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

W. Rate Sheet Dated: **4/28/2022** **Release Time:** **12:15 pm ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.556	98.290	98.056	4.000	98.456	98.190	97.956	2.875	94.519	94.339	94.159
4.125	99.197	98.931	98.697	4.125	99.097	98.831	98.597	3.000	94.840	94.660	94.481
4.250	99.289	99.139	98.842	4.250	99.189	99.039	98.742	3.125	95.163	94.983	94.803
4.375	99.904	99.754	99.457	4.375	99.804	99.654	99.357	3.250	96.410	96.117	95.824
4.500	100.506	100.356	100.059	4.500	100.406	100.256	99.959	3.375	96.722	96.429	96.136
4.625	101.078	100.928	100.631	4.625	100.978	100.828	100.531	3.500	97.031	96.738	96.445
4.750	100.612	100.462	99.978	4.750	100.512	100.362	99.878	3.625	97.328	97.035	96.742
4.875	101.159	101.009	100.525	4.875	101.059	100.909	100.425	3.750	97.527	97.152	96.777
5.000	101.666	101.516	101.032	5.000	101.566	101.416	100.932	3.875	97.811	97.436	97.061
5.125	102.134	101.984	101.500	5.125	102.034	101.884	101.400	4.000	98.080	97.705	97.330
5.250	100.978	100.828	100.078	5.250	100.878	100.728	99.978	4.125	98.324	97.949	97.574
5.375	101.425	101.275	100.525	5.375	101.325	101.175	100.425	4.250	99.267	98.955	98.642
5.500	101.828	101.678	100.928	5.500	101.728	101.578	100.828	4.375	99.505	99.192	98.880
5.625	102.182	102.032	101.282	5.625	102.082	101.932	101.182	4.500	99.718	99.406	99.093
5.750	101.609	101.459	100.959	5.750	101.509	101.359	100.859	4.625	99.909	99.597	99.284
5.875	101.979	101.829	101.329	5.875	101.879	101.729	101.229	4.750	99.581	99.431	99.281
6.000	102.334	102.184	101.684	6.000	102.234	102.084	101.584	4.875	99.772	99.622	99.472
6.125	102.682	102.532	102.032	6.125	102.582	102.432	101.932	5.000	99.950	99.800	99.650
6.250	102.982	102.832	102.332	6.250	101.454	101.304	100.804	5.125	100.124	99.974	99.824

5/1 Arm			
Rate	30 Day	45 Day	60 Day
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
Margin = 2.250		Index = 1.960	

30 Year OTC			
Rate	30 Day	45 Day	60 Day
5.000	100.574	100.027	99.543
5.125	101.042	100.495	100.011
5.250	99.886	99.136	98.386
5.375	100.333	99.583	98.833
5.500	100.736	99.986	99.236
5.625	101.090	100.340	99.590
5.750	100.517	100.017	99.517
5.875	100.887	100.387	99.887
6.000	101.242	100.742	100.242
6.125	101.590	101.090	100.590
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	98.356	98.256	97.990	97.756	4.000	98.256	98.156	97.890	97.656	2.875	93.649	93.549	93.369	93.189
4.125	98.997	98.897	98.631	98.397	4.125	98.897	98.797	98.531	98.297	3.000	93.970	93.870	93.690	93.511
4.250	99.089	98.989	98.839	98.542	4.250	98.989	98.889	98.739	98.442	3.125	94.293	94.193	94.013	93.833
4.375	99.704	99.604	99.454	99.157	4.375	99.604	99.504	99.354	99.057	3.250	96.140	96.040	95.747	95.454
4.500	100.306	100.206	100.056	99.759	4.500	100.206	100.106	99.956	99.659	3.375	96.452	96.352	96.059	95.766
4.625	100.878	100.778	100.628	100.331	4.625	100.778	100.678	100.528	100.231	3.500	96.761	96.661	96.368	96.075
4.750	100.412	100.312	100.162	99.678	4.750	100.312	100.212	100.062	99.578	3.625	97.058	96.958	96.665	96.372
4.875	100.959	100.859	100.709	100.225	4.875	100.859	100.759	100.609	100.125	3.750	97.757	97.657	97.282	96.907
5.000	101.466	101.366	101.216	100.732	5.000	101.366	101.266	101.116	100.632	3.875	98.041	97.941	97.566	97.191
5.125	101.934	101.834	101.684	101.200	5.125	101.834	101.734	101.584	101.100	4.000	98.310	98.210	97.835	97.460
5.250	100.778	100.678	100.528	99.778	5.250	100.678	100.578	100.428	99.678	4.125	98.554	98.454	98.079	97.704
5.375	101.225	101.125	100.975	100.225	5.375	101.125	101.025	100.875	100.125	4.250	98.797	98.697	98.385	98.072
5.500	101.628	101.528	101.378	100.628	5.500	101.528	101.428	101.278	100.528	4.375	99.035	98.935	98.622	98.310

