



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.: 5/26/2022

45 Day Lock Exp.: 6/10/2022

60 Day Lock Exp.: 6/27/2022

W. Rate Sheet Dated: 4/26/2022

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	98.884	98.618	98.384	4.000	98.784	98.518	98.284	2.875	94.667	94.487	94.308	3.125	N/A	N/A	N/A
4.125	99.525	99.259	99.025	4.125	99.425	99.159	98.925	3.000	94.988	94.809	94.629	3.250	N/A	N/A	N/A
4.250	99.524	99.374	99.061	4.250	99.424	99.274	98.961	3.125	95.311	95.131	94.952	3.375	N/A	N/A	N/A
4.375	100.139	99.989	99.676	4.375	100.039	99.889	99.576	3.250	96.804	96.617	96.429	3.500	N/A	N/A	N/A
4.500	100.741	100.591	100.278	4.500	100.641	100.491	100.178	3.375	97.117	96.929	96.742	3.625	N/A	N/A	N/A
4.625	101.313	101.163	100.850	4.625	101.213	101.063	100.750	3.500	97.425	97.238	97.050	Margin = 2.250		Index = 1.960	
4.750	100.753	100.519	99.956	4.750	100.653	100.419	99.856	3.625	97.723	97.535	97.348	30 Year OTC			
4.875	101.300	101.066	100.503	4.875	101.200	100.966	100.403	3.750	97.504	97.113	96.723	Rate	30 Day	45 Day	60 Day
5.000	101.807	101.573	101.010	5.000	101.707	101.473	100.910	3.875	97.788	97.397	97.007	5.000	100.715	100.465	99.903
5.125	102.275	102.041	101.478	5.125	102.175	101.941	101.378	4.000	98.056	97.666	97.275	5.125	101.183	100.933	100.371
5.250	101.212	101.062	100.406	5.250	101.112	100.962	100.306	4.125	98.301	97.910	97.520	5.250	100.120	99.448	98.792
5.375	101.659	101.509	100.853	5.375	101.559	101.409	100.753	4.250	99.088	98.877	98.666	5.375	100.567	99.895	99.239
5.500	102.062	101.912	101.256	5.500	101.962	101.812	101.156	4.375	99.325	99.114	98.903	5.500	100.970	100.298	99.642
5.625	102.416	102.266	101.610	5.625	102.316	102.166	101.510	4.500	99.539	99.328	99.117	5.625	101.324	100.652	99.996
5.750	101.609	101.459	100.959	5.750	101.509	101.359	100.859	4.625	99.730	99.519	99.308	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	99.456	99.306	99.156	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	99.647	99.497	99.347	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	99.825	99.675	99.525	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	99.999	99.849	99.699	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	98.684	98.584	98.318	98.084	4.000	98.584	98.484	98.218	97.984	2.875	93.797	93.697	93.517	93.338	
4.125	99.325	99.225	98.959	98.725	4.125	99.225	99.125	98.859	98.625	3.000	94.118	94.018	93.839	93.659	
4.250	99.324	99.224	99.074	98.761	4.250	99.224	99.124	98.974	98.661	3.125	94.441	94.341	94.161	93.982	
4.375	99.939	99.839	99.689	99.376	4.375	99.839	99.739	99.589	99.276	3.250	96.534	96.434	96.247	96.059	
4.500	100.541	100.441	100.291	99.978	4.500	100.441	100.341	100.191	99.878	3.375	96.847	96.747	96.559	96.372	
4.625	101.113	101.013	100.863	100.550	4.625	101.013	100.913	100.763	100.450	3.500	97.155	97.055	96.868	96.680	
4.750	100.553	100.453	100.219	99.656	4.750	100.453	100.353	100.119	99.556	3.625	97.453	97.353	97.165	96.978	
4.875	101.100	101.000	100.766	100.203	4.875	101.000	100.900	100.666	100.103	3.750	97.734	97.634	97.243	96.853	
5.000	101.607	101.507	101.273	100.710	5.000	101.507	101.407	101.173	100.610	3.875	98.018	97.918	97.527	97.137	
5.125	102.075	101.975	101.741	101.178	5.125	101.975	101.875	101.641	101.078	4.000	98.286	98.186	97.796	97.405	
5.250	101.012	100.912	100.762	100.106	5.250	100.912	100.812	100.662	100.006	4.125	98.531	98.431	98.040	97.650	
5.375	101.459	101.359	101.209	100.553	5.375	101.359	101.259	101.109	100.453	4.250	98.618	98.518	98.307	98.096	
5.500	101.862	101.762	101.612	100.956	5.500	101.762	101.662	101.512	100.856	4.375	98.855	98.755	98.544	98.333	

