



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.: 5/27/2022

45 Day Lock Exp.: 6/13/2022

60 Day Lock Exp.: 6/27/2022

W. Rate Sheet Dated: 4/27/2022

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	98.899	98.649	98.415	4.000	98.799	98.549	98.315	2.875	94.823	94.651	94.479	3.125	N/A	N/A	N/A
4.125	99.540	99.290	99.056	4.125	99.440	99.190	98.956	3.000	95.145	94.973	94.801	3.250	N/A	N/A	N/A
4.250	99.524	99.374	99.077	4.250	99.424	99.274	98.977	3.125	95.467	95.295	95.123	3.375	N/A	N/A	N/A
4.375	100.139	99.989	99.692	4.375	100.039	99.889	99.592	3.250	96.656	96.374	96.093	3.500	N/A	N/A	N/A
4.500	100.741	100.591	100.294	4.500	100.641	100.491	100.194	3.375	96.968	96.687	96.406	3.625	N/A	N/A	N/A
4.625	101.313	101.163	100.866	4.625	101.213	101.063	100.766	3.500	97.277	96.995	96.714	Margin = 2.250		Index = 1.960	
4.750	100.847	100.697	100.259	4.750	100.747	100.597	100.159	3.625	97.574	97.293	97.012	30 Year OTC			
4.875	101.394	101.244	100.806	4.875	101.294	101.144	100.706	3.750	97.848	97.566	97.285	Rate	30 Day	45 Day	60 Day
5.000	101.901	101.751	101.313	5.000	101.801	101.651	101.213	3.875	98.132	97.850	97.569	5.000	100.809	100.293	99.856
5.125	102.369	102.219	101.781	5.125	102.269	102.119	101.681	4.000	98.400	98.119	97.838	5.125	101.277	100.761	100.324
5.250	101.119	100.969	100.359	5.250	101.019	100.869	100.259	4.125	98.645	98.363	98.082	5.250	100.027	99.402	98.793
5.375	101.566	101.416	100.806	5.375	101.466	101.316	100.706	4.250	99.439	99.289	99.139	5.375	100.474	99.849	99.240
5.500	101.969	101.819	101.209	5.500	101.869	101.719	101.109	4.375	99.677	99.527	99.377	5.500	100.877	100.252	99.643
5.625	102.323	102.173	101.563	5.625	102.223	102.073	101.463	4.500	99.890	99.740	99.590	5.625	101.231	100.606	99.997
5.750	101.609	101.459	100.959	5.750	101.509	101.359	100.859	4.625	100.081	99.931	99.781	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	99.409	99.259	99.109	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	99.600	99.450	99.300	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	99.778	99.628	99.478	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	99.952	99.802	99.652	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	98.699	98.599	98.349	98.115	4.000	98.599	98.499	98.249	98.015	2.875	93.953	93.853	93.681	93.509	
4.125	99.340	99.240	98.990	98.756	4.125	99.240	99.140	98.890	98.656	3.000	94.275	94.175	94.003	93.831	
4.250	99.324	99.224	99.074	98.777	4.250	99.224	99.124	98.974	98.677	3.125	94.597	94.497	94.325	94.153	
4.375	99.939	99.839	99.689	99.392	4.375	99.839	99.739	99.589	99.292	3.250	96.386	96.286	96.004	95.723	
4.500	100.541	100.441	100.291	99.994	4.500	100.441	100.341	100.191	99.894	3.375	96.698	96.598	96.317	96.036	
4.625	101.113	101.013	100.863	100.566	4.625	101.013	100.913	100.763	100.466	3.500	97.007	96.907	96.625	96.344	
4.750	100.647	100.547	100.397	99.959	4.750	100.547	100.447	100.297	99.859	3.625	97.304	97.204	96.923	96.642	
4.875	101.194	101.094	100.944	100.506	4.875	101.094	100.994	100.844	100.406	3.750	98.078	97.978	97.696	97.415	
5.000	101.701	101.601	101.451	101.013	5.000	101.601	101.501	101.351	100.913	3.875	98.362	98.262	97.980	97.699	
5.125	102.169	102.069	101.919	101.481	5.125	102.069	101.969	101.819	101.381	4.000	98.630	98.530	98.249	97.968	
5.250	100.919	100.819	100.669	100.059	5.250	100.819	100.719	100.569	99.959	4.125	98.875	98.775	98.493	98.212	
5.375	101.366	101.266	101.116	100.506	5.375	101.266	101.166	101.016	100.406	4.250	98.969	98.869	98.719	98.569	
5.500	101.769	101.669	101.519	100.909	5.500	101.669	101.569	101.419	100.809	4.375	99.207	99.107	98.957	98.807	

