



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: 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	98.353	98.087	97.868	4.000	98.253	97.987	97.768	2.875	94.335	94.151	93.968	3.125	N/A	N/A	N/A
4.125	98.994	98.728	98.509	4.125	98.894	98.628	98.409	3.000	94.656	94.473	94.289	3.250	N/A	N/A	N/A
4.250	99.102	98.952	98.608	4.250	99.002	98.852	98.508	3.125	94.979	94.795	94.612	3.375	N/A	N/A	N/A
4.375	99.717	99.567	99.223	4.375	99.617	99.467	99.123	3.250	96.227	95.915	95.602	3.500	N/A	N/A	N/A
4.500	100.319	100.169	99.825	4.500	100.219	100.069	99.725	3.375	96.543	96.230	95.918	3.625	N/A	N/A	N/A
4.625	100.891	100.741	100.397	4.625	100.791	100.641	100.297	3.500	96.858	96.545	96.233	Margin = 2.250		Index = 1.810	
4.750	100.112	99.962	99.150	4.750	100.012	99.862	99.050	3.625	97.164	96.852	96.539	30 Year OTC			
4.875	100.659	100.509	99.697	4.875	100.559	100.409	99.597	3.750	97.238	96.832	96.425	Rate	30 Day	45 Day	60 Day
5.000	101.166	101.016	100.204	5.000	101.066	100.916	100.104	3.875	97.531	97.125	96.718	5.000	100.074	99.512	98.700
5.125	101.634	101.484	100.672	5.125	101.534	101.384	100.572	4.000	97.812	97.406	96.999	5.125	100.542	99.980	99.168
5.250	100.947	100.797	100.047	5.250	100.847	100.697	99.947	4.125	98.073	97.667	97.260	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	99.358	99.202	99.046	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	99.608	99.452	99.296	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	99.838	99.682	99.525	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	100.040	99.884	99.728	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	99.472	99.322	99.172	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	99.670	99.520	99.370	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	99.852	99.702	99.552	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	100.025	99.875	99.725	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	98.153	98.053	97.787	97.568	4.000	98.053	97.953	97.687	97.468	2.875	93.465	93.365	93.181	92.998	
4.125	98.794	98.694	98.428	98.209	4.125	98.694	98.594	98.328	98.109	3.000	93.786	93.686	93.503	93.319	
4.250	98.902	98.802	98.652	98.308	4.250	98.802	98.702	98.552	98.208	3.125	94.109	94.009	93.825	93.642	
4.375	99.517	99.417	99.267	98.923	4.375	99.417	99.317	99.167	98.823	3.250	95.957	95.857	95.545	95.232	
4.500	100.119	100.019	99.869	99.525	4.500	100.019	99.919	99.769	99.425	3.375	96.273	96.173	95.860	95.548	
4.625	100.691	100.591	100.441	100.097	4.625	100.591	100.491	100.341	99.997	3.500	96.588	96.488	96.175	95.863	
4.750	99.912	99.812	99.662	98.850	4.750	99.812	99.712	99.562	98.750	3.625	96.894	96.794	96.482	96.169	
4.875	100.459	100.359	100.209	99.397	4.875	100.359	100.259	100.109	99.297	3.750	97.468	97.368	96.962	96.555	
5.000	100.966	100.866	100.716	99.904	5.000	100.866	100.766	100.616	99.804	3.875	97.761	97.661	97.255	96.848	
5.125	101.434	101.334	101.184	100.372	5.125	101.334	101.234	101.084	100.272	4.000	98.042	97.942	97.536	97.129	
5.250	100.747	100.647	100.497	99.747	5.250	100.647	100.547	100.397	99.647	4.125	98.303	98.203	97.797	97.390	
5.375	101.194	101.094	100.944	100.194	5.375	101.094	100.994	100.844	100.094	4.250	98.888	98.788	98.632	98.476	
5.500	101.597	101.497	101.347	100.597	5.500	101.497	101.397	101.247	100.497	4.375	99.138	99.038	98.882	98.726	

