



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.: 5/30/2022

45 Day Lock Exp.: 6/13/2022

60 Day Lock Exp.: 6/27/2022

W. Rate Sheet Dated: 4/28/2022

Release Time: 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	98.603	98.337	98.087	4.000	98.503	98.237	97.987	2.875	94.370	94.190	94.011	3.125	N/A	N/A	N/A
4.125	99.244	98.978	98.728	4.125	99.144	98.878	98.628	3.000	94.692	94.512	94.332	3.250	N/A	N/A	N/A
4.250	99.227	99.077	98.702	4.250	99.127	98.977	98.602	3.125	95.014	94.834	94.655	3.375	N/A	N/A	N/A
4.375	99.842	99.692	99.317	4.375	99.742	99.592	99.217	3.250	96.289	95.999	95.710	3.500	N/A	N/A	N/A
4.500	100.444	100.294	99.919	4.500	100.344	100.194	99.819	3.375	96.601	96.312	96.023	3.625	N/A	N/A	N/A
4.625	101.016	100.866	100.491	4.625	100.916	100.766	100.391	3.500	96.910	96.620	96.331	Margin = 2.250		Index = 1.960	
4.750	100.597	100.447	99.962	4.750	100.497	100.347	99.862	3.625	97.207	96.918	96.629	30 Year OTC			
4.875	101.144	100.994	100.509	4.875	101.044	100.894	100.409	3.750	97.309	96.934	96.559	Rate	30 Day	45 Day	60 Day
5.000	101.651	101.501	101.016	5.000	101.551	101.401	100.916	3.875	97.593	97.218	96.843	5.000	100.559	100.075	99.591
5.125	102.119	101.969	101.484	5.125	102.019	101.869	101.384	4.000	97.861	97.486	97.111	5.125	101.027	100.543	100.059
5.250	100.728	100.578	100.047	5.250	100.628	100.478	99.947	4.125	98.106	97.731	97.356	5.250	99.636	98.949	98.418
5.375	101.175	101.025	100.494	5.375	101.075	100.925	100.394	4.250	99.049	98.799	98.549	5.375	100.083	99.396	98.865
5.500	101.578	101.428	100.897	5.500	101.478	101.328	100.797	4.375	99.286	99.036	98.786	5.500	100.486	99.799	99.268
5.625	101.932	101.782	101.251	5.625	101.832	101.682	101.151	4.500	99.500	99.250	99.000	5.625	100.840	100.153	99.622
5.750	101.609	101.459	100.959	5.750	101.509	101.359	100.859	4.625	99.691	99.441	99.191	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	99.206	99.056	98.906	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	99.397	99.247	99.097	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	99.575	99.425	99.275	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	99.749	99.599	99.449	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	98.403	98.303	98.037	97.787	4.000	98.303	98.203	97.937	97.687	2.875	93.500	93.400	93.220	93.041	
4.125	99.044	98.944	98.678	98.428	4.125	98.944	98.844	98.578	98.328	3.000	93.822	93.722	93.542	93.362	
4.250	99.027	98.927	98.777	98.402	4.250	98.927	98.827	98.677	98.302	3.125	94.144	94.044	93.864	93.685	
4.375	99.642	99.542	99.392	99.017	4.375	99.542	99.442	99.292	98.917	3.250	96.019	95.919	95.629	95.340	
4.500	100.244	100.144	99.994	99.619	4.500	100.144	100.044	99.894	99.519	3.375	96.331	96.231	95.942	95.653	
4.625	100.816	100.716	100.566	100.191	4.625	100.716	100.616	100.466	100.091	3.500	96.640	96.540	96.250	95.961	
4.750	100.397	100.297	100.147	99.662	4.750	100.297	100.197	100.047	99.562	3.625	96.937	96.837	96.548	96.259	
4.875	100.944	100.844	100.694	100.209	4.875	100.844	100.744	100.594	100.109	3.750	97.539	97.439	97.064	96.689	
5.000	101.451	101.351	101.201	100.716	5.000	101.351	101.251	101.101	100.616	3.875	97.823	97.723	97.348	96.973	
5.125	101.919	101.819	101.669	101.184	5.125	101.819	101.719	101.569	101.084	4.000	98.091	97.991	97.616	97.241	
5.250	100.528	100.428	100.278	99.747	5.250	100.428	100.328	100.178	99.647	4.125	98.336	98.236	97.861	97.486	
5.375	100.975	100.875	100.725	100.194	5.375	100.875	100.775	100.625	100.094	4.250	98.579	98.479	98.229	97.979	
5.500	101.378	101.278	101.128	100.597	5.500	101.278	101.178	101.028	100.497	4.375	98.816	98.716	98.466	98.216	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.750%-4.625%			-1.250