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	98.059	97.543	97.106	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	98.527	98.011	97.574	6.750	100.250	100.000	99.750
5.375	97.906	97.281	96.672	6.250	100.750	100.500	100.000	5.250	97.277	96.652	96.043	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.500	97.503	96.878	96.269					5.375	97.724	97.099	96.490	Rate	30 Day	45 Day	60 Day
5.625	97.149	96.524	95.915					5.500	98.127	97.502	96.893	6.250	99.250	99.000	98.750
5.750	99.081	98.831	98.581					5.625	98.481	97.856	97.247		DPA Advantage Adjustment		
5.875	98.711	98.461	98.211					5.750	97.767	97.267	96.767		203(k) / 203(k)s		-0.250
6.000	98.356	98.106	97.856					5.875	98.137	97.637	97.137		203(k) & 203(k)s are Borrower Paid only		
6.125	98.008	97.758	97.508					6.000	98.492	97.992	97.492				
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.:

5/27/2022

45 Day Lock Exp.:

6/13/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/27/2022

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	91.155	90.983	90.811	3.500	N/A	N/A	N/A
4.500	98.278	98.128	97.831	4.500	98.278	98.128	97.831	2.875	91.472	91.300	91.128	3.625	N/A	N/A	N/A
4.625	98.850	98.700	98.403	4.625	98.850	98.700	98.403	3.000	91.793	91.621	91.449	Margin = 2.250		Index = 1.960	
4.750	98.384	98.234	97.797	4.750	98.384	98.234	97.797	3.125	92.116	91.944	91.772	30 Year OTC			
4.875	98.931	98.781	98.344	4.875	98.931	98.781	98.344	3.250	93.561	93.280	92.999	Rate	30 Day	45 Day	60 Day
5.000	99.438	99.288	98.851	5.000	99.438	99.288	98.851	3.375	93.873	93.592	93.311	4.250	97.061	96.749	96.452
5.125	99.906	99.756	99.319	5.125	99.906	99.756	99.319	3.500	94.182	93.901	93.620	4.375	97.676	97.364	97.067
5.250	99.469	99.319	98.710	5.250	99.469	99.319	98.710	3.625	94.479	94.198	93.917	4.500	98.278	97.966	97.669
5.375	99.916	99.766	99.157	5.375	99.916	99.766	99.157	3.750	95.253	94.972	94.691	4.625	98.850	98.538	98.241
5.500	100.319	100.169	99.560	5.500	100.319	100.169	99.560	3.875	N/A	N/A	N/A	4.750	98.384	97.868	97.431
5.625	100.673	100.523	99.914	5.625	100.673	100.523	99.914	4.000	N/A	N/A	N/A	4.875	98.931	98.415	97.978
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	99.438	98.922	98.485
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	99.906	99.390	98.953
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	99.469	98.844	98.235
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	97.831	4.500	98.378	98.278	98.128	97.831	2.750	88.037	87.937	87.765	87.593
4.625	98.950	98.850	98.700	98.403	4.625	98.950	98.850	98.700	98.403	2.875	88.353	88.253	88.081	87.909
4.750	98.484	98.384	98.234	97.797	4.750	98.484	98.384	98.234	97.797	3.000	88.675	88.575	88.403	88.231
4.875	99.031	98.931	98.781	98.344	4.875	99.031	98.931	98.781	98.344	3.125	88.997	88.897	88.725	88.553
5.000	99.538	99.438	99.288	98.851	5.000	99.538	99.438	99.288	98.851	3.250	92.036	91.936	91.655	91.374
5.125	100.006	99.906	99.756	99.319	5.125	100.006	99.906	99.756	99.319	3.375	92.348	92.248	91.967	91.686
5.250	99.569	99.469	99.319	98.710	5.250	99.569	99.469	99.319	98.710	3.500	92.657	92.557	92.276	91.995
5.375	100.016	99.916	99.766	99.157	5.375	100.016	99.916	99.766	99.157	3.625	92.954	92.854	92.573	92.292
5.500	100.419	100.319	100.169	99.560	5.500	100.419	100.319	100.169	99.560	3.750	95.603	95.503	95.222	94.941