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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
5.375	97.765	97.015	96.265	6.250	100.750	100.500	100.000
5.500	97.362	96.612	95.862				
5.625	97.008	96.258	95.508				
5.750	99.081	98.831	98.581				
5.875	98.711	98.461	98.211				
6.000	98.356	98.106	97.856				
6.125	98.008	97.758	97.508				
6.250	99.136	98.886	98.636				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

Rate	30 Day	45 Day	60 Day
5.000	97.824	97.277	96.793
5.125	98.292	97.745	97.261
5.250	97.136	96.386	95.636
5.375	97.583	96.833	96.083
5.500	97.986	97.236	96.486
5.625	98.340	97.590	96.840
5.750	97.767	97.267	96.767
5.875	98.137	97.637	97.137
6.000	98.492	97.992	97.492
6.125	98.840	98.340	97.840
6.250	99.140	98.890	98.640

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
6.250	99.250	99.000	98.750
6.750	100.250	100.000	99.750

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
6.250	99.250	99.000	98.750
6.750	100.250	100.000	99.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

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@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	5/30/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	6/13/2022
		60 Day Lock Exp.:	6/27/2022

W. Rate Sheet Dated: 4/28/2022 **Release Time:** 12:15 pm ET Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	90.851	90.671	90.492	3.500	N/A	N/A	N/A
4.500	98.044	97.894	97.597	4.500	98.044	97.894	97.597	2.875	91.167	90.987	90.808	3.625	N/A	N/A	N/A
4.625	98.616	98.466	98.169	4.625	98.616	98.466	98.169	3.000	91.489	91.309	91.130	Margin = 2.250		Index = 1.960	
4.750	98.150	98.000	97.516	4.750	98.150	98.000	97.516	3.125	91.811	91.631	91.452	30 Year OTC			
4.875	98.697	98.547	98.063	4.875	98.697	98.547	98.063	3.250	93.315	93.022	92.729	Rate	30 Day	45 Day	60 Day
5.000	99.204	99.054	98.570	5.000	99.204	99.054	98.570	3.375	93.627	93.334	93.041	4.250	96.827	96.483	96.186
5.125	99.672	99.522	99.038	5.125	99.672	99.522	99.038	3.500	93.936	93.643	93.350	4.375	97.442	97.098	96.801
5.250	99.328	99.178	98.428	5.250	99.328	99.178	98.428	3.625	94.233	93.940	93.647	4.500	98.044	97.700	97.403
5.375	99.775	99.625	98.875	5.375	99.775	99.625	98.875	3.750	94.932	94.557	94.182	4.625	98.616	98.272	97.975
5.500	100.178	100.028	99.278	5.500	100.178	100.028	99.278	3.875	N/A	N/A	N/A	4.750	98.150	97.603	97.119
5.625	100.532	100.382	99.632	5.625	100.532	100.382	99.632	4.000	N/A	N/A	N/A	4.875	98.697	98.150	97.666
5.750	97.209	97.059	96.559	5.750	97.209	97.059	96.559	4.125	N/A	N/A	N/A	5.000	99.204	98.657	98.173
5.875	97.579	97.429	96.929	5.875	97.579	97.429	96.929	4.250	N/A	N/A	N/A	5.125	99.672	99.125	98.641
6.000	97.934	97.784	97.284	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	99.328	98.578	97.828
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	98.144	98.044	97.894	97.597	4.500	98.144	98.044	97.894	97.597	2.750	87.732	87.632	87.452	87.273
4.625	98.716	98.616	98.466	98.169	4.625	98.716	98.616	98.466	98.169	2.875	88.049	87.949	87.769	87.590
4.750	98.250	98.150	98.000	97.516	4.750	98.250	98.150	98.000	97.516	3.000	88.370	88.270	88.090	87.911
4.875	98.797	98.697	98.547	98.063	4.875	98.797	98.697	98.547	98.063	3.125	88.693	88.593	88.413	88.234
5.000	99.304	99.204	99.054	98.570	5.000	99.304	99.204	99.054	98.570	3.250	91.790	91.690	91.397	91.104
5.125	99.772	99.672	99.522	99.038	5.125	99.772	99.672	99.522	99.038	3.375	92.102	92.002	91.709	91.416
5.250	99.428	99.328	99.178	98.428	5.250	99.428	99.328	99.178	98.428	3.500	92.411	92.311	92.018	91.725
5.375	99.875	99.775	99.625	98.875	5.375	99.875	99.775	99.625	98.875	3.625	92.708	92.608	92.315	92.022
5.500	100.278	100.178	100.028	99.278	5.500	100.278	100.178	100.028	99.278	3.750	95.282	95.182	94.807	94.432