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.75-5.125	0.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.000	97.809	97.325	96.841	6.250	99.250	99.000	98.750
5.375	97.515	96.828	96.296	6.250	100.750	100.500	100.000	5.125	98.277	97.793	97.309	6.750	100.250	100.000	99.750
5.500	97.112	96.425	95.893					5.250	96.886	96.199	95.668	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.625	96.758	96.071	95.539					5.375	97.333	96.646	96.115	Rate	30 Day	45 Day	60 Day
5.750	99.081	98.831	98.581					5.500	97.736	97.049	96.518	6.250	99.250	99.000	98.750
5.875	98.711	98.461	98.211					5.625	98.090	97.403	96.872	6.750	100.250	100.000	99.750
6.000	98.356	98.106	97.856					5.750	98.137	97.637	97.137	DPA Advantage Adjustment			
6.125	98.008	97.758	97.508					6.000	98.492	97.992	97.492	203(k) / 203(k)s -0.250			
6.250	99.136	98.886	98.636					6.125	98.840	98.340	97.840	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	99.140	98.890	98.640				

Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee															
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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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: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	90.702	90.522	90.343	3.500	N/A	N/A	N/A
4.500	97.981	97.831	97.456	4.500	97.981	97.831	97.456	2.875	91.019	90.839	90.660	3.625	N/A	N/A	N/A
4.625	98.553	98.403	98.028	4.625	98.553	98.403	98.028	3.000	91.340	91.160	90.981	Margin = 2.250		Index = 1.960	
4.750	98.134	97.984	97.500	4.750	98.134	97.984	97.500	3.125	91.663	91.483	91.304	30 Year OTC			
4.875	98.681	98.531	98.047	4.875	98.681	98.531	98.047	3.250	93.194	92.905	92.616	Rate	30 Day	45 Day	60 Day
5.000	99.188	99.038	98.554	5.000	99.188	99.038	98.554	3.375	93.506	93.217	92.928	4.250	96.764	96.436	96.061
5.125	99.656	99.506	99.022	5.125	99.656	99.506	99.022	3.500	93.815	93.526	93.237	4.375	97.379	97.051	96.676
5.250	99.078	98.928	98.397	5.250	99.078	98.928	98.397	3.625	94.112	93.823	93.534	4.500	97.981	97.653	97.278
5.375	99.525	99.375	98.844	5.375	99.525	99.375	98.844	3.750	94.714	94.339	93.964	4.625	98.553	98.225	97.850
5.500	99.928	99.778	99.247	5.500	99.928	99.778	99.247	3.875	N/A	N/A	N/A	4.750	98.134	97.650	97.165
5.625	100.282	100.132	99.601	5.625	100.282	100.132	99.601	4.000	N/A	N/A	N/A	4.875	98.681	98.197	97.712
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	99.188	98.704	98.219
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	99.656	99.172	98.687
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	99.078	98.391	97.859
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	98.081	97.981	97.831	97.456	4.500	98.081	97.981	97.831	97.456	2.750	87.584	87.484	87.304	87.125
4.625	98.653	98.553	98.403	98.028	4.625	98.653	98.553	98.403	98.028	2.875	87.900	87.800	87.620	87.441
4.750	98.234	98.134	97.984	97.500	4.750	98.234	98.134	97.984	97.500	3.000	88.222	88.122	87.942	87.763
4.875	98.781	98.681	98.531	98.047	4.875	98.781	98.681	98.531	98.047	3.125	88.544	88.444	88.264	88.085
5.000	99.288	99.188	99.038	98.554	5.000	99.288	99.188	99.038	98.554	3.250	91.669	91.569	91.280	90.991
5.125	99.756	99.656	99.506	99.022	5.125	99.756	99.656	99.506	99.022	3.375	91.981	91.881	91.592	91.303
5.250	99.178	99.078	98.928	98.397	5.250	99.178	99.078	98.928	98.397	3.500	92.290	92.190	91.901	91.612
5.375	99.625	99.525	99.375	98.844	5.375	99.625	99.525	99.375	98.844	3.625	92.587	92.487	92.198	91.909
5.500	100.028	99.928	99.778	99.247	5.500	100.028	99.928	99.778	99.247	3.750	95.064	94.964	94.589	94.214