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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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	97.300	97.183	97.100	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	97.409	97.248	97.209	2.000	N/A	N/A	N/A	4.250	97.233	97.116	97.008
4.375	97.855	97.738	97.655	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	98.020	97.859	97.820	2.125	N/A	N/A	N/A	4.375	97.788	97.671	97.564
4.500	98.335	98.218	98.135	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.611	98.450	98.411	2.250	N/A	N/A	N/A	4.500	98.284	98.152	98.043
4.625	98.877	98.723	98.677	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	99.128	98.967	98.928	2.375	N/A	N/A	N/A	4.625	98.876	98.715	98.575
4.750	99.485	99.331	99.285	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.641	99.480	99.441	2.500	N/A	N/A	N/A	4.750	99.483	99.322	99.182
4.875	100.030	99.876	99.830	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	100.101	99.940	99.901	2.625	N/A	N/A	N/A	4.875	100.028	99.867	99.728
4.990	100.418	100.264	100.218	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.344	100.183	100.144	2.750	N/A	N/A	N/A	4.990	100.416	100.255	100.115
5.000	100.518	100.364	100.318	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.444	100.283	100.244	2.875	N/A	N/A	N/A	5.000	100.516	100.355	100.215
5.125	100.960	100.736	100.736	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.568	100.406	100.368	2.990	N/A	N/A	N/A	5.125	100.963	100.729	100.550
5.250	101.515	101.266	101.266	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	101.037	100.788	100.788	3.000	N/A	N/A	N/A	5.250	101.518	101.284	101.082
5.375	101.792	101.543	101.543	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	101.247	100.998	100.998	3.125	N/A	N/A	N/A	5.375	101.795	101.561	101.359
5.500	102.118	101.869	101.869	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.458	101.209	101.209	3.250	N/A	N/A	N/A	5.500	102.121	101.887	101.685
5.625	102.331	102.060	102.060	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.471	101.222	101.222	3.375	N/A	N/A	N/A	5.625	102.263	102.020	101.817
5.750	102.820	102.549	102.549	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.755	101.484	101.484	3.500	N/A	N/A	N/A	5.750	102.739	102.483	102.213
5.875	103.181	102.910	102.910	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	102.057	101.786	101.786	3.625	N/A	N/A	N/A	5.875	103.100	102.844	102.574
5.990	103.393	103.122	103.122	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	102.168	101.897	101.897	3.750	N/A	N/A	N/A	5.990	103.312	103.056	102.786
6.000	103.493	103.222	103.222	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	102.268	101.997	101.997	3.875	N/A	N/A	N/A	6.000	103.412	103.156	102.886
6.125	103.757	103.486	103.486	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	102.391	102.120	102.120	3.990	N/A	N/A	N/A	6.125	103.675	103.419	103.149
6.250	103.523	103.252	103.252	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	102.177	101.906	101.906	4.000	N/A	N/A	N/A	6.250	103.504	103.248	102.978
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	98.466	98.320	98.266	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.910	95.810	95.710	3.250	95.815	95.715	95.606
2.875	N/A	N/A	N/A	4.375	98.971	98.825	98.771	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.667	96.567	96.467	3.375	96.573	96.473	96.364
2.990	N/A	N/A	N/A	4.500	99.383	99.237	99.183	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.132	97.032	96.932	3.500	97.033	96.933	96.815
3.000	N/A	N/A	N/A	4.625	99.773	99.627	99.573	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.776	97.640	97.576	3.625	97.640	97.485	97.358
3.125	N/A	N/A	N/A	4.750	100.288	100.112	100.088	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.335	98.199	98.135	3.750	98.199	98.043	97.893
3.250	N/A	N/A	N/A	4.875	100.788	100.612	100.588	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.903	98.767	98.703	3.875	98.767	98.611	98.461
3.375	N/A	N/A	N/A	4.990	101.111	100.935	100.911	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.370	99.234	99.170	3.990	99.234	99.078	98.928
3.500	N/A	N/A	N/A	5.000	101.211	101.035	101.011	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.470	99.334	99.270	4.000	99.334	99.178	99.028
3.625	N/A	N/A	N/A	5.125	101.473	101.297	101.273	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.991	99.855	99.791	4.125	99.855	99.698	99.548
3.750	N/A	N/A	N/A	5.250	101.757	101.493	101.493	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.209	100.021	99.975	4.250	100.021	99.787	99.577
3.875	N/A	N/A	N/A	5.375	101.944	101.680	101.680	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.583	100.394	100.349	4.375	100.395	100.161	99.951
3.990	N/A	N/A	N/A	5.500	102.214	101.950	101.950	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.709	100.521	100.475	4.500	100.520	100.286	100.076
4.000	N/A	N/A	N/A	5.625	102.308	102.044	102.044	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.966	100.777	100.732	4.625	100.778	100.544	100.334
4.125	N/A	N/A	N/A	5.750	102.630	102.374	102.374	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.194	100.974	100.944	4.750	101.046	100.765	100.505
4.250	N/A	N/A	N/A	5.875	102.938	102.682	102.682	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.218	100.997	100.968	4.875	101.071	100.790	100.530
4.375	N/A	N/A	N/A	5.990	103.080	102.824	102.824	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.263	101.043	101.013	4.990	101.115	100.834	100.574
4.500	N/A	N/A	N/A	6.000	103.180	102.924	102.924	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.363	101.143	101.113	5.000	101.215	100.934	100.674
4.625	N/A	N/A	N/A	6.125	103.391	103.135	103.135	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.455	101.234	101.205	5.125	101.307	101.026	100.766
4.750	N/A	N/A	N/A	6.250	103.192	102.936	102.936	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.470	101.228	101.204	5.250	101.249	100.968	100.713
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	95.801	95.601	95.601	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.384	97.184	97.184
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.602	96.402	96.402	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.894	97.694	97.694
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.173	96.973	96.973	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.345	98.145	98.145
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.620	97.420	97.420	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.889	98.689	98.689
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.007	97.807	97.807	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.363	99.163	99.163
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.402	98.202	98.202	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.941	99.741	99.741
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.695	98.495	98.495	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.666	100.466	100.466
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.795	98.595	98.595	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.766	100.566	100.566
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.159	98.959	98.959	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	101.289	101.089	101.089
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.813	98.613	98.563	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.428	100.224	100.178
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.074	98.874	98.824	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.702	100.498	100.452
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.181	98.966	98.931	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.865	100.660	100.615
3.375	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.:

5/27/2022

45 Day Lock Exp.:

6/13/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/27/2022

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	97.300	97.183	97.100	4.250	97.409	97.248	97.209	4.250	98.466	98.320	98.266	3.250	95.910	95.810	95.710	3.250	95.801	95.601	95.601
4.375	97.855	97.738	97.655	4.375	98.020	97.859	97.820	4.375	98.971	98.825	98.771	3.375	96.667	96.567	96.467	3.375	96.602	96.402	96.402
4.500	98.335	98.218	98.135	4.500	98.611	98.450	98.411	4.500	99.383	99.237	99.183	3.500	97.132	97.032	96.932	3.500	97.173	96.973	96.973
4.625	98.877	98.723	98.677	4.625	99.128	98.967	98.928	4.625	99.773	99.627	99.573	3.625	97.776	97.640	97.576	3.625	97.620	97.420	97.420
4.750	99.485	99.331	99.285	4.750	99.641	99.480	99.441	4.750	100.288	100.112	100.088	3.750	98.335	98.199	98.135	3.750	98.007	97.807	97.807
4.875	100.030	99.876	99.830	4.875	100.101	99.940	99.901	4.875	100.788	100.612	100.588	3.875	98.903	98.767	98.703	3.875	98.402	98.202	98.202
4.990	100.418	100.264	100.218	4.990	100.344	100.183	100.144	4.990	101.111	100.935	100.911	3.990	99.370	99.234	99.170	3.990	98.695	98.495	98.495
5.000	100.518	100.364	100.318	5.000	100.444	100.283	100.244	5.000	101.211	101.035	101.011	4.000	99.470	99.334	99.270	4.000	98.795	98.595	98.595
5.125	100.960	100.736	100.736	5.125	100.568	100.406	100.368	5.125	101.473	101.297	101.273	4.125	99.991	99.855	99.791	4.125	99.159	98.959	98.959
5.250	101.515	101.266	101.266	5.250	101.037	100.788	100.788	5.250	101.757	101.493	101.493	4.250	100.209	100.021	99.975	4.250	98.813	98.613	98.563
5.375	101.792	101.543	101.543	5.375	101.247	100.998	100.998	5.375	101.944	101.680	101.680	4.375	100.583	100.394	100.349	4.375	99.074	98.874	98.824
5.500	102.118	101.869	101.869	5.500	101.458	101.209	101.209	5.500	102.214	101.950	101.950	4.500	100.709	100.521	100.475	4.500	99.181	98.966	98.931
5.625	102.331	102.060	102.060	5.625	101.471	101.222	101.222	5.625	102.308	102.044	102.044	4.625	100.966	100.777	100.732	4.625	99.472	99.241	99.206
5.750	102.820	102.549	102.549	5.750	101.755	101.484	101.484	5.750	102.630	102.374	102.374	4.750	101.194	100.974	100.944	4.750	99.701	99.470	99.435
5.875	103.181	102.910	102.910	5.875	102.057	101.786	101.786	5.875	102.938	102.682	102.682	4.875	101.218	100.997	100.968	4.875	99.712	99.481	99.446
5.990	103.393	103.122	103.122	5.990	102.168	101.897	101.897	5.990	103.080	102.824	102.824	4.990	101.263	101.043	101.013	4.990	99.707	99.476	99.441
6.000	103.493	103.222	103.222	6.000	102.268	101.997	101.997	6.000	103.180	102.924	102.924	5.000	101.363	101.143	101.113	5.000	99.807	99.576	99.541
6.125	103.757	103.486	103.486	6.125	102.391	102.120	102.120	6.125	103.391	103.135	103.135	5.125	101.455	101.234	101.205	5.125	99.866	99.635	99.600
6.250	103.523	103.252	103.252	6.250	102.177	101.906	101.906	6.250	103.192	102.936	102.936	5.250	101.470	101.228	101.204	5.250	99.546	99.304	99.280