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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
5.375	N/A	N/A	N/A	6.250	N/A	N/A	N/A
5.500	N/A	N/A	N/A				
5.625	N/A	N/A	N/A				
5.750	N/A	N/A	N/A				
5.875	N/A	N/A	N/A				
6.000	N/A	N/A	N/A				
6.125	N/A	N/A	N/A				
6.250	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA

Rate	30 Day	45 Day	60 Day
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
5.000	N/A	N/A	N/A
5.125	N/A	N/A	N/A
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
5.750	N/A	N/A	N/A
6.250	N/A	N/A	N/A

Lock Desk Policy

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

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

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

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

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

W. Rate Sheet Dated: 4/28/2022 **Release Time:** 12:15 pm ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
4.250	96.809	96.692	96.609
4.375	97.369	97.252	97.169
4.500	97.852	97.735	97.652
4.625	98.411	98.257	98.211
4.750	99.023	98.869	98.823
4.875	99.572	99.418	99.372
4.990	99.964	99.810	99.764
5.000	100.064	99.910	99.864
5.125	100.490	100.273	100.273
5.250	101.047	100.805	100.805
5.375	101.329	101.087	101.087
5.500	101.654	101.412	101.412
5.625	101.889	101.618	101.618
5.750	102.382	102.111	102.111
5.875	102.747	102.476	102.476
5.990	102.962	102.691	102.691
6.000	103.062	102.791	102.791
6.125	103.325	103.054	103.054
6.250	103.084	102.813	102.813

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
4.250	96.932	96.771	96.732
4.375	97.547	97.386	97.347
4.500	98.140	97.979	97.940
4.625	98.662	98.501	98.462
4.750	99.178	99.017	98.978
4.875	99.642	99.481	99.442
4.990	99.888	99.727	99.688
5.000	99.988	99.827	99.788
5.125	100.109	99.948	99.909
5.250	100.569	100.327	100.327
5.375	100.781	100.539	100.539
5.500	100.994	100.752	100.752
5.625	101.008	100.766	100.766
5.750	101.316	101.045	101.045
5.875	101.621	101.350	101.350
5.990	101.734	101.463	101.463
6.000	101.834	101.563	101.563
6.125	101.957	101.686	101.686
6.250	101.738	101.467	101.467

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
4.250	96.742	96.625	96.518
4.375	97.302	97.185	97.078
4.500	97.808	97.670	97.562
4.625	98.409	98.248	98.110
4.750	99.021	98.860	98.722
4.875	99.569	99.408	99.270
4.990	99.962	99.801	99.663
5.000	100.062	99.901	99.763
5.125	100.500	100.273	100.098
5.250	101.059	100.832	100.633
5.375	101.340	101.113	100.914
5.500	101.666	101.439	101.240
5.625	101.822	101.578	101.378
5.750	102.302	102.046	101.789
5.875	102.667	102.411	102.154
5.990	102.882	102.626	102.369
6.000	102.982	102.726	102.469
6.125	103.244	102.988	102.731
6.250	103.066	102.810	102.539

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
4.250	97.849	97.703	97.649
4.375	98.358	98.212	98.158
4.500	98.799	98.640	98.599
4.625	99.419	99.243	99.219
4.750	99.951	99.775	99.751
4.875	100.455	100.279	100.255
4.990	100.781	100.605	100.581
5.000	100.881	100.705	100.681
5.125	101.146	100.970	100.946
5.250	101.289	101.033	101.033
5.375	101.480	101.224	101.224
5.500	101.751	101.495	101.495
5.625	101.846	101.590	101.590
5.750	102.193	101.937	101.937
5.875	102.503	102.247	102.247
5.990	102.647	102.391	102.391
6.000	102.747	102.491	102.491
6.125	102.960	102.704	102.704
6.250	102.755	102.499	102.499

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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 Year

Rate	30 Day	45 Day	60 Day
3.250	95.609	95.509	95.409
3.375	96.369	96.269	96.169
3.500	96.856	96.753	96.656
3.625	97.504	97.371	97.304
3.750	98.067	97.934	97.867
3.875	98.638	98.506	98.438
3.990	99.109	98.976	98.909
4.000	99.209	99.076	99.009
4.125	99.738	99.605	99.538
4.250	100.006	99.831	99.803
4.375	100.383	100.208	100.180
4.500	100.512	100.337	100.309
4.625	100.786	100.598	100.583
4.750	101.109	100.883	100.859
4.875	101.136	100.910	100.886
4.990	101.178	100.952	100.928
5.000	101.278	101.052	101.028
5.125	101.371	101.145	101.121
5.250	101.178	100.932	100.912