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

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

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

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



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30 Day Lock Exp.:

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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	96.794	96.677	96.594	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.901	96.740	96.701	2.000	N/A	N/A	N/A	4.250	96.727	96.610	96.503
4.375	97.353	97.236	97.153	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.515	97.354	97.315	2.125	N/A	N/A	N/A	4.375	97.286	97.169	97.062
4.500	97.836	97.719	97.636	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.109	97.948	97.909	2.250	N/A	N/A	N/A	4.500	97.784	97.653	97.545
4.625	98.380	98.226	98.180	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.630	98.469	98.430	2.375	N/A	N/A	N/A	4.625	98.378	98.217	98.079
4.750	98.992	98.838	98.792	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.147	98.986	98.947	2.500	N/A	N/A	N/A	4.750	98.989	98.828	98.690
4.875	99.540	99.386	99.340	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.611	99.450	99.411	2.625	N/A	N/A	N/A	4.875	99.538	99.377	99.239
4.990	99.933	99.779	99.733	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.857	99.696	99.657	2.750	N/A	N/A	N/A	4.990	99.930	99.769	99.631
5.000	100.003	99.879	99.833	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.957	99.796	99.757	2.875	N/A	N/A	N/A	5.000	100.030	99.869	99.731
5.125	100.459	100.242	100.242	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.077	99.916	99.877	2.990	N/A	N/A	N/A	5.125	100.468	100.241	100.066
5.250	101.016	100.774	100.774	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.538	100.296	100.296	3.000	N/A	N/A	N/A	5.250	101.028	100.801	100.602
5.375	101.297	101.055	101.055	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.750	100.508	100.508	3.125	N/A	N/A	N/A	5.375	101.309	101.082	100.883
5.500	101.623	101.381	101.381	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.963	100.721	100.721	3.250	N/A	N/A	N/A	5.500	101.634	101.407	101.208
5.625	101.857	101.586	101.586	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.977	100.735	100.735	3.375	N/A	N/A	N/A	5.625	101.790	101.546	101.347
5.750	102.351	102.080	102.080	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.285	101.014	101.014	3.500	N/A	N/A	N/A	5.750	102.271	102.015	101.758
5.875	102.716	102.445	102.445	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.589	101.318	101.318	3.625	N/A	N/A	N/A	5.875	102.635	102.379	102.122
5.990	102.931	102.660	102.660	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.702	101.431	101.431	3.750	N/A	N/A	N/A	5.990	102.851	102.595	102.338
6.000	103.031	102.760	102.760	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.802	101.531	101.531	3.875	N/A	N/A	N/A	6.000	102.951	102.695	102.438
6.125	103.293	103.022	103.022	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.926	101.655	101.655	3.990	N/A	N/A	N/A	6.125	103.213	102.957	102.700
6.250	103.053	102.782	102.782	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.707	101.436	101.436	4.000	N/A	N/A	N/A	6.250	103.035	102.779	102.508
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	97.834	97.688	97.634	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.504	95.404	95.304	3.250	95.409	95.309	95.209
2.875	N/A	N/A	N/A	4.375	98.342	98.196	98.142	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.264	96.164	96.064	3.375	96.170	96.070	95.970
2.990	N/A	N/A	N/A	4.500	98.768	98.617	98.568	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.811	96.683	96.611	3.500	96.683	96.543	96.431
3.000	N/A	N/A	N/A	4.625	99.388	99.212	99.188	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.459	97.324	97.259	3.625	97.325	97.177	97.030
3.125	N/A	N/A	N/A	4.750	99.920	99.744	99.720	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.022	97.887	97.822	3.750	97.888	97.740	97.582
3.250	N/A	N/A	N/A	4.875	100.424	100.248	100.224	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.594	98.459	98.394	3.875	98.459	98.311	98.153
3.375	N/A	N/A	N/A	4.990	100.749	100.573	100.549	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.064	98.929	98.864	3.990	98.929	98.781	98.623