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

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

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

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

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



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

30 Day Lock Exp.: 5/27/2022
45 Day Lock Exp.: 6/13/2022
60 Day Lock Exp.: 6/27/2022

W. Rate Sheet Dated: 4/27/2022

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	Rate	30 Day	45 Day	60 Day		
4.000	95.965	95.858	95.765	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.003	93.896	93.803	2.750	N/A	N/A	N/A	4.000	95.932	95.825	95.732	4.000	95.932	95.825	95.732		
4.125	96.655	96.547	96.455	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.819	94.711	94.619	2.875	N/A	N/A	N/A	4.125	96.623	96.515	96.423	4.125	96.623	96.515	96.423		
4.250	97.377	97.268	97.176	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.465	95.356	95.264	2.990	N/A	N/A	N/A	4.250	97.388	97.279	97.187	4.250	97.388	97.279	97.187		
4.375	97.927	97.805	97.708	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.373	96.251	96.154	3.000	N/A	N/A	N/A	4.375	98.073	97.951	97.854	4.375	98.073	97.951	97.854		
4.500	98.473	98.337	98.206	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.929	96.793	96.662	3.125	N/A	N/A	N/A	4.500	98.621	98.485	98.354	4.500	98.621	98.485	98.354		
4.625	98.899	98.763	98.628	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.451	97.315	97.180	3.250	N/A	N/A	N/A	4.625	99.048	98.912	98.777	4.625	99.048	98.912	98.777		
4.750	99.502	99.366	99.226	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.060	97.924	97.784	3.375	N/A	N/A	N/A	4.750	99.651	99.515	99.375	4.750	99.651	99.515	99.375		
4.875	100.034	99.897	99.756	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.518	98.381	98.240	3.500	N/A	N/A	N/A	4.875	100.182	100.045	99.904	4.875	100.182	100.045	99.904		
4.990	100.374	100.237	100.097	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.598	98.461	98.321	3.625	N/A	N/A	N/A	4.990	100.525	100.388	100.248	4.990	100.525	100.388	100.248		
5.000	100.474	100.337	100.197	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.698	98.561	98.421	3.750	N/A	N/A	N/A	5.000	100.625	100.488	100.348	5.000	100.625	100.488	100.348		
5.125	100.774	100.600	100.432	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.934	98.760	98.592	3.875	N/A	N/A	N/A	5.125	100.883	100.709	100.541	5.125	100.883	100.709	100.541		
5.250	101.326	101.146	100.929	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.466	99.286	99.069	3.990	N/A	N/A	N/A	5.250	101.435	101.255	101.038	5.250	101.435	101.255	101.038		
5.375	101.645	101.461	101.246	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	100.159	99.975	99.760	4.000	N/A	N/A	N/A	5.375	101.756	101.572	101.357	5.375	101.756	101.572	101.357		
5.500	101.960	101.772	101.557	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.490	100.302	100.087	4.125	N/A	N/A	N/A	5.500	102.069	101.881	101.666	5.500	102.069	101.881	101.666		
5.625	102.164	101.971	101.758	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.708	100.515	100.302	4.250	N/A	N/A	N/A	5.625	102.273	102.080	101.867	5.625	102.273	102.080	101.867		
5.750	102.281	101.869	101.714	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.749	98.337	98.182	4.375	N/A	N/A	N/A	5.750	102.281	101.869	101.714	5.750	102.281	101.869	101.714		
5.875	102.573	102.161	102.005	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.395	98.983	98.827	4.500	N/A	N/A	N/A	5.875	102.573	102.161	102.005	5.875	102.573	102.161	102.005		
5.990	102.746	102.333	102.179	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.566	99.153	98.999	4.625	N/A	N/A	N/A	5.990	102.749	102.336	102.182	5.990	102.749	102.336	102.182		
6.000	102.846	102.433	102.279	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.666	99.253	99.099	4.750	N/A	N/A	N/A	6.000	102.849	102.436	102.282	6.000	102.849	102.436	102.282		
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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	4.000	97.227	97.033	96.939	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	95.020	94.920	94.820	3.000	95.004	94.904	94.804	3.000	95.004	94.904	94.804		
2.875	N/A	N/A	N/A	4.125	97.909	97.714	97.616	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.347	95.247	95.144	3.125	95.339	95.239	95.136	3.125	95.339	95.239	95.136		
2.990	N/A	N/A	N/A	4.250	98.387	98.192	98.091	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.918	95.818	95.712	3.250	95.918	95.818	95.712	3.250	95.918	95.818	95.712		
3.000	N/A	N/A	N/A	4.375	98.870	98.675	98.570	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.652	96.552	96.437	3.375	96.652	96.552	96.437	3.375	96.652	96.552	96.437		
3.125	N/A	N/A	N/A	4.500	99.305	99.102	98.997	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.231	97.131	97.076	3.500	97.215	97.115	97.060	3.500	97.215	97.115	97.060		
3.250	N/A	N/A	N/A	4.625	99.806	99.575	99.460	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.804	97.704	97.504	3.625	97.788	97.688	97.488	3.625	97.788	97.688	97.488		
3.375	N/A	N/A	N/A	4.750	100.216	99.985	99.866	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.263	98.163	97.955	3.750	98.247	98.147	97.939	3.750	98.247	98.147	97.939		
3.500	N/A	N/A	N/A	4.875	100.691	100.460	100.337	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.692	98.592	98.381	3.875	98.676	98.576	98.365	3.875	98.676	98.576	98.365		
3.625	N/A	N/A	N/A	4.990	100.867	100.636	100.513	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.001	98.901	98.689	3.990	98.985	98.885	98.673	3.990	98.985	98.885	98.673		
3.750	N/A	N/A	N/A	5.000	100.967	100.736	100.613	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.101	99.001	98.789	4.000	99.085	98.985	98.773	4.000	99.085	98.985	98.773		
3.875	N/A	N/A	N/A	5.125	101.406	101.037	100.903	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.477	99.360	99.009	4.125	99.557	99.440	99.089	4.125	99.557	99.440	99.089		
3.990	N/A	N/A	N/A	5.250	101.947	101.578	101.441	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.963	99.846	99.493	4.250	100.010	99.893	99.540	4.250	100.010	99.893	99.540		
4.000	N/A	N/A	N/A	5.375	102.119	101.750	101.611	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.436	100.319	99.964	4.375	100.483	100.366	100.011	4.375	100.483	100.366	100.011		
4.125	N/A	N/A	N/A	5.500	102.399	102.030	101.890	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.791	100.674	100.313	4.500	100.838	100.721	100.360	4.500	100.838	100.721	100.360		
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	100.925	100.801	100.601	4.625	101.375	101.251	101.051	4.625	101.375	101.251	101.051		
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	101.369	101.245	101.043	4.750	101.267	101.143	100.941	4.750	101.267	101.143	100.941		
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	101.687	101.563	101.361	4.875	101.585	101.461	101.259	4.875	101.585	101.461	101.259		
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	101.961	101.838	101.631	4.990	101.859	101.736	101.529	4.990	101.859	101.736	101.529		
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	102.061	101.938	101.731	5.000	101.959	101.836	101.629	5.000	101.959	101.836	101.629		