15/10 Year Investment

Rate	30 Day	45 Day	60 Day
3.250	95.518	95.418	95.318
3.375	96.279	96.179	96.079
3.500	96.752	96.644	96.539
3.625	97.372	97.224	97.098
3.750	97.935	97.787	97.629
3.875	98.506	98.358	98.200
3.990	98.976	98.828	98.670
4.000	99.076	98.928	98.770
4.125	99.606	99.458	99.300
4.250	99.820	99.601	99.403
4.375	100.197	99.978	99.780
4.500	100.326	100.107	99.909
4.625	100.609	100.373	100.170
4.750	100.922	100.641	100.383
4.875	100.949	100.668	100.410
4.990	100.991	100.710	100.452
5.000	101.091	100.810	100.552
5.125	101.184	100.903	100.645
5.250	100.951	100.670	100.418

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year High Balance

Rate	30 Day	45 Day	60 Day
3.250	95.498	95.298	95.298
3.375	96.325	96.125	96.125
3.500	96.898	96.698	96.698
3.625	97.347	97.147	97.147
3.750	97.737	97.537	97.537
3.875	98.134	97.934	97.934
3.990	98.433	98.233	98.233
4.000	98.533	98.333	98.333
4.125	98.901	98.701	98.701
4.250	98.576	98.376	98.376
4.375	98.839	98.639	98.620
4.500	99.033	98.797	98.770
4.625	99.353	99.115	99.087
4.750	99.585	99.347	99.319
4.875	99.595	99.357	99.329
4.990	99.591	99.353	99.325
5.000	99.691	99.453	99.425
5.125	99.752	99.514	99.486
5.250	99.254	99.008	98.988

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

10 Year

Rate	30 Day	45 Day	60 Day
3.250	97.113	96.913	96.913
3.375	97.626	97.426	97.426
3.500	98.080	97.880	97.880
3.625	98.627	98.427	98.427
3.750	99.093	98.893	98.893
3.875	99.676	99.476	99.476
3.990	100.404	100.204	100.204
4.000	100.504	100.304	100.304
4.125	101.035	100.835	100.835
4.250	100.190	99.990	99.971
4.375	100.466	100.266	100.247
4.500	100.667	100.455	100.437
4.625	101.227	101.027	101.008
4.750	101.557	101.319	101.291
4.875	101.606	101.368	101.340
4.990	101.667	101.429	101.401
5.000	101.767	101.529	101.501
5.125	101.882	101.644	101.616
5.250	101.646	101.411	101.396

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500
< 620 *	-1.500	-2.500	-4.000	-4.000	-4.250	-4.250	-4.250	-4.750	-4.750

* Applicalbe on FNMA Standard, HomeReady, HomeStyle & TX a(6) /a(4) loans with a DU approve/eligible only

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	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.625	-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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

* Not applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

Cash-Out Refinance*

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

All Loan Type Adjustments

Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

High LTV Refi Option LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*

Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LLPA's: State; Extension; Loan Size ; UW Fee Buyout

*** Does not apply to loan amt =<$125K ; HomeReady or RefiNow =<$300K

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%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**5/30/2022**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**6/13/2022**
			60 Day Lock Exp.:	**6/27/2022**