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 ≤ 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				5.000	97.324	96.762	95.950	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	97.792	97.230	96.418	6.750	100.250	100.000	99.750
5.375	97.734	96.984	96.234	6.250	100.750	100.500	100.000	5.250	97.105	96.355	95.605	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.500	97.331	96.581	95.831					5.375	97.552	96.802	96.052	Rate	30 Day	45 Day	60 Day
5.625	96.977	96.227	95.477					5.500	97.955	97.205	96.455	6.250	99.250	99.000	98.750
5.750	99.081	98.831	98.581					5.625	98.309	97.559	96.809	6.750	100.250	100.000	99.750
5.875	98.711	98.461	98.211					5.750	97.767	97.267	96.767		DPA Advantage Adjustment		
6.000	98.356	98.106	97.856					5.875	98.137	97.637	97.137		203(k) / 203(k)s		-0.250
6.125	98.008	97.758	97.508					6.000	98.492	97.992	97.492		203(k) & 203(k)s are Borrower Paid		
6.250	99.136	98.886	98.636					6.125	98.840	98.340	97.840		only		
Borrower Paid Comp Only				Lender Paid Only				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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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: 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	90.667	90.483	90.300	3.500	N/A	N/A	N/A
4.500	97.856	97.706	97.362	4.500	97.856	97.706	97.362	2.875	90.984	90.800	90.617	3.625	N/A	N/A	N/A
4.625	98.428	98.278	97.934	4.625	98.428	98.278	97.934	3.000	91.305	91.121	90.938	Margin = 2.250		Index = 1.810	
4.750	97.650	97.500	96.688	4.750	97.650	97.500	96.688	3.125	91.628	91.444	91.261	30 Year OTC			
4.875	98.197	98.047	97.235	4.875	98.197	98.047	97.235	3.250	93.132	92.820	92.507	Rate	30 Day	45 Day	60 Day
5.000	98.704	98.554	97.742	5.000	98.704	98.554	97.742	3.375	93.448	93.136	92.823	4.250	96.639	96.311	95.967
5.125	99.172	99.022	98.210	5.125	99.172	99.022	98.210	3.500	93.763	93.451	93.138	4.375	97.254	96.926	96.582
5.250	99.297	99.147	98.397	5.250	99.297	99.147	98.397	3.625	94.069	93.757	93.444	4.500	97.856	97.528	97.184
5.375	99.744	99.594	98.844	5.375	99.744	99.594	98.844	3.750	94.643	94.237	93.831	4.625	98.428	98.100	97.756
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	97.650	97.088	96.275
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	98.197	97.635	96.822
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	98.704	98.142	97.329
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	99.172	98.610	97.797
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	97.956	97.856	97.706	97.362	4.500	97.956	97.856	97.706	97.362	2.750	87.548	87.448	87.264	87.081
4.625	98.528	98.428	98.278	97.934	4.625	98.528	98.428	98.278	97.934	2.875	87.865	87.765	87.581	87.398
4.750	97.750	97.650	97.500	96.688	4.750	97.750	97.650	97.500	96.688	3.000	88.186	88.086	87.902	87.719
4.875	98.297	98.197	98.047	97.235	4.875	98.297	98.197	98.047	97.235	3.125	88.509	88.409	88.225	88.042
5.000	98.804	98.704	98.554	97.742	5.000	98.804	98.704	98.554	97.742	3.250	91.607	91.507	91.195	90.882
5.125	99.272	99.172	99.022	98.210	5.125	99.272	99.172	99.022	98.210	3.375	91.923	91.823	91.511	91.198
5.250	99.397	99.297	99.147	98.397	5.250	99.397	99.297	99.147	98.397	3.500	92.238	92.138	91.826	91.513
5.375	99.844	99.744	99.594	98.844	5.375	99.844	99.744	99.594	98.844	3.625	92.544	92.444	92.132	91.819
5.500	100.247	100.147	99.997	99.247	5.500	100.247	100.147	99.997	99.247	3.750	94.993	94.893	94.487	94.081

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	6.250	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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30 Day Lock Exp.:

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W. Rate Sheet Dated: 4/25/2022

Release Time:

10:00 am ET

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Forming 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	96.757	96.639	96.557	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.948	96.784	96.748	2.000	N/A	N/A	N/A	4.250	96.689	96.572	96.463
4.375	97.342	97.224	97.142	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.590	97.426	97.390	2.125	N/A	N/A	N/A	4.375	97.275	97.158	97.049
4.500	97.857	97.737	97.657	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.213	98.049	98.013	2.250	N/A	N/A	N/A	4.500	97.851	97.684	97.561
4.625	98.486	98.328	98.286	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.738	98.574	98.538	2.375	N/A	N/A	N/A	4.625	98.481	98.313	98.162
4.750	99.102	98.944	98.902	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.258	99.094	99.058	2.500	N/A	N/A	N/A	4.750	99.097	98.929	98.778
4.875	99.647	99.489	99.447	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.718	99.554	99.518	2.625	N/A	N/A	N/A	4.875	99.642	99.474	99.323
4.990	100.033	99.875	99.833	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.955	99.791	99.755	2.750	N/A	N/A	N/A	4.990	100.028	99.860	99.709
5.000	100.133	99.975	99.933	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.055	99.891	99.855	2.875	N/A	N/A	N/A	5.000	100.128	99.960	99.809
5.125	100.601	100.373	100.362	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.180	100.016	99.980	2.990	N/A	N/A	N/A	5.125	100.602	100.353	100.155
5.250	101.167	100.918	100.903	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.626	100.377	100.362	3.000	N/A	N/A	N/A	5.250	101.168	100.919	100.697
5.375	101.514	101.265	101.250	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.904	100.655	100.640	3.125	N/A	N/A	N/A	5.375	101.515	101.266	101.044
5.500	101.892	101.643	101.628	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.166	100.917	100.902	3.250	N/A	N/A	N/A	5.500	101.893	101.644	101.422
5.625	102.003	101.750	101.737	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.147	100.898	100.883	3.375	N/A	N/A	N/A	5.625	101.997	101.748	101.526
5.750	102.476	102.212	102.198	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.254	100.990	100.976	3.500	N/A	N/A	N/A	5.750	102.400	102.136	101.878
5.875	102.837	102.573	102.559	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.554	101.290	101.276	3.625	N/A	N/A	N/A	5.875	102.761	102.497	102.239
5.990	103.054	102.790	102.776	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.668	101.404	101.390	3.750	N/A	N/A	N/A	5.990	102.978	102.714	102.456
6.000	103.154	102.890	102.876	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.768	101.504	101.490	3.875	N/A	N/A	N/A	6.000	103.078	102.814	102.556
6.125	103.416	103.152	103.138	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.887	101.623	101.609	3.990	N/A	N/A	N/A	6.125	103.340	103.076	102.818
6.250	103.113	102.859	102.849	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.611	101.357	101.347	4.000	N/A	N/A	N/A	6.250	103.109	102.860	102.627
15 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	97.973	97.828	97.773	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.402	95.298	95.202	3.250	95.298	95.189	95.083
2.875	N/A	N/A	N/A	4.375	98.511	98.366	98.311	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.162	96.058	95.962	3.375	96.058	95.949	95.843
2.990	N/A	N/A	N/A	4.500	98.954	98.809	98.754	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.673	96.556	96.473	3.500	96.556	96.420	96.303
3.000	N/A	N/A	N/A	4.625	99.373	99.215	99.173	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.333	97.204	97.133	3.625	97.204	97.048	96.903
3.125	N/A	N/A	N/A	4.750	99.910	99.731	99.710	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.910	97.781	97.710	3.750	97.781	97.625	97.474
3.250	N/A	N/A	N/A	4.875	100.410	100.231	100.210	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.488	98.359	98.288	3.875	98.360	98.204	98.053
3.375	N/A	N/A	N/A	4.990	100.726	100.547	100.526	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.961	98.832	98.761	3.990	98.832	98.676	98.525
3.500	N/A	N/A	N/A	5.000	100.826	100.647	100.626	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.061	98.932	98.861	4.000	98.932	98.776	98.625
3.625	N/A	N/A	N/A	5.125	101.092	100.913	100.892	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.579	99.450	99.379	4.125	99.451	99.295	99.144
3.750	N/A	N/A	N/A	5.250	101.409	101.147	101.131	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.910	99.740	99.676	4.250	99.740	99.586	99.260
3.875	N/A	N/A	N/A	5.375	101.667	101.405	101.389	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.289	100.119	100.055	4.375	100.119	99.885	99.639
3.990	N/A	N/A	N/A	5.500	101.991	101.729	101.713	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.415	100.245	100.181	4.500	100.245	100.011	99.765
4.000	N/A	N/A	N/A	5.625	102.087	101.825	101.809	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.719	100.543	100.485	4.625	100.543	100.309	100.063
4.125	N/A	N/A	N/A	5.750	102.347	102.096	102.083	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.031	100.831	100.797	4.750	100.907	100.641	100.389
4.250	N/A	N/A	N/A	5.875	102.661	102.410	102.397	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.047	100.847	100.813	4.875	100.924	100.658	100.406
4.375	N/A	N/A	N/A	5.990	102.808	102.557	102.544	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.074	100.874	100.840	4.990	100.951	100.685	100.433
4.500	N/A	N/A	N/A	6.000	102.908	102.657	102.644	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.174	100.974	100.940	5.000	101.051	100.785	100.533
4.625	N/A	N/A	N/A	6.125	103.125	102.874	102.861	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.268	101.068	101.034	5.125	101.144	100.878	100.626
4.750	N/A	N/A	N/A	6.250	102.897	102.655	102.648	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.123	100.891	100.857	5.250	100.914	100.633	100.373
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	95.305	95.105	95.105	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.784	96.584	96.584
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.141	95.941	95.941	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.296	97.096	97.096
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.715	96.515	96.515	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.756	97.556	97.556
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.176	96.976	96.976	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.343	98.143	98.143
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.579	97.379	97.379	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.919	98.719	98.719
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.981	97.781	97.781	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.755	99.555	99.555
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.281	98.081	98.081	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.239	100.039	100.039
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.381	98.181	98.181	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.339	100.139	100.139
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.742	98.542	98.542	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.668	100.468	100.468
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.509	98.309	98.309	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.132	99.932	99.882
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.773	98.573	98.523	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.412	100.212	100.162
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.908	98.699	98.658	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.591	100.391	100.341
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.625	99.265	9													