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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				5.000	97.965	97.715	97.153	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	98.433	98.183	97.621	6.750	100.250	100.000	99.750
5.375	97.999	97.327	96.671	6.250	100.750	100.500	100.000	5.250	97.370	96.698	96.042	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.500	97.596	96.924	96.268					5.375	97.817	97.145	96.489	Rate	30 Day	45 Day	60 Day
5.625	97.242	96.570	95.914					5.500	98.220	97.548	96.892	6.250	99.250	99.000	98.750
5.750	99.081	98.831	98.581					5.625	98.574	97.902	97.246	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 only		
6.250	99.136	98.886	98.636					6.125	98.840	98.340	97.840				
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.:

5/26/2022

45 Day Lock Exp.:

6/10/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/26/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	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	90.999	90.819	90.640	3.500	N/A	N/A	N/A
4.500	98.278	98.128	97.816	4.500	98.278	98.128	97.816	2.875	91.316	91.136	90.957	3.625	N/A	N/A	N/A
4.625	98.850	98.700	98.388	4.625	98.850	98.700	98.388	3.000	91.637	91.457	91.278	Margin = 2.250		Index = 1.960	
4.750	98.290	98.056	97.493	4.750	98.290	98.056	97.493	3.125	91.960	91.780	91.601	30 Year OTC			
4.875	98.837	98.603	98.040	4.875	98.837	98.603	98.040	3.250	93.709	93.522	93.334	Rate	30 Day	45 Day	60 Day
5.000	99.344	99.110	98.547	5.000	99.344	99.110	98.547	3.375	94.022	93.835	93.647	4.250	97.061	96.717	96.405
5.125	99.812	99.578	99.015	5.125	99.812	99.578	99.015	3.500	94.330	94.143	93.955	4.375	97.676	97.332	97.020
5.250	99.562	99.412	98.756	5.250	99.562	99.412	98.756	3.625	94.628	94.441	94.253	4.500	98.278	97.934	97.622
5.375	100.009	99.859	99.203	5.375	100.009	99.859	99.203	3.750	94.909	94.518	94.128	4.625	98.850	98.506	98.194
5.500	100.412	100.262	99.606	5.500	100.412	100.262	99.606	3.875	N/A	N/A	N/A	4.750	98.290	98.040	97.478
5.625	100.766	100.616	99.960	5.625	100.766	100.616	99.960	4.000	N/A	N/A	N/A	4.875	98.837	98.587	98.025
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	99.344	99.094	98.532
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	99.812	99.562	99.000
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	99.562	98.890	98.234
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	98.378	98.278	98.128	97.816	4.500	98.378	98.278	98.128	97.816	2.750	87.880	87.780	87.600	87.421
4.625	98.950	98.850	98.700	98.388	4.625	98.950	98.850	98.700	98.388	2.875	88.197	88.097	87.917	87.738
4.750	98.390	98.290	98.056	97.493	4.750	98.390	98.290	98.056	97.493	3.000	88.518	88.418	88.238	88.059
4.875	98.937	98.837	98.603	98.040	4.875	98.937	98.837	98.603	98.040	3.125	88.841	88.741	88.561	88.382
5.000	99.444	99.344	99.110	98.547	5.000	99.444	99.344	99.110	98.547	3.250	92.184	92.084	91.897	91.709
5.125	99.912	99.812	99.578	99.015	5.125	99.912	99.812	99.578	99.015	3.375	92.497	92.397	92.210	92.022
5.250	99.662	99.562	99.412	98.756	5.250	99.662	99.562	99.412	98.756	3.500	92.805	92.705	92.518	92.330
5.375	100.109	100.009	99.859	99.203	5.375	100.109	100.009	99.859	99.203	3.625	93.103	93.003	92.816	92.628
5.500	100.512	100.412	100.262	99.606	5.500	100.512	100.412	100.262	99.606	3.750	95.259	95.159	94.768	94.378