W. Rate Sheet Dated: **4/28/2022** **Release Time:** **12:15 pm ET** Prices are subject to change without notice.

FNMA - OTC

30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	96.809	96.692	96.609	4.250	96.932	96.771	96.732	4.250	97.849	97.703	97.649	3.250	95.609	95.509	95.409	3.250	95.498	95.298	95.298
4.375	97.369	97.252	97.169	4.375	97.547	97.386	97.347	4.375	98.358	98.212	98.158	3.375	96.369	96.269	96.169	3.375	96.325	96.125	96.125
4.500	97.852	97.735	97.652	4.500	98.140	97.979	97.940	4.500	98.799	98.640	98.599	3.500	96.856	96.753	96.656	3.500	96.898	96.698	96.698
4.625	98.411	98.257	98.211	4.625	98.662	98.501	98.462	4.625	99.419	99.243	99.219	3.625	97.504	97.371	97.304	3.625	97.347	97.147	97.147
4.750	99.023	98.869	98.823	4.750	99.178	99.017	98.978	4.750	99.951	99.775	99.751	3.750	98.067	97.934	97.867	3.750	97.737	97.537	97.537
4.875	99.572	99.418	99.372	4.875	99.642	99.481	99.442	4.875	100.455	100.279	100.255	3.875	98.638	98.506	98.438	3.875	98.134	97.934	97.934
4.990	99.964	99.810	99.764	4.990	99.888	99.727	99.688	4.990	100.781	100.605	100.581	3.990	99.109	98.976	98.909	3.990	98.433	98.233	98.233
5.000	100.064	99.910	99.864	5.000	99.988	99.827	99.788	5.000	100.881	100.705	100.681	4.000	99.209	99.076	99.009	4.000	98.533	98.333	98.333
5.125	100.490	100.273	100.273	5.125	100.109	99.948	99.909	5.125	101.146	100.970	100.946	4.125	99.738	99.605	99.538	4.125	98.901	98.701	98.701
5.250	101.047	100.805	100.805	5.250	100.569	100.327	100.327	5.250	101.289	101.033	101.033	4.250	100.006	99.831	99.803	4.250	98.576	98.376	98.357
5.375	101.329	101.087	101.087	5.375	100.781	100.539	100.539	5.375	101.480	101.224	101.224	4.375	100.383	100.208	100.180	4.375	98.839	98.639	98.620
5.500	101.654	101.412	101.412	5.500	100.994	100.752	100.752	5.500	101.751	101.495	101.495	4.500	100.512	100.337	100.309	4.500	99.033	98.797	98.770
5.625	101.889	101.618	101.618	5.625	101.008	100.766	100.766	5.625	101.846	101.590	101.590	4.625	100.786	100.598	100.583	4.625	99.353	99.115	99.087
5.750	102.382	102.111	102.111	5.750	101.316	101.045	101.045	5.750	102.193	101.937	101.937	4.750	101.109	100.883	100.859	4.750	99.585	99.347	99.319
5.875	102.747	102.476	102.476	5.875	101.621	101.350	101.350	5.875	102.503	102.247	102.247	4.875	101.136	100.910	100.886	4.875	99.595	99.357	99.329
5.990	102.962	102.691	102.691	5.990	101.734	101.463	101.463	5.990	102.647	102.391	102.391	4.990	101.178	100.952	100.928	4.990	99.591	99.353	99.325
6.000	103.062	102.791	102.791	6.000	101.834	101.563	101.563	6.000	102.747	102.491	102.491	5.000	101.278	101.052	101.028	5.000	99.691	99.453	99.425
6.125	103.325	103.054	103.054	6.125	101.957	101.686	101.686	6.125	102.960	102.704	102.704	5.125	101.371	101.145	101.121	5.125	99.752	99.514	99.486
6.250	103.084	102.813	102.813	6.250	101.738	101.467	101.467	6.250	102.755	102.499	102.499	5.250	101.178	100.932	100.912	5.250	99.254	99.008	98.988

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

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

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 applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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

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Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	6/13/2022
		60 Day Lock Exp.:	6/27/2022

W. Rate Sheet Dated: **4/28/2022** Release Time: **12:15 pm ET** Prices are subject to change without notice.

forming FHLMC

30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.574	95.474	95.373	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.486	93.386	93.285	2.750	N/A	N/A	N/A	4.000	95.536	95.436	95.335
4.125	96.183	96.083	95.983	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.537	94.437	94.337	2.875	N/A	N/A	N/A	4.125	96.111	96.011	95.911
4.250	96.932	96.832	96.732	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.468	95.368	95.268	2.990	N/A	N/A	N/A	4.250	96.871	96.771	96.671
4.375	97.491	97.391	97.291	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.425	96.325	96.225	3.000	N/A	N/A	N/A	4.375	97.578	97.478	97.378
4.500	98.049	97.901	97.784	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.149	97.001	96.884	3.125	N/A	N/A	N/A	4.500	98.145	97.997	97.880
4.625	98.491	98.343	98.217	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.591	97.443	97.317	3.250	N/A	N/A	N/A	4.625	98.589	98.441	98.315
4.750	99.116	98.970	98.839	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.218	98.072	97.941	3.375	N/A	N/A	N/A	4.750	99.219	99.073	98.942
4.875	99.668	99.522	99.389	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.770	98.624	98.491	3.500	N/A	N/A	N/A	4.875	99.775	99.629	99.496
4.990	100.029	99.885	99.750	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.807	98.663	98.528	3.625	N/A	N/A	N/A	4.990	100.140	99.996	99.861
5.000	100.129	99.985	99.850	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.907	98.763	98.628	3.750	N/A	N/A	N/A	5.000	100.240	100.096	99.961
5.125	100.376	100.229	100.097	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.860	98.713	98.581	3.875	N/A	N/A	N/A	5.125	100.486	100.339	100.207
5.250	100.950	100.783	100.592	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.432	99.265	99.074	3.990	N/A	N/A	N/A	5.250	100.999	100.832	100.641
5.375	101.285	101.114	100.924	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	100.017	99.846	99.656	4.000	N/A	N/A	N/A	5.375	101.336	101.165	100.975
5.500	101.616	101.442	101.251	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.370	100.196	100.005	4.125	N/A	N/A	N/A	5.500	101.672	101.498	101.307
5.625	101.828	101.652	101.464	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.604	100.428	100.240	4.250	N/A	N/A	N/A	5.625	101.887	101.711	101.523
5.750	101.945	101.591	101.436	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.659	98.305	98.150	4.375	N/A	N/A	N/A	5.750	101.946	101.592	101.437
5.875	102.252	101.898	101.740	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.230	98.876	98.718	4.500	N/A	N/A	N/A	5.875	102.255	101.901	101.743
5.990	102.440	102.086	101.928	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.416	99.062	98.904	4.625	N/A	N/A	N/A	5.990	102.446	102.092	101.934
6.000	102.540	102.186	102.028	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.516	99.162	99.004	4.750	N/A	N/A	N/A	6.000	102.546	102.192	102.034