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: 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	96.757	96.639	96.557	4.250	96.948	96.784	96.748	4.250	97.973	97.828	97.773	3.250	95.402	95.298	95.202	3.250	95.305	95.105	95.105
4.375	97.342	97.224	97.142	4.375	97.590	97.426	97.390	4.375	98.511	98.366	98.311	3.375	96.162	96.058	95.962	3.375	96.141	95.941	95.941
4.500	97.857	97.737	97.657	4.500	98.213	98.049	98.013	4.500	98.954	98.809	98.754	3.500	96.673	96.556	96.473	3.500	96.715	96.515	96.515
4.625	98.486	98.328	98.286	4.625	98.738	98.574	98.538	4.625	99.373	99.215	99.173	3.625	97.333	97.204	97.133	3.625	97.176	96.976	96.976
4.750	99.102	98.944	98.902	4.750	99.258	99.094	99.058	4.750	99.910	99.731	99.710	3.750	97.910	97.781	97.710	3.750	97.579	97.379	97.379
4.875	99.647	99.489	99.447	4.875	99.718	99.554	99.518	4.875	100.410	100.231	100.210	3.875	98.488	98.359	98.288	3.875	97.981	97.781	97.781
4.990	100.033	99.875	99.833	4.990	99.955	99.791	99.755	4.990	100.726	100.547	100.526	3.990	98.961	98.832	98.761	3.990	98.281	98.081	98.081
5.000	100.133	99.975	99.933	5.000	100.055	99.891	99.855	5.000	100.826	100.647	100.626	4.000	99.061	98.932	98.861	4.000	98.381	98.181	98.181
5.125	100.601	100.373	100.362	5.125	100.180	100.016	99.980	5.125	101.092	100.913	100.892	4.125	99.579	99.450	99.379	4.125	98.742	98.542	98.542
5.250	101.167	100.918	100.903	5.250	100.626	100.377	100.362	5.250	101.409	101.147	101.131	4.250	99.910	99.740	99.676	4.250	98.509	98.309	98.259
5.375	101.514	101.265	101.250	5.375	100.904	100.655	100.640	5.375	101.667	101.405	101.389	4.375	100.289	100.119	100.055	4.375	98.773	98.573	98.523
5.500	101.892	101.643	101.628	5.500	101.166	100.917	100.902	5.500	101.991	101.729	101.713	4.500	100.415	100.245	100.181	4.500	98.908	98.699	98.658
5.625	102.003	101.750	101.737	5.625	101.147	100.898	100.883	5.625	102.087	101.825	101.809	4.625	100.719	100.543	100.485	4.625	99.265	99.056	99.015
5.750	102.476	102.212	102.198	5.750	101.254	100.990	100.976	5.750	102.347	102.096	102.083	4.750	101.031	100.831	100.797	4.750	99.536	99.327	99.286
5.875	102.837	102.573	102.559	5.875	101.554	101.290	101.276	5.875	102.661	102.410	102.397	4.875	101.047	100.847	100.813	4.875	99.538	99.329	99.288
5.990	103.054	102.790	102.776	5.990	101.668	101.404	101.390	5.990	102.808	102.557	102.544	4.990	101.074	100.874	100.840	4.990	99.514	99.305	99.264
6.000	103.154	102.890	102.876	6.000	101.768	101.504	101.490	6.000	102.908	102.657	102.644	5.000	101.174	100.974	100.940	5.000	99.614	99.405	99.364
6.125	103.416	103.152	103.138	6.125	101.887	101.623	101.609	6.125	103.125	102.874	102.861	5.125	101.268	101.068	101.034	5.125	99.674	99.465	99.424
6.250	103.113	102.859	102.849	6.250	101.611	101.357	101.347	6.250	102.897	102.655	102.648	5.250	101.123	100.891	100.857	5.250	99.199	98.967	98.933