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.:

5/27/2022

45 Day Lock Exp.:

6/13/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/27/2022

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	95.965	95.858	95.765	4.000	94.003	93.896	93.803	3.500	94.241	94.036	93.964	3.000	95.020	94.920	94.820	3.000	92.766	92.666	92.566
4.125	96.655	96.547	96.455	4.125	94.819	94.711	94.619	3.625	94.988	94.783	94.705	3.125	95.347	95.247	95.144	3.125	93.487	93.387	93.284
4.250	97.377	97.268	97.176	4.250	95.465	95.356	95.264	3.750	95.852	95.658	95.580	3.250	95.918	95.818	95.712	3.250	93.710	93.610	93.504
4.375	97.927	97.805	97.708	4.375	96.373	96.251	96.154	3.875	96.522	96.327	96.241	3.375	96.652	96.552	96.437	3.375	94.620	94.520	94.405
4.500	98.473	98.337	98.206	4.500	96.929	96.793	96.662	3.990	97.127	96.933	96.839	3.500	97.231	97.131	96.976	3.500	95.337	95.237	95.082
4.625	98.899	98.763	98.628	4.625	97.451	97.315	97.180	4.000	97.227	97.033	96.939	3.625	97.804	97.704	97.504	3.625	95.974	95.874	95.674
4.750	99.502	99.366	99.226	4.750	98.060	97.924	97.784	4.125	97.909	97.714	97.616	3.750	98.263	98.163	97.955	3.750	96.595	96.495	96.287
4.875	100.034	99.897	99.756	4.875	98.518	98.381	98.240	4.250	98.387	98.192	98.091	3.875	98.692	98.592	98.381	3.875	97.158	97.058	96.847
4.990	100.374	100.237	100.097	4.990	98.598	98.461	98.321	4.375	98.870	98.675	98.570	3.990	99.001	98.901	98.689	3.990	97.573	97.473	97.261
5.000	100.474	100.337	100.197	5.000	98.698	98.561	98.421	4.500	99.305	99.102	98.997	4.000	99.101	99.001	98.789	4.000	97.673	97.573	97.361
5.125	100.774	100.600	100.432	5.125	98.934	98.760	98.592	4.625	99.806	99.575	99.460	4.125	99.477	99.360	99.009	4.125	98.335	98.218	97.867
5.250	101.326	101.146	100.929	5.250	99.466	99.286	99.069	4.750	100.216	99.985	99.866	4.250	99.963	99.846	99.493	4.250	98.843	98.726	98.373
5.375	101.645	101.461	101.246	5.375	100.159	99.975	99.760	4.875	100.691	100.460	100.337	4.375	100.436	100.319	99.964	4.375	99.322	99.205	98.850
5.500	101.960	101.772	101.557	5.500	100.490	100.302	100.087	4.990	100.867	100.636	100.513	4.500	100.791	100.674	100.313	4.500	99.681	99.564	99.203
5.625	102.164	101.971	101.758	5.625	100.708	100.515	100.302	5.000	100.967	100.736	100.613	4.625	100.925	100.801	100.601	4.625	100.657	100.533	100.333
5.750	102.281	101.869	101.714	5.750	98.749	98.337	98.182	5.125	101.406	101.037	100.903	4.750	101.369	101.245	101.043	4.750	100.383	100.259	100.057
5.875	102.573	102.161	102.005	5.875	99.395	98.983	98.827	5.250	101.947	101.578	101.441	4.875	101.687	101.563	101.361	4.875	101.237	101.113	100.911
5.990	102.746	102.333	102.179	5.990	99.566	99.153	98.999	5.375	102.119	101.750	101.611	4.990	101.961	101.838	101.631	4.990	101.511	101.388	101.181
6.000	102.846	102.433	102.279	6.000	99.666	99.253	99.099	5.500	102.399	102.030	101.890	5.000	102.061	101.938	101.731	5.000	101.611	101.488	101.281

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

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 5/27/2022