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.125	N/A	N/A	N/A					5.125	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
6.250	N/A	N/A	N/A					5.250	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				5.375	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								5.500	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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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	97.340	97.223	97.140	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	97.472	97.312	97.272	2.000	N/A	N/A	N/A	4.250	97.273	97.156	97.048
4.375	97.897	97.780	97.697	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	98.085	97.925	97.885	2.125	N/A	N/A	N/A	4.375	97.829	97.712	97.604
4.500	98.381	98.264	98.181	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.679	98.519	98.479	2.250	N/A	N/A	N/A	4.500	98.341	98.200	98.087
4.625	98.947	98.794	98.747	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	99.199	99.040	98.999	2.375	N/A	N/A	N/A	4.625	98.947	98.786	98.639
4.750	99.557	99.404	99.357	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.713	99.553	99.513	2.500	N/A	N/A	N/A	4.750	99.557	99.396	99.249
4.875	100.105	99.952	99.905	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	100.176	100.017	99.976	2.625	N/A	N/A	N/A	4.875	100.105	99.944	99.797
4.990	100.496	100.343	100.296	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.421	100.261	100.221	2.750	N/A	N/A	N/A	4.990	100.496	100.335	100.188
5.000	100.596	100.443	100.396	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.521	100.361	100.321	2.875	N/A	N/A	N/A	5.000	100.596	100.435	100.288
5.125	101.063	100.834	100.829	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.641	100.481	100.441	2.990	N/A	N/A	N/A	5.125	101.057	100.898	100.619
5.250	101.620	101.364	101.356	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	101.080	100.824	100.816	3.000	N/A	N/A	N/A	5.250	101.615	101.366	101.147
5.375	101.900	101.644	101.636	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	101.290	101.034	101.026	3.125	N/A	N/A	N/A	5.375	101.895	101.646	101.427
5.500	102.228	101.972	101.964	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.502	101.246	101.238	3.250	N/A	N/A	N/A	5.500	102.222	101.973	101.754
5.625	102.372	102.111	102.104	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.519	101.263	101.255	3.375	N/A	N/A	N/A	5.625	102.356	102.107	101.888
5.750	102.864	102.593	102.586	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.642	101.371	101.364	3.500	N/A	N/A	N/A	5.750	102.782	102.518	102.260
5.875	103.228	102.957	102.950	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.947	101.676	101.669	3.625	N/A	N/A	N/A	5.875	103.145	102.881	102.623
5.990	103.442	103.171	103.164	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	102.060	101.789	101.782	3.750	N/A	N/A	N/A	5.990	103.360	103.096	102.838
6.000	103.542	103.271	103.264	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	102.160	101.889	101.882	3.875	N/A	N/A	N/A	6.000	103.460	103.196	102.938
6.125	103.807	103.536	103.529	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	102.284	102.013	102.006	3.990	N/A	N/A	N/A	6.125	103.725	103.461	103.203
6.250	103.552	103.293	103.288	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	102.050	101.791	101.786	4.000	N/A	N/A	N/A	6.250	103.544	103.295	103.028
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	98.508	98.362	98.308	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.936	95.836	95.736	3.250	95.837	95.735	95.633
2.875	N/A	N/A	N/A	4.375	99.015	98.869	98.815	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.693	96.593	96.493	3.375	96.593	96.491	96.389