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

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

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

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

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



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

30 Day Lock Exp.: 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: 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	95.452	95.349	95.252	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.490	93.387	93.290	2.750	N/A	N/A	N/A	4.000	95.598	95.495	95.398
4.125	96.146	96.044	95.946	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	96.289	96.187	96.089
4.250	96.864	96.761	96.664	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.101	96.998	96.901
4.375	97.498	97.386	97.258	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.812	97.700	97.572
4.500	98.079	97.965	97.836	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.391	98.277	98.148
4.625	98.507	98.393	98.259	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.816	98.702	98.568
4.750	99.118	99.004	98.864	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	99.420	99.306	99.166
4.875	99.651	99.537	99.396	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.948	99.834	99.693
4.990	100.032	99.880	99.737	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	100.303	100.151	100.008
5.000	100.132	99.980	99.837	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	100.403	100.251	100.108
5.125	100.458	100.285	100.067	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	100.727	100.554	100.336
5.250	101.018	100.839	100.613	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	101.282	101.103	100.877
5.375	101.353	101.170	100.944	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	101.614	101.431	101.205
5.500	101.718	101.531	101.309	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	101.975	101.788	101.566
5.625	101.939	101.748	101.525	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	102.193	102.002	101.779
5.750	102.186	101.830	101.662	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	102.138	101.782	101.614
5.875	102.482	102.126	101.956	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	102.430	102.074	101.904
5.990	102.658	102.302	102.134	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	102.606	102.250	102.082
6.000	102.758	102.402	102.234	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	102.706	102.350	102.182
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	96.808	96.646	96.543	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.443	94.343	94.243	3.000	94.658	94.558	94.458
2.875	N/A	N/A	N/A	4.125	97.495	97.333	97.226	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.813	94.713	94.599	3.125	95.193	95.093	94.979
2.990	N/A	N/A	N/A	4.250	97.978	97.816	97.705	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.388	95.288	95.169	3.250	95.592	95.492	95.373
3.000	N/A	N/A	N/A	4.375	98.491	98.329	98.215	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.156	96.056	95.900	3.375	96.330	96.230	96.074
3.125	N/A	N/A	N/A	4.500	98.946	98.784	98.670	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.790	96.690	96.487	3.500	96.963	96.863	96.660
3.250	N/A	N/A	N/A	4.625	99.438	99.226	99.100	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.375	97.275	97.067	3.625	97.546	97.446	97.238
3.375	N/A	N/A	N/A	4.750	99.853	99.642	99.512	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.848	97.748	97.533	3.750	98.015	97.915	97.700
3.500	N/A	N/A	N/A	4.875	100.326	100.115	99.982	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.284	98.184	97.967	3.875	98.449	98.349	98.132
3.625	N/A	N/A	N/A	4.990	100.495	100.284	100.148	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.595	98.495	98.274	3.990	98.759	98.659	98.438
3.750	N/A	N/A	N/A	5.000	100.595	100.384	100.248	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.695	98.595	98.374	4.000	98.859	98.759	98.538
3.875	N/A	N/A	N/A	5.125	101.054	100.692	100.546	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.100	98.995	98.531	4.125	99.349	99.244	99.024
3.990	N/A	N/A	N/A	5.250	101.602	101.240	101.091	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.580	99.476	99.009	4.250	99.827	99.723	99.256
4.000	N/A	N/A	N/A	5.375	101.838	101.477	101.326	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.058	99.953	99.481	4.375	100.301	100.196	99.724
4.125	N/A	N/A	N/A	5.500	102.169	101.807	101.652	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.409	100.304	99.834	4.500	100.651	100.546	100.076
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	100.638	100.513	100.438	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	101.122	100.997	100.922	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	101.427	101.302	101.227	4.875	101.502	101.377	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	101.686	101.561	101.486	4.990	101.760	101.635	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	101.786	101.661	101.586	5.000	101.860	101.735	101.660