45 Day Lock Exp.: 6/13/2022
60 Day Lock Exp.: 6/27/2022

W. Rate Sheet Dated: 4/27/2022

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.:

5/27/2022

45 Day Lock Exp.:

6/13/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/27/2022

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	95.965	95.858	95.765	4.000	97.227	97.033	96.939	3.000	95.020	94.920	94.820	4.000	94.309	94.202	94.109	3.000	93.243	93.143	93.043
4.125	96.655	96.547	96.455	4.125	97.909	97.714	97.616	3.125	95.347	95.247	95.144	4.125	95.062	94.954	94.862	3.125	93.767	93.667	93.564
4.250	97.377	97.268	97.176	4.250	98.387	98.192	98.091	3.250	95.918	95.818	95.712	4.250	95.746	95.637	95.545	3.250	94.164	94.064	93.958
4.375	97.927	97.805	97.708	4.375	98.870	98.675	98.570	3.375	96.652	96.552	96.437	4.375	96.475	96.353	96.256	3.375	94.986	94.886	94.771
4.500	98.473	98.337	98.206	4.500	99.305	99.102	98.997	3.500	97.231	97.131	96.976	4.500	97.026	96.890	96.759	3.500	95.634	95.534	95.379
4.625	98.899	98.763	98.628	4.625	99.806	99.575	99.460	3.625	97.804	97.704	97.504	4.625	97.500	97.364	97.229	3.625	96.239	96.139	95.939
4.750	99.502	99.366	99.226	4.750	100.216	99.985	99.866	3.750	98.263	98.163	97.955	4.750	98.106	97.970	97.830	3.750	96.779	96.679	96.471
4.875	100.034	99.897	99.756	4.875	100.691	100.460	100.337	3.875	98.692	98.592	98.381	4.875	98.601	98.464	98.323	3.875	97.275	97.175	96.964
4.990	100.374	100.237	100.097	4.990	100.867	100.636	100.513	3.990	99.001	98.901	98.689	4.990	98.811	98.674	98.534	3.990	97.637	97.537	97.325
5.000	100.474	100.337	100.197	5.000	100.967	100.736	100.613	4.000	99.101	99.001	98.789	5.000	98.911	98.774	98.634	4.000	97.737	97.637	97.425
5.125	100.774	100.600	100.432	5.125	101.406	101.037	100.903	4.125	99.477	99.360	99.009	5.125	99.179	99.005	98.837	4.125	98.256	98.139	97.788
5.250	101.326	101.146	100.929	5.250	101.947	101.578	101.441	4.250	99.963	99.846	99.493	5.250	99.721	99.541	99.324	4.250	98.753	98.636	98.283
5.375	101.645	101.461	101.246	5.375	102.119	101.750	101.611	4.375	100.436	100.319	99.964	5.375	100.227	100.043	99.828	4.375	99.229	99.112	98.757
5.500	101.960	101.772	101.557	5.500	102.399	102.030	101.890	4.500	100.791	100.674	100.313	5.500	100.550	100.362	100.147	4.500	99.586	99.469	99.108
5.625	102.164	101.971	101.758	5.625	102.722	102.353	102.210	4.625	100.925	100.801	100.601	5.625	100.761	100.568	100.355	4.625	100.141	100.017	99.817
5.750	102.281	101.869	101.714	5.750	102.380	101.968	101.812	4.750	101.369	101.245	101.043	5.750	99.840	99.428	99.273	4.750	100.226	100.102	99.900
5.875	102.596	102.184	102.028	5.875	102.710	102.297	102.140	4.875	101.687	101.563	101.361	5.875	100.332	99.920	99.764	4.875	100.812	100.688	100.486
5.990	102.793	102.380	102.226	5.990	102.872	102.459	102.302	4.990	101.961	101.838	101.631	5.990	100.528	100.115	99.961	4.990	101.086	100.963	100.756
6.000	102.893	102.480	102.326	6.000	102.972	102.559	102.402	5.000	102.061	101.938	101.731	6.000	100.628	100.215	100.061	5.000	101.186	101.063	100.856

