.427	4.875	101.177	101.053	100.977
5.990	102.594	102.238	102.071	5.990	99.226	98.870	98.703	5.375	101.971	101.593	101.443	4.990	101.881	101.757	101.681	4.990	101.431	101.307	101.231
6.000	102.694	102.338	102.171	6.000	99.326	98.970	98.803	5.500	102.296	101.919	101.766	5.000	101.981	101.857	101.781	5.000	101.531	101.407	101.331

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.			



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

30 Day Lock Exp.: 5/25/2022
45 Day Lock Exp.: 6/9/2022
60 Day Lock Exp.: 6/24/2022

W. Rate Sheet Dated: 4/25/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.250	0.000	0.625	0.375	0.375	0.375	0.125	0.000
4.375	0.000	0.750	0.500	0.500	0.375	0.250	0.000
4.500	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.625	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.750	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.875	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.990	0.000	0.750	0.625	0.500	0.500	0.375	0.000
5.000	0.000	0.875	0.625	0.500	0.500	0.375	0.000
5.125	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.250	0.000	1.000	0.875	0.625	0.625	0.375	0.000
5.375	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.500	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.625	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.750	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.875	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.990	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.000	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

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

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

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

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

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/25/2022

45 Day Lock Exp.:

6/9/2022

60 Day Lock Exp.:

6/24/2022

W. Rate Sheet Dated: 4/25/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.872	95.770	95.672	4.000	97.151	96.989	96.886	3.000	94.763	94.663	94.563	4.000	94.216	94.114	94.016	3.000	92.985	92.885	92.785
4.125	96.558	96.456	96.358	4.125	97.831	97.669	97.562	3.125	95.186	95.086	94.972	4.125	94.965	94.863	94.765	3.125	93.587	93.487	93.373
4.250	97.265	97.163	97.065	4.250	98.308	98.146	98.035	3.250	95.757	95.657	95.540	4.250	95.689	95.587	95.489	3.250	94.074	93.974	93.857
4.375	97.883	97.720	97.623	4.375	98.879	98.653	98.538	3.375	96.491	96.391	96.269	4.375	96.431	96.268	96.171	3.375	94.893	94.793	94.671
4.500	98.455	98.289	98.152	4.500	99.511	99.276	99.153	3.500	97.104	97.004	96.805	4.500	97.007	96.841	96.704	3.500	95.507	95.407	95.208
4.625	98.875	98.708	98.568	4.625	100.011	99.775	99.649	3.625	97.686	97.586	97.377	4.625	97.475	97.308	97.168	3.625	96.120	96.020	95.811
4.750	99.473	99.305	99.161	4.750	100.420	100.185	100.056	3.750	98.156	98.056	97.841	4.750	98.078	97.910	97.766	3.750	96.701	96.601	96.386
4.875	99.996	99.828	99.681	4.875	100.887	100.651	100.518	3.875	98.587	98.487	98.270	4.875	98.564	98.396	98.249	3.875	97.194	97.094	96.877
4.990	100.329	100.160	100.012	4.990	101.049	100.813	100.680	3.990	98.895	98.795	98.573	4.990	98.767	98.598	98.450	3.990	97.554	97.454	97.232
5.000	100.429	100.260	100.112	5.000	101.149	100.913	100.780	4.000	98.995	98.895	98.673	5.000	98.867	98.698	98.550	4.000	97.654	97.554	97.332
5.125	100.654	100.485	100.339	5.125	101.197	100.820	100.674	4.125	99.349	99.244	98.810	5.125	99.105	98.936	98.790	4.125	98.078	97.973	97.539
5.250	101.171	100.975	100.750	5.250	101.738	101.360	101.211	4.250	99.827	99.722	99.285	5.250	99.566	99.370	99.145	4.250	98.565	98.460	98.023
5.375	101.498	101.298	101.074	5.375	101.971	101.593	101.443	4.375	100.298	100.194	99.756	5.375	100.080	99.880	99.656	4.375	99.038	98.934	98.496
5.500	101.855	101.651	101.430	5.500	102.296	101.919	101.766	4.500	100.647	100.542	100.103	5.500	100.444	100.240	100.019	4.500	99.390	99.285	98.846
5.625	102.068	101.860	101.642	5.625	102.582	102.205	102.050	4.625	100.840	100.715	100.640	5.625	100.665	100.457	100.239	4.625	100.020	99.895	99.820
5.750	102.137	101.781	101.613	5.750	102.235	101.879	101.710	4.750	101.321	101.196	101.121	5.750	99.602	99.246	99.078	4.750	100.178	100.053	99.978
5.875	102.439	102.083	101.915	5.875	102.555	102.199	102.029	4.875	101.627	101.503	101.427	5.875	100.081	99.725	99.557	4.875	100.752	100.628	100.552
5.990	102.631	102.275	102.108	5.990	102.713	102.357	102.186	4.990	101.881	101.757	101.681	5.990	100.272	99.916	99.749	4.990	101.006	100.882	100.806
6.000	102.731	102.375	102.208	6.000	102.813	102.457	102.286	5.000	101.981	101.857	101.781	6.000	100.372	100.016	99.849	5.000	101.106	100.982	100.906