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: 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	95.452	95.349	95.252	4.000	93.490	93.387	93.290	3.500	93.732	93.541	93.463	3.000	94.443	94.343	94.243	3.000	92.187	92.087	91.987
4.125	96.146	96.044	95.946	4.125	N/A	N/A	N/A	3.625	94.484	94.294	94.208	3.125	94.813	94.713	94.599	3.125	N/A	N/A	N/A
4.250	96.864	96.761	96.664	4.250	N/A	N/A	N/A	3.750	95.422	95.260	95.173	3.250	95.388	95.288	95.169	3.250	N/A	N/A	N/A
4.375	97.498	97.386	97.258	4.375	N/A	N/A	N/A	3.875	96.097	95.935	95.839	3.375	96.156	96.056	95.900	3.375	N/A	N/A	N/A
4.500	98.079	97.965	97.836	4.500	N/A	N/A	N/A	3.990	96.708	96.546	96.443	3.500	96.790	96.690	96.487	3.500	N/A	N/A	N/A
4.625	98.507	98.393	98.259	4.625	N/A	N/A	N/A	4.000	96.808	96.646	96.543	3.625	97.375	97.275	97.067	3.625	N/A	N/A	N/A
4.750	99.118	99.004	98.864	4.750	N/A	N/A	N/A	4.125	97.495	97.333	97.226	3.750	97.848	97.748	97.533	3.750	N/A	N/A	N/A
4.875	99.651	99.537	99.396	4.875	N/A	N/A	N/A	4.250	97.978	97.816	97.705	3.875	98.284	98.184	97.967	3.875	N/A	N/A	N/A
4.990	100.032	99.880	99.737	4.990	N/A	N/A	N/A	4.375	98.491	98.329	98.215	3.990	98.595	98.495	98.274	3.990	.100	.100	.100
5.000	100.132	99.980	99.837	5.000	N/A	N/A	N/A	4.500	98.946	98.784	98.670	4.000	98.695	98.595	98.374	4.000	N/A	N/A	N/A
5.125	100.458	100.285	100.067	5.125	N/A	N/A	N/A	4.625	99.438	99.226	99.100	4.125	99.100	98.995	98.531	4.125	N/A	N/A	N/A
5.250	101.018	100.839	100.613	5.250	N/A	N/A	N/A	4.750	99.853	99.642	99.512	4.250	99.580	99.476	99.009	4.250	N/A	N/A	N/A
5.375	101.353	101.170	100.944	5.375	N/A	N/A	N/A	4.875	100.326	100.115	99.982	4.375	100.058	99.953	99.481	4.375	N/A	N/A	N/A
5.500	101.718	101.531	101.309	5.500	N/A	N/A	N/A	4.990	100.495	100.284	100.148	4.500	100.409	100.304	99.834	4.500	N/A	N/A	N/A
5.625	101.939	101.748	101.525	5.625	N/A	N/A	N/A	5.000	100.595	100.384	100.248	4.625	100.638	100.513	100.438	4.625	N/A	N/A	N/A
5.750	102.186	101.830	101.662	5.750	N/A	N/A	N/A	5.125	101.054	100.692	100.546	4.750	101.122	100.997	100.922	4.750	N/A	N/A	N/A
5.875	102.482	102.126	101.956	5.875	N/A	N/A	N/A	5.250	101.602	101.240	101.091	4.875	101.427	101.302	101.227	4.875	N/A	N/A	N/A
5.990	102.882	102.302	102.134	5.990	N/A	N/A	N/A	5.375	101.838	101.477	101.326	4.990	101.686	101.561	101.486	4.990	N/A	N/A	N/A
6.000	102.758	102.402	102.234	6.000	N/A	N/A	N/A	5.500	102.169	101.807	101.652	5.000	101.786	101.661	101.586	5.000	N/A	N/A	N/A