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

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

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

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

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

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)
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.:

5/27/2022

45 Day Lock Exp.:

6/13/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/27/2022

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



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1-877-588-2706

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6/13/2022

6/27/2022

W. Rate Sheet Dated: 4/27/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	95.300	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	97.425	97.300	97.175	
5.875	97.800	97.675	97.550	
5.990	98.125	98.000	97.875	
6.125	99.050	98.925	98.800	
6.250	99.300	99.175	99.050	
6.375	99.550	99.425	99.300	
6.500	100.300	100.175	100.050	
6.625	100.675	100.550	100.425	
6.750	100.925	100.800	100.675	
6.875	101.175	101.050	100.925	
6.990	101.415	101.290	101.165	
7.125	101.675	101.550	101.425	
7.250	101.925	101.800	101.675	
7.375	102.175	102.050	101.925	
7.500	102.300	102.175	102.050	
7.625	102.425	102.300	102.175	
7.750	102.550	102.425	102.300	
7.875	102.675	102.550	102.425	
7.990	102.790	102.665	102.540	
8.125	102.925	102.800	102.675	
8.250	103.050	102.925	102.800	
8.375	103.175	103.050	102.925	
8.500	103.300	103.175	103.050	
8.625	103.425	103.300	103.175	
8.750	103.550	103.425	103.300	
* 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	97.175	97.050	96.925	
5.875	97.550	97.425	97.300	
5.990	97.875	97.750	97.625	
6.125	98.800	98.675	98.550	
6.250	99.050	98.925	98.800	
6.375	99.300	99.175	99.050	
6.500	100.050	99.925	99.800	
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	101.165	101.040	100.915	
7.125	101.425	101.300	101.175	
7.250	101.675	101.550	101.425	
7.375	101.925	101.800	101.675	
7.500	102.050	101.925	101.800	
7.625	102.175	102.050	101.925	
7.750	102.300	102.175	102.050	
7.875	102.425	102.300	102.175	
7.990	102.540	102.415	102.290	
8.125	102.675	102.550	102.425	
8.250	102.800	102.675	102.550	
8.375	102.925	102.800	102.675	
8.500	103.050	102.925	102.800	
8.625	103.175	103.050	102.925	
8.750	103.300	103.175	103.050	
* Max Price after LLPA & before Comp Plan				

Bank Statement 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	96.925	96.800	96.675	
5.875	97.300	97.175	97.050	
5.990	97.625	97.500	97.375	
6.125	98.550	98.425	98.300	
6.250	98.800	98.675	98.550	
6.375	99.050	98.925	98.800	
6.500	99.800	99.675	99.550	
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	100.915	100.790	100.665	
7.125	101.175	101.050	100.925	
7.250	101.425	101.300	101.175	
7.375	101.675	101.550	101.425	
7.500	101.800	101.675	101.550	
7.625	101.925	101.800	101.675	
7.750	102.050	101.925	101.800	
7.875	102.175	102.050	101.925	
7.990	102.290	102.165	102.040	
8.125	102.425	102.300	102.175	
8.250	102.550	102.425	102.300	
8.375	102.675	102.550	102.425	
8.500	102.800	102.675	102.550	
8.625	102.925	102.800	102.675	
8.750	103.050	102.925	102.800	
* Max Price after LLPA & before Comp Plan				

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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