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

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

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

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

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

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/25/2022

45 Day Lock Exp.:

6/9/2022

60 Day Lock Exp.:

6/24/2022

W. Rate Sheet Dated: 4/25/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

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6/24/2022

W. Rate Sheet Dated: 4/25/2022

Release Time: 12:30 pm 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	95.300	95.175	95.050	
5.375	95.800	95.675	95.550	
5.500	96.050	95.925	95.800	
5.625	96.800	96.675	96.550	
5.750	97.550	97.425	97.300	
5.875	97.925	97.800	97.675	
5.990	98.250	98.125	98.000	
6.125	98.925	98.800	98.675	
6.250	99.175	99.050	98.925	
6.375	99.425	99.300	99.175	
6.500	99.675	99.550	99.425	
6.625	100.425	100.300	100.175	
6.750	100.675	100.550	100.425	
6.875	100.925	100.800	100.675	
6.990	101.405	101.280	101.155	
7.125	101.550	101.425	101.300	
7.250	101.675	101.550	101.425	
7.375	101.800	101.675	101.550	
7.500	101.925	101.800	101.675	
7.625	102.050	101.925	101.800	
7.750	102.175	102.050	101.925	
7.875	102.300	102.175	102.050	
7.990	102.405	102.280	102.155	
8.125	102.550	102.425	102.300	
8.250	102.675	102.550	102.425	
8.375	102.800	102.675	102.550	
8.500	102.925	102.800	102.675	
8.625	103.050	102.925	102.800	
8.750	103.175	103.050	102.925	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	95.050	94.925	94.800	
5.375	95.550	95.425	95.300	
5.500	95.800	95.675	95.550	
5.625	96.550	96.425	96.300	
5.750	97.300	97.175	97.050	
5.875	97.675	97.550	97.425	
5.990	98.000	97.875	97.750	
6.125	98.675	98.550	98.425	
6.250	98.925	98.800	98.675	
6.375	99.175	99.050	98.925	
6.500	99.425	99.300	99.175	
6.625	100.175	100.050	99.925	
6.750	100.425	100.300	100.175	
6.875	100.675	100.550	100.425	
6.990	101.155	101.030	100.905	
7.125	101.300	101.175	101.050	
7.250	101.425	101.300	101.175	
7.375	101.550	101.425	101.300	
7.500	101.675	101.550	101.425	
7.625	101.800	101.675	101.550	
7.750	101.925	101.800	101.675	
7.875	102.050	101.925	101.800	
7.990	102.155	102.030	101.905	
8.125	102.300	102.175	102.050	
8.250	102.425	102.300	102.175	
8.375	102.550	102.425	102.300	
8.500	102.675	102.550	102.425	
8.625	102.800	102.675	102.550	
8.750	102.925	102.800	102.675	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	94.800	94.675	94.550	
5.375	95.300	95.175	95.050	
5.500	95.550	95.425	95.300	
5.625	96.300	96.175	96.050	
5.750	97.050	96.925	96.800	
5.875	97.425	97.300	97.175	
5.990	97.750	97.625	97.500	
6.125	98.425	98.300	98.175	
6.250	98.675	98.550	98.425	
6.375	98.925	98.800	98.675	
6.500	99.175	99.050	98.925	
6.625	99.925	99.800	99.675	
6.750	100.175	100.050	99.925	
6.875	100.425	100.300	100.175	
6.990	100.905	100.780	100.655	
7.125	101.050	100.925	100.800	
7.250	101.175	101.050	100.925	
7.375	101.300	101.175	101.050	
7.500	101.425	101.300	101.175	
7.625	101.550	101.425	101.300	
7.750	101.675	101.550	101.425	
7.875	101.800	101.675	101.550	
7.990	101.905	101.780	101.655	
8.125	102.050	101.925	101.800	
8.250	102.175	102.050	101.925	
8.375	102.300	102.175	102.050	
8.500	102.425	102.300	102.175	
8.625	102.550	102.425	102.300	
8.750	102.675	102.550	102.425	
* 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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