25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	96.715	96.548	96.455	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.678	94.578	94.478	3.000	94.604	94.504	94.404
2.875	N/A	N/A	N/A	4.125	97.412	97.245	97.147	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.039	94.939	94.839	3.125	95.136	95.036	94.936
2.990	N/A	N/A	N/A	4.250	97.973	97.806	97.704	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.617	95.517	95.417	3.250	95.494	95.394	95.294
3.000	N/A	N/A	N/A	4.375	98.469	98.302	98.197	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.370	96.270	96.170	3.375	96.248	96.148	96.048
3.125	N/A	N/A	N/A	4.500	98.928	98.741	98.632	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.965	96.865	96.702	3.500	96.855	96.755	96.592
3.250	N/A	N/A	N/A	4.625	99.391	99.177	99.061	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.556	97.456	97.279	3.625	97.447	97.347	97.170
3.375	N/A	N/A	N/A	4.750	99.890	99.676	99.557	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.035	97.935	97.751	3.750	97.928	97.828	97.644
3.500	N/A	N/A	N/A	4.875	100.378	100.164	100.041	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.470	98.370	98.184	3.875	98.364	98.264	98.078
3.625	N/A	N/A	N/A	4.990	100.562	100.348	100.222	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.786	98.686	98.500	3.990	98.685	98.585	98.399
3.750	N/A	N/A	N/A	5.000	100.662	100.448	100.322	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.886	98.786	98.600	4.000	98.785	98.685	98.499
3.875	N/A	N/A	N/A	5.125	100.946	100.614	100.481	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.157	99.057	98.778	4.125	99.262	99.162	98.883
3.990	N/A	N/A	N/A	5.250	101.453	101.122	100.984	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.729	99.629	99.346	4.250	99.700	99.600	99.317
4.000	N/A	N/A	N/A	5.375	101.633	101.302	101.162	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.170	100.070	99.787	4.375	100.142	100.042	99.759
4.125	N/A	N/A	N/A	5.500	101.923	101.591	101.451	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.449	100.349	100.064	4.500	100.421	100.321	100.036
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	100.663	100.555	100.354	4.625	101.006	100.898	100.697
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	101.075	100.968	100.764	4.750	100.921	100.814	100.610
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	101.391	101.283	101.080	4.875	101.238	101.130	100.927
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	101.670	101.562	101.354	4.990	101.513	101.405	101.197
4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	101.770	101.662	101.454	5.000	101.613	101.505	101.297

Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	92.604	92.504	92.404	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	93.419	93.319	93.219	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	93.517	93.417	93.317	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	94.448	94.348	94.248	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	95.063	94.963	94.800	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	95.716	95.616	95.439	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.425	96.325	96.141	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	96.996	96.896	96.710	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.406	97.306	97.120	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.506	97.406	97.220	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.281	98.181	97.902	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.871	98.771	98.488	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	99.320	99.220	98.937	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.605	99.505	99.220	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.635	100.527	100.326	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	100.269	100.162	99.958	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.129	101.021	100.818	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.408	101.300	101.092	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.508	101.400	101.192	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A

ges with terms greater than 15 years

O ↓ \ LTV →		≤ 60.00%	60.01 –	70.01 –	75.01 –	80.01 –	85.01 –	90.01 –	95.01 –	97.01 –	>105%
≥ 740		0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750	-0.750
720 – 739		0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719		0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699		0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679		0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250
640 – 659		-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750
620 – 639		-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500

Cash Out Refi

FICO ↓ \ LTV →		≤ 60.00%	60.01 –	70.01 –	75.01 –
≥ 740		-0.375	-0.625	-0.625	-0.875
720 – 739		-0.375	-1.000	-1.000	-1.125
700 – 719		-0.375	-1.000	-1.000	-1.125
680 – 699		-0.375	-1.125	-1.125	-1.750
660 – 679		-0.625	-1.125	-1.125	-1.875
640 – 659		-0.625	-1.625	-1.625	-2.625
620 – 639		-0.625	-1.625	-1.625	-3.125

gram Features

ct 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	-1.000	-2.000
Condo **		0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
ıufactured ****		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit		-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Investment		-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
ond Home ***		-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
ırchase & R/T Refi		-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
SC C/O Refi		-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	N/A	N/A

Applies to Enhanced

n 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
CHOICE Renovation	-1.000
e "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

ubordination

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

n amt =<$125K or any Home Possible

on Enhanced Reflief Refi

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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Reflief Refi LLPA Caps

Occupancy	Number of	LTV Ratio	<=15 yr	>15 yr Cap
Primary	1	5.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	5.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	0.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	0.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

ck Desk Policy

The expiration date of the lock will be

, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

ılated as follows: Fee divided by loan amount to the exact decimal.