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-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			
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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.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center
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30 Day Lock Exp.: 5/25/2022
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W. Rate Sheet Dated: 4/25/2022

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 should not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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: 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	95.452	95.349	95.252	4.000	96.808	96.646	96.543	3.000	94.443	94.343	94.243	4.000	93.796	93.693	93.596	3.000	92.665	92.565	92.465
4.125	96.146	96.044	95.946	4.125	97.495	97.333	97.226	3.125	94.813	94.713	94.599	4.125	94.553	94.451	94.353	3.125	93.214	93.114	93.000
4.250	96.864	96.761	96.664	4.250	97.978	97.816	97.705	3.250	95.388	95.288	95.169	4.250	95.288	95.185	95.088	3.250	93.705	93.605	93.486
4.375	97.498	97.386	97.258	4.375	98.491	98.329	98.215	3.375	96.156	96.056	95.900	4.375	96.046	95.934	95.806	3.375	94.558	94.458	94.302
4.500	98.079	97.965	97.836	4.500	98.946	98.784	98.670	3.500	96.790	96.690	96.487	4.500	96.631	96.517	96.388	3.500	95.193	95.093	94.890
4.625	98.507	98.393	98.259	4.625	99.438	99.226	99.100	3.625	97.375	97.275	97.067	4.625	97.107	96.993	96.859	3.625	95.809	95.709	95.501
4.750	99.118	99.004	98.864	4.750	99.853	99.642	99.512	3.750	97.848	97.748	97.533	4.750	97.723	97.609	97.469	3.750	96.393	96.293	96.078
4.875	99.651	99.537	99.396	4.875	100.326	100.115	99.982	3.875	98.284	98.184	97.967	4.875	98.219	98.105	97.964	3.875	96.891	96.791	96.574
4.990	100.032	99.880	99.737	4.990	100.495	100.284	100.148	3.990	98.595	98.495	98.274	4.990	98.470	98.318	98.175	3.990	97.254	97.154	96.933
5.000	100.132	99.980	99.837	5.000	100.595	100.384	100.248	4.000	98.695	98.595	98.374	5.000	98.570	98.418	98.275	4.000	97.354	97.254	97.033
5.125	100.458	100.285	100.067	5.125	101.054	100.692	100.546	4.125	99.100	98.995	98.531	5.125	98.909	98.736	98.518	4.125	97.829	97.724	97.260
5.250	101.018	100.839	100.613	5.250	101.602	101.240	101.091	4.250	99.580	99.476	99.009	5.250	99.413	99.234	99.008	4.250	98.318	98.214	97.747
5.375	101.353	101.170	100.944	5.375	101.838	101.477	101.326	4.375	100.058	99.953	99.481	5.375	99.935	99.752	99.526	4.375	98.798	98.693	98.221
5.500	101.718	101.531	101.309	5.500	102.169	101.807	101.652	4.500	100.409	100.304	99.834	5.500	100.307	100.120	99.898	4.500	99.152	99.047	98.577
5.625	101.939	101.748	101.525	5.625	102.461	102.099	101.944	4.625	100.638	100.513	100.438	5.625	100.536	100.345	100.122	4.625	99.818	99.693	99.618
5.750	102.186	101.830	101.662	5.750	102.285	101.929	101.760	4.750	101.122	100.997	100.922	5.750	99.651	99.295	99.127	4.750	99.979	99.854	99.779
5.875	102.497	102.141	101.971	5.875	102.611	102.255	102.083	4.875	101.427	101.302	101.227	5.875	100.139	99.783	99.613	4.875	100.552	100.427	100.352
5.990	102.695	102.339	102.171	5.990	102.771	102.415	102.245	4.990	101.686	101.561	101.486	5.990	100.336	99.980	99.812	4.990	100.811	100.686	100.611
6.000	102.795	102.439	102.271	6.000	102.871	102.515	102.345	5.000	101.786	101.661	101.586	6.000	100.436	100.080	99.912	5.000	100.911	100.786	100.711

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-1.000

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	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@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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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: 10:00 am ET

Prices are subject to change without notice.

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		
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)