2.990	N/A	N/A	N/A	4.500	99.430	99.284	99.230	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.153	97.052	96.953	3.500	97.052	96.949	96.846
3.000	N/A	N/A	N/A	4.625	99.832	99.681	99.632	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.800	97.667	97.600	3.625	97.667	97.511	97.386
3.125	N/A	N/A	N/A	4.750	100.363	100.189	100.163	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.359	98.227	98.159	3.750	98.227	98.071	97.920
3.250	N/A	N/A	N/A	4.875	100.865	100.691	100.665	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.932	98.800	98.732	3.875	98.799	98.643	98.492
3.375	N/A	N/A	N/A	4.990	101.187	101.013	100.987	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.401	99.269	99.201	3.990	99.268	99.112	98.961
3.500	N/A	N/A	N/A	5.000	101.287	101.113	101.087	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.501	99.369	99.301	4.000	99.368	99.212	99.061
3.625	N/A	N/A	N/A	5.125	101.554	101.380	101.354	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	100.024	99.891	99.824	4.125	99.891	99.735	99.584
3.750	N/A	N/A	N/A	5.250	101.862	101.592	101.584	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.360	100.181	100.126	4.250	100.181	99.947	99.699
3.875	N/A	N/A	N/A	5.375	102.052	101.782	101.774	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.737	100.558	100.503	4.375	100.557	100.323	100.075
3.990	N/A	N/A	N/A	5.500	102.325	102.055	102.047	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.865	100.686	100.631	4.500	100.685	100.451	100.203
4.000	N/A	N/A	N/A	5.625	102.421	102.151	102.143	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.139	100.945	100.905	4.625	100.973	100.719	100.463
4.125	N/A	N/A	N/A	5.750	102.674	102.417	102.410	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.441	101.226	101.191	4.750	101.301	101.020	100.758
4.250	N/A	N/A	N/A	5.875	102.985	102.728	102.721	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.467	101.252	101.217	4.875	101.327	101.046	100.784
4.375	N/A	N/A	N/A	5.990	103.129	102.872	102.865	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.512	101.297	101.262	4.990	101.372	101.091	100.829
4.500	N/A	N/A	N/A	6.000	103.229	102.972	102.965	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.612	101.397	101.362	5.000	101.472	101.191	100.929
4.625	N/A	N/A	N/A	6.125	103.438	103.181	103.174	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.705	101.490	101.455	5.125	101.566	101.285	101.023
4.750	N/A	N/A	N/A	6.250	103.223	102.978	102.974	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.563	101.326	101.297	5.250	101.348	101.067	100.809
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	95.825	95.625	95.625	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.412	97.212	97.212
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.623	96.423	96.423	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.920	97.720	97.720
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.194	96.994	96.994	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.377	98.177	98.177
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.643	97.443	97.443	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.923	98.723	98.723
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.031	97.831	97.831	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.388	99.188	99.188
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.428	98.228	98.228	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.971	99.771	99.771
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.725	98.525	98.525	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.698	100.498	100.498
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.825	98.625	98.625	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.798	100.598	100.598
2.990	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.:

5/26/2022

45 Day Lock Exp.:

6/10/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/26/2022

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	97.340	97.223	97.140	4.250	97.472	97.312	97.272	4.250	98.508	98.362	98.308	3.250	95.936	95.836	95.736	3.250	95.825	95.625	95.625
4.375	97.897	97.780	97.697	4.375	98.085	97.925	97.885	4.375	99.015	98.869	98.815	3.375	96.693	96.593	96.493	3.375	96.623	96.423	96.423
4.500	98.381	98.264	98.181	4.500	98.679	98.519	98.479	4.500	99.430	99.284	99.230	3.500	97.153	97.052	96.953	3.500	97.194	96.994	96.994
4.625	98.947	98.794	98.747	4.625	99.199	99.040	98.999	4.625	99.832	99.681	99.632	3.625	97.800	97.667	97.600	3.625	97.643	97.443	97.443
4.750	99.557	99.404	99.357	4.750	99.713	99.553	99.513	4.750	100.363	100.189	100.163	3.750	98.359	98.227	98.159	3.750	98.031	97.831	97.831
4.875	100.105	99.952	99.905	4.875	100.176	100.017	99.976	4.875	100.865	100.691	100.665	3.875	98.932	98.800	98.732	3.875	98.428	98.228	98.228
4.990	100.496	100.343	100.296	4.990	100.421	100.261	100.221	4.990	101.187	101.013	100.987	3.990	99.401	99.269	99.201	3.990	98.725	98.525	98.525
5.000	100.596	100.443	100.396	5.000	100.521	100.361	100.321	5.000	101.287	101.113	101.087	4.000	99.501	99.369	99.301	4.000	98.825	98.625	98.625
5.125	101.063	100.834	100.829	5.125	100.641	100.481	100.441	5.125	101.554	101.380	101.354	4.125	100.024	99.891	99.824	4.125	99.192	98.992	98.992
5.250	101.620	101.364	101.356	5.250	101.080	100.824	100.816	5.250	101.862	101.592	101.584	4.250	100.360	100.181	100.126	4.250	98.962	98.762	98.712
5.375	101.900	101.644	101.636	5.375	101.290	101.034	101.026	5.375	102.052	101.782	101.774	4.375	100.737	100.558	100.503	4.375	99.227	99.027	98.977
5.500	102.228	101.972	101.964	5.500	101.502	101.246	101.238	5.500	102.325	102.055	102.047	4.500	100.865	100.686	100.631	4.500	99.399	99.175	99.133
5.625	102.372	102.111	102.104	5.625	101.519	101.263	101.255	5.625	102.421	102.151	102.143	4.625	101.139	100.945	100.905	4.625	99.718	99.494	99.452
5.750	102.864	102.593	102.586	5.750	101.642	101.371	101.364	5.750	102.674	102.417	102.410	4.750	101.441	101.226	101.191	4.750	99.949	99.725	99.683
5.875	103.228	102.957	102.950	5.875	101.947	101.676	101.669	5.875	102.985	102.728	102.721	4.875	101.467	101.252	101.217	4.875	99.960	99.736	99.694
5.990	103.442	103.171	103.164	5.990	102.060	101.789	101.782	5.990	103.129	102.872	102.865	4.990	101.512	101.297	101.262	4.990	99.956	99.732	99.690
6.000	103.542	103.271	103.264	6.000	102.160	101.889	101.882	6.000	103.229	102.972	102.965	5.000	101.612	101.397	101.362	5.000	100.056	99.832	99.790
6.125	103.807	103.536	103.529	6.125	102.284	102.013	102.006	6.125	103.438	103.181	103.174	5.125	101.705	101.490	101.455	5.125	100.117	99.893	99.851
6.250	103.552	103.293	103.288	6.250	102.050	101.791	101.786	6.250	103.223	102.978	102.974	5.250	101.563	101.326	101.297	5.250	99.640	99.403	99.374