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

W. Rate Sheet Dated: **4/28/2022** **Release Time:** **12:15 pm ET** Prices are subject to change without notice.

FHLMC - OTC

30/25 Year

Rate	30 Day	45 Day	60 Day
4.000	95.574	95.474	95.373
4.125	96.183	96.083	95.983
4.250	96.932	96.832	96.732
4.375	97.491	97.391	97.291
4.500	98.049	97.901	97.784
4.625	98.491	98.343	98.217
4.750	99.116	98.970	98.839
4.875	99.668	99.522	99.389
4.990	100.029	99.885	99.750
5.000	100.129	99.985	99.850
5.125	100.376	100.229	100.097
5.250	100.950	100.783	100.592
5.375	101.285	101.114	100.924
5.500	101.616	101.442	101.251
5.625	101.828	101.652	101.464
5.750	101.945	101.591	101.436
5.875	102.252	101.898	101.740
5.990	102.440	102.086	101.928
6.000	102.540	102.186	102.028

30/25 Year SC

Rate	30 Day	45 Day	60 Day
4.000	93.486	93.386	93.285
4.125	94.537	94.437	94.337
4.250	95.468	95.368	95.268
4.375	96.425	96.325	96.225
4.500	97.149	97.001	96.884
4.625	97.591	97.443	97.317
4.750	98.218	98.072	97.941
4.875	98.770	98.624	98.491
4.990	98.807	98.663	98.528
5.000	98.907	98.763	98.628
5.125	98.860	98.713	98.581
5.250	99.432	99.265	99.074
5.375	100.017	99.846	99.656
5.500	100.370	100.196	100.005
5.625	100.604	100.428	100.240
5.750	98.659	98.305	98.150
5.875	99.230	98.876	98.718
5.990	99.416	99.062	98.904
6.000	99.516	99.162	99.004

20 Year

Rate	30 Day	45 Day	60 Day
3.500	93.892	93.710	93.637
3.625	94.650	94.468	94.390
3.750	95.314	95.146	95.069
3.875	95.997	95.829	95.743
3.990	96.615	96.448	96.355
4.000	96.715	96.548	96.455
4.125	97.412	97.245	97.147
4.250	97.973	97.806	97.704
4.375	98.469	98.302	98.197
4.500	98.928	98.741	98.632
4.625	99.391	99.177	99.061
4.750	99.890	99.676	99.557
4.875	100.378	100.164	100.041
4.990	100.562	100.348	100.222
5.000	100.662	100.448	100.322
5.125	100.946	100.614	100.481
5.250	101.453	101.122	100.984
5.375	101.633	101.302	101.162
5.500	101.923	101.591	101.451

15 Year

Rate	30 Day	45 Day	60 Day
3.000	94.678	94.578	94.478
3.125	95.039	94.939	94.839
3.250	95.617	95.517	95.417
3.375	96.370	96.270	96.170
3.500	96.965	96.865	96.702
3.625	97.556	97.456	97.279
3.750	98.035	97.935	97.751
3.875	98.470	98.370	98.184
3.990	98.786	98.686	98.500
4.000	98.886	98.786	98.600
4.125	99.157	99.057	98.778
4.250	99.729	99.629	99.346
4.375	100.170	100.070	99.787
4.500	100.449	100.349	100.064
4.625	100.663	100.555	100.354
4.750	101.075	100.968	100.764
4.875	101.391	101.283	101.080
4.990	101.670	101.562	101.354
5.000	101.770	101.662	101.454

15 Year SC

Rate	30 Day	45 Day	60 Day
3.000	92.604	92.504	92.404
3.125	93.419	93.319	93.219
3.250	93.517	93.417	93.317
3.375	94.448	94.348	94.248
3.500	95.063	94.963	94.800
3.625	95.716	95.616	95.439
3.750	96.425	96.325	96.141
3.875	96.996	96.896	96.710
3.990	97.406	97.306	97.120
4.000	97.506	97.406	97.220
4.125	98.281	98.181	97.902
4.250	98.871	98.771	98.488
4.375	99.320	99.220	98.937
4.500	99.605	99.505	99.220
4.625	100.635	100.527	100.326
4.750	100.269	100.162	99.958
4.875	101.129	101.021	100.818
4.990	101.408	101.300	101.092
5.000	101.508	101.400	101.192

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

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

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.

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

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

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.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**5/30/2022**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**6/13/2022**
		60 Day Lock Exp.:	**6/27/2022**

W. Rate Sheet Dated: **4/28/2022** **Release Time:** **12:15 pm ET** Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT aplicable 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.

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

W. Rate Sheet Dated: **4/28/2022** **Release Time:** **12:15 pm ET** Prices are subject to change without notice.

Home Possible

30/25 Year			
Rate	**30 Day**	**45 Day**	**60 Day**
4.000	95.574	95.474	95.373
4.125	96.183	96.083	95.983
4.250	96.932	96.832	96.732
4.375	97.491	97.391	97.291
4.500	98.049	97.901	97.784
4.625	98.491	98.343	98.217
4.750	99.116	98.970	98.839
4.875	99.668	99.522	99.389
4.990	100.029	99.885	99.750
5.000	100.129	99.985	99.850
5.125	100.376	100.229	100.097
5.250	100.950	100.783	100.592
5.375	101.285	101.114	100.924
5.500	101.616	101.442	101.251
5.625	101.828	101.652	101.464
5.750	101.945	101.591	101.436
5.875	102.275	101.921	101.763
5.990	102.487	102.133	101.975
6.000	102.587	102.233	102.075

20 Year			
Rate	**30 Day**	**45 Day**	**60 Day**
4.000	96.715	96.548	96.455
4.125	97.412	97.245	97.147
4.250	97.973	97.806	97.704
4.375	98.469	98.302	98.197
4.500	98.928	98.741	98.632
4.625	99.391	99.177	99.061
4.750	99.890	99.676	99.557
4.875	100.378	100.164	100.041
4.990	100.562	100.348	100.222
5.000	100.662	100.448	100.322
5.125	100.946	100.614	100.481
5.250	101.453	101.122	100.984
5.375	101.633	101.302	101.162
5.500	101.923	101.591	101.451
5.625	102.256	101.925	101.782
5.750	102.148	101.794	101.637
5.875	102.487	102.133	101.973
5.990	102.650	102.296	102.138
6.000	102.750	102.396	102.238

15 Year			
Rate	**30 Day**	**45 Day**	**60 Day**
3.000	94.678	94.578	94.478
3.125	95.039	94.939	94.839
3.250	95.617	95.517	95.417
3.375	96.370	96.270	96.170
3.500	96.965	96.865	96.702
3.625	97.556	97.456	97.279
3.750	98.035	97.935	97.751
3.875	98.470	98.370	98.184
3.990	98.786	98.686	98.500
4.000	98.886	98.786	98.600
4.125	99.157	99.057	98.778
4.250	99.729	99.629	99.346
4.375	100.170	100.070	99.787
4.500	100.449	100.349	100.064
4.625	100.663	100.555	100.354
4.750	101.075	100.968	100.764
4.875	101.391	101.283	101.080
4.990	101.670	101.562	101.354
5.000	101.770	101.662	101.454

Super Conforming - 30-20 Year			
Rate	**30 Day**	**45 Day**	**60 Day**
4.000	93.855	93.755	93.654
4.125	94.685	94.585	94.485
4.250	95.525	95.425	95.325
4.375	96.283	96.183	96.083
4.500	96.924	96.776	96.659
4.625	97.366	97.218	97.092
4.750	97.992	97.846	97.715
4.875	98.544	98.398	98.265
4.990	98.743	98.599	98.464
5.000	98.843	98.699	98.564
5.125	98.943	98.796	98.664
5.250	99.516	99.349	99.158
5.375	99.976	99.805	99.615
5.500	100.318	100.144	99.953
5.625	100.541	100.365	100.177
5.750	99.627	99.273	99.118
5.875	100.089	99.735	99.577
5.990	100.300	99.946	99.788
6.000	100.400	100.046	99.888

Super Conforming - 15 Year			
Rate	**30 Day**	**45 Day**	**60 Day**
3.000	92.991	92.891	92.791
3.125	93.579	93.479	93.379
3.250	93.917	93.817	93.717
3.375	94.759	94.659	94.559
3.500	95.364	95.264	95.101
3.625	95.986	95.886	95.709
3.750	96.580	96.480	96.296
3.875	97.083	96.983	96.797
3.990	97.446	97.346	97.160
4.000	97.546	97.446	97.260
4.125	98.069	97.969	97.690
4.250	98.650	98.550	98.267
4.375	99.095	98.995	98.712
4.500	99.377	99.277	98.992
4.625	99.999	99.891	99.690
4.750	100.022	99.915	99.711
4.875	100.610	100.502	100.299
4.990	100.889	100.781	100.573
5.000	100.989	100.881	100.673

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap

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

Product Features

Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

All Loan Type Adjustments

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

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) | FHA ID# - 1358600006

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com	30 Day Lock Exp.:	**5/30/2022**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	**6/13/2022**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	**6/27/2022**

W. Rate Sheet Dated: **4/28/2022** **Release Time:** **12:15 pm ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

FICO/CLTV Adjuster									
	CLTV								
FICO	**<=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 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

[1]Full Am. [2]ARMs Only

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

Lock Desk Policy

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

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

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

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

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

W. Rate Sheet Dated: 4/28/2022 **Release Time:** 12:15 pm 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	97.425	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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