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

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45 Day Lock Exp.: 6/10/2022
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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	96.141	96.041	95.941	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.185	94.085	93.985	2.750	N/A	N/A	N/A	4.000	96.157	96.057	95.957
4.125	96.823	96.723	96.623	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.991	94.891	94.791	2.875	N/A	N/A	N/A	4.125	96.838	96.738	96.638
4.250	97.525	97.425	97.325	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.651	95.551	95.451	2.990	N/A	N/A	N/A	4.250	97.598	97.498	97.398
4.375	98.064	97.954	97.853	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.516	96.406	96.305	3.000	N/A	N/A	N/A	4.375	98.277	98.167	98.066
4.500	98.606	98.479	98.334	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.068	96.941	96.796	3.125	N/A	N/A	N/A	4.500	98.818	98.691	98.546
4.625	99.022	98.895	98.744	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.578	97.451	97.300	3.250	N/A	N/A	N/A	4.625	99.234	99.107	98.956
4.750	99.615	99.488	99.332	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.179	98.052	97.896	3.375	N/A	N/A	N/A	4.750	99.825	99.698	99.542
4.875	100.142	100.014	99.856	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.632	98.504	98.346	3.500	N/A	N/A	N/A	4.875	100.349	100.221	100.063
4.990	100.482	100.352	100.192	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.718	98.588	98.428	3.625	N/A	N/A	N/A	4.990	100.684	100.554	100.394
5.000	100.582	100.452	100.292	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.818	98.688	98.528	3.750	N/A	N/A	N/A	5.000	100.784	100.654	100.494
5.125	100.900	100.712	100.517	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.050	98.862	98.667	3.875	N/A	N/A	N/A	5.125	101.009	100.821	100.626
5.250	101.442	101.249	101.011	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.598	99.405	99.167	3.990	N/A	N/A	N/A	5.250	101.223	101.030	100.792
5.375	101.704	101.507	101.271	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	100.224	100.027	99.791	4.000	N/A	N/A	N/A	5.375	101.484	101.287	101.051
5.500	102.011	101.810	101.576	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.547	100.346	100.112	4.125	N/A	N/A	N/A	5.500	101.790	101.589	101.355
5.625	102.259	102.054	101.819	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.811	100.606	100.371	4.250	N/A	N/A	N/A	5.625	102.037	101.832	101.597
5.750	102.321	101.744	101.556	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.669	98.092	97.904	4.375	N/A	N/A	N/A	5.750	102.321	101.744	101.556
5.875	102.606	102.028	101.839	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.302	98.724	98.535	4.500	N/A	N/A	N/A	5.875	102.604	102.026	101.837
5.990	102.774	102.196	102.006	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.470	98.892	98.702	4.625	N/A	N/A	N/A	5.990	102.771	102.193	102.003
6.000	102.874	102.296	102.106	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.570	98.992	98.802	4.750	N/A	N/A	N/A	6.000	102.871	102.293	102.103
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	97.403	97.239	97.124	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.999	94.899	94.799	3.000	95.030	94.930	94.830
2.875	N/A	N/A	N/A	4.125	98.079	97.915	97.796	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.328	95.228	95.128	3.125	95.362	95.262	95.162
2.990	N/A	N/A	N/A	4.250	98.553	98.388	98.266	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.898	95.798	95.698	3.250	95.906	95.806	95.706
3.000	N/A	N/A	N/A	4.375	99.031	98.866	98.740	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.655	96.555	96.455	3.375	96.687	96.587	96.487
3.125	N/A	N/A	N/A	4.500	99.452	99.288	99.158	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.284	97.184	96.999	3.500	97.315	97.215	97.030
3.250	N/A	N/A	N/A	4.625	99.945	99.781	99.574	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.854	97.754	97.549	3.625	97.885	97.785	97.580
3.375	N/A	N/A	N/A	4.750	100.349	100.120	99.977	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.309	98.209	97.998	3.750	98.340	98.240	98.029
3.500	N/A	N/A	N/A	4.875	100.820	100.590	100.442	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.737	98.637	98.421	3.875	98.765	98.665	98.449
3.625	N/A	N/A	N/A	4.990	100.992	100.762	100.612	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.044	98.944	98.727	3.990	99.071	98.971	98.754
3.750	N/A	N/A	N/A	5.000	101.092	100.862	100.712	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.144	99.044	98.827	4.000	99.171	99.071	98.854
3.875	N/A	N/A	N/A	5.125	101.499	101.119	100.956	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.326	99.223	98.930	4.125	99.640	99.537	99.244
3.990	N/A	N/A	N/A	5.250	102.035	101.655	101.488	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.808	99.705	99.410	4.250	99.870	99.767	99.472
4.000	N/A	N/A	N/A	5.375	102.203	101.823	101.655	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.281	100.178	99.880	4.375	100.343	100.240	99.942
4.125	N/A	N/A	N/A	5.500	102.480	102.099	101.930	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.630	100.527	100.227	4.500	100.692	100.589	100.289
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	100.949	100.827	100.600	4.625	101.224	101.102	100.875
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	101.394	101.271	101.041	4.750	100.955	100.832	100.602
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	101.710	101.587	101.359	4.875	101.273	101.150	100.922
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	101.984	101.861	101.628	4.990	101.546	101.423	101.190
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	102.084	101.961	101.728	5.000	101.646	101.523	101.290



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.:

5/26/2022

45 Day Lock Exp.:

6/10/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/26/2022

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	96.141	96.041	95.941	4.000	94.185	94.085	93.985	3.500	94.375	94.166	94.079	3.000	94.999	94.899	94.799	3.000	92.747	92.647	92.547
4.125	96.823	96.723	96.623	4.125	94.991	94.891	94.791	3.625	95.119	94.911	94.816	3.125	95.328	95.228	95.128	3.125	93.534	93.434	93.334
4.250	97.525	97.425	97.325	4.250	95.651	95.551	95.451	3.750	96.035	95.870	95.772	3.250	95.898	95.798	95.698	3.250	93.928	93.828	93.728
4.375	98.064	97.954	97.853	4.375	96.516	96.406	96.305	3.875	96.704	96.539	96.432	3.375	96.655	96.555	96.455	3.375	94.761	94.661	94.561
4.500	98.606	98.479	98.334	4.500	97.068	96.941	96.796	3.990	97.303	97.139	97.024	3.500	97.284	97.184	96.999	3.500	95.396	95.296	95.111
4.625	99.022	98.895	98.744	4.625	97.578	97.451	97.300	4.000	97.403	97.239	97.124	3.625	97.854	97.754	97.549	3.625	96.026	95.926	95.721
4.750	99.615	99.488	99.332	4.750	98.179	98.052	97.896	4.125	98.079	97.915	97.796	3.750	98.309	98.209	97.998	3.750	96.487	96.387	96.176
4.875	100.142	100.014	99.856	4.875	98.632	98.504	98.346	4.250	98.553	98.388	98.266	3.875	98.737	98.637	98.421	3.875	96.921	96.821	96.605
4.990	100.482	100.352	100.192	4.990	98.718	98.588	98.428	4.375	99.031	98.866	98.740	3.990	99.044	98.944	98.727	3.990	97.248	97.148	96.931
5.000	100.582	100.452	100.292	5.000	98.818	98.688	98.528	4.500	99.452	99.288	99.158	4.000	99.144	99.044	98.827	4.000	97.348	97.248	97.031
5.125	100.900	100.712	100.517	5.125	99.050	98.862	98.667	4.625	99.945	99.715	99.574	4.125	99.326	99.223	98.930	4.125	98.252	98.149	97.856
5.250	101.442	101.249	101.011	5.250	99.598	99.405	99.167	4.750	100.349	100.120	99.977	4.250	99.808	99.705	99.410	4.250	98.754	98.651	98.356
5.375	101.704	101.507	101.271	5.375	100.224	100.027	99.791	4.875	100.820	100.590	100.442	4.375	100.281	100.178	99.880	4.375	99.231	99.128	98.830
5.500	102.011	101.810	101.576	5.500	100.547	100.346	100.112	4.990	100.992	100.762	100.612	4.500	100.630	100.527	100.227	4.500	99.586	99.483	99.183
5.625	102.259	102.054	101.819	5.625	100.811	100.606	100.371	5.000	101.092	100.862	100.712	4.625	100.949	100.827	100.600	4.625	101.149	101.027	100.800
5.750	102.321	101.744	101.556	5.750	98.669	98.092	97.904	5.125	101.499	101.119	100.956	4.750	101.394	101.271	101.041	4.750	100.412	100.289	100.059
5.875	102.606	102.028	101.839	5.875	99.302	98.724	98.535	5.250	102.035	101.655	101.488	4.875	101.710	101.587	101.359	4.875	101.262	101.139	100.911
5.990	102.774	102.196	102.006	5.990	99.470	98.892	98.702	5.375	102.203	101.823	101.655	4.990	101.984	101.861	101.628	4.990	101.534	101.411	101.178
6.000	102.874	102.296	102.106	6.000	99.570	98.992	98.802	5.500	102.480	102.099	101.930	5.000	102.084	101.961	101.728	5.000	101.634	101.511	101.278

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.: 5/26/2022
45 Day Lock Exp.: 6/10/2022
60 Day Lock Exp.: 6/27/2022

W. Rate Sheet Dated: 4/26/2022

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/26/2022

45 Day Lock Exp.:

6/10/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/26/2022

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	96.141	96.041	95.941	4.000	97.403	97.239	97.124	3.000	94.999	94.899	94.799	4.000	94.488	94.388	94.288	3.000	93.223	93.123	93.023
4.125	96.823	96.723	96.623	4.125	98.079	97.915	97.796	3.125	95.328	95.228	95.128	4.125	95.232	95.132	95.032	3.125	93.781	93.681	93.581
4.250	97.525	97.425	97.325	4.250	98.553	98.388	98.266	3.250	95.898	95.798	95.698	4.250	95.913	95.813	95.713	3.250	94.263	94.163	94.063
4.375	98.064	97.954	97.853	4.375	99.031	98.866	98.740	3.375	96.655	96.555	96.455	4.375	96.615	96.505	96.404	3.375	95.058	94.958	94.858
4.500	98.606	98.479	98.334	4.500	99.452	99.288	99.158	3.500	97.284	97.184	96.999	4.500	97.162	97.035	96.890	3.500	95.690	95.590	95.405
4.625	99.022	98.895	98.744	4.625	99.945	99.715	99.574	3.625	97.854	97.754	97.549	4.625	97.625	97.498	97.347	3.625	96.290	96.190	95.985
4.750	99.615	99.488	99.332	4.750	100.349	100.120	99.977	3.750	98.309	98.209	97.998	4.750	98.222	98.095	97.939	3.750	96.748	96.648	96.437
4.875	100.142	100.014	99.856	4.875	100.820	100.590	100.442	3.875	98.737	98.637	98.421	4.875	98.712	98.584	98.426	3.875	97.179	97.079	96.863
4.990	100.482	100.352	100.192	4.990	100.992	100.762	100.612	3.990	99.044	98.944	98.727	4.990	98.925	98.795	98.635	3.990	97.496	97.396	97.179
5.000	100.582	100.452	100.292	5.000	101.092	100.862	100.712	4.000	99.144	99.044	98.827	5.000	99.025	98.895	98.735	4.000	97.596	97.496	97.279
5.125	100.900	100.712	100.517	5.125	101.499	101.119	100.956	4.125	99.326	99.223	98.930	5.125	99.300	99.112	98.917	4.125	98.139	98.036	97.743
5.250	101.442	101.249	101.011	5.250	102.035	101.655	101.488	4.250	99.808	99.705	99.410	5.250	99.845	99.652	99.414	4.250	98.631	98.528	98.233
5.375	101.704	101.507	101.271	5.375	102.203	101.823	101.655	4.375	100.281	100.178	99.880	5.375	100.289	100.092	99.856	4.375	99.106	99.003	98.705
5.500	102.011	101.810	101.576	5.500	102.480	102.099	101.930	4.500	100.630	100.527	100.227	5.500	100.604	100.403	100.169	4.500	99.458	99.355	99.055
5.625	102.259	102.054	101.819	5.625	102.797	102.417	102.245	4.625	100.949	100.827	100.600	5.625	100.860	100.655	100.420	4.625	100.399	100.277	100.050
5.750	102.321	101.744	101.556	5.750	102.420	101.842	101.653	4.750	101.394	101.271	101.041	5.750	99.820	99.243	99.055	4.750	100.253	100.130	99.900
5.875	102.629	102.051	101.862	5.875	102.746	102.168	101.978	4.875	101.710	101.587	101.359	5.875	100.302	99.724	99.535	4.875	100.836	100.713	100.485
5.990	102.821	102.243	102.053	5.990	102.902	102.325	102.137	4.990	101.984	101.861	101.628	5.990	100.494	99.916	99.726	4.990	101.109	100.986	100.753
6.000	102.921	102.343	102.153	6.000	103.002	102.425	102.237	5.000	102.084	101.961	101.728	6.000	100.594	100.016	99.826	5.000	101.209	101.086	100.853

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)
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.:

5/26/2022

45 Day Lock Exp.:

6/10/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/26/2022

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.:

5/26/2022

45 Day Lock Exp.:

6/10/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/26/2022

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		
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For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)