3.500	N/A	N/A	N/A	5.000	100.849	100.673	100.649	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.164	99.029	98.964	4.000	99.029	98.881	98.723
3.625	N/A	N/A	N/A	5.125	101.114	100.938	100.914	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.693	99.558	99.493	4.125	99.559	99.411	99.253
3.750	N/A	N/A	N/A	5.250	101.258	101.002	101.002	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.928	99.753	99.725	4.250	99.753	99.550	99.356
3.875	N/A	N/A	N/A	5.375	101.449	101.193	101.193	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.305	100.130	100.102	4.375	100.130	99.927	99.733
3.990	N/A	N/A	N/A	5.500	101.719	101.463	101.463	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.434	100.259	100.231	4.500	100.259	100.056	99.862
4.000	N/A	N/A	N/A	5.625	101.815	101.559	101.559	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.695	100.520	100.492	4.625	100.520	100.317	100.123
4.125	N/A	N/A	N/A	5.750	102.161	101.905	101.905	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.937	100.711	100.687	4.750	100.781	100.500	100.242
4.250	N/A	N/A	N/A	5.875	102.472	102.216	102.216	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.964	100.738	100.714	4.875	100.808	100.527	100.269
4.375	N/A	N/A	N/A	5.990	102.616	102.360	102.360	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.006	100.780	100.756	4.990	100.850	100.569	100.311
4.500	N/A	N/A	N/A	6.000	102.716	102.460	102.460	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.106	100.880	100.856	5.000	100.950	100.669	100.411
4.625	N/A	N/A	N/A	6.125	102.929	102.673	102.673	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.199	100.973	100.949	5.125	101.044	100.763	100.505
4.750	N/A	N/A	N/A	6.250	102.724	102.468	102.468	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.006	100.760	100.740	5.250	100.779	100.498	100.246
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	95.445	95.245	95.245	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.977	96.777	96.777
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.280	96.080	96.080	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.489	97.289	97.289
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.853	96.653	96.653	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.944	97.744	97.744
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.303	97.103	97.103	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.491	98.291	98.291
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.692	97.492	97.492	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.049	98.849	98.849
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.090	97.890	97.890	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.631	99.431	99.431
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.389	98.189	98.189	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.359	100.159	100.159
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.489	98.289	98.289	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.459	100.259	100.259
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.856	98.656	98.656	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.991	100.791	100.791
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.529	98.329	98.310	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.143	99.943	99.924
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.792	98.592	98.573	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.419	100.219	100.200
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.898	98.695	98.679	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.588	100.388	100.369
3.375	N/A	N/A	N/A	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.:

5/30/2022

45 Day Lock Exp.:

6/13/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.794	96.677	96.594	4.250	96.901	96.740	96.701	4.250	97.834	97.688	97.634	3.250	95.504	95.404	95.304	3.250	95.445	95.245	95.245
4.375	97.353	97.236	97.153	4.375	97.515	97.354	97.315	4.375	98.342	98.196	98.142	3.375	96.264	96.164	96.064	3.375	96.280	96.080	96.080
4.500	97.836	97.719	97.636	4.500	98.109	97.948	97.909	4.500	98.768	98.617	98.568	3.500	96.811	96.683	96.611	3.500	96.853	96.653	96.653
4.625	98.380	98.226	98.180	4.625	98.630	98.469	98.430	4.625	99.388	99.212	99.188	3.625	97.459	97.324	97.259	3.625	97.303	97.103	97.103
4.750	98.992	98.838	98.792	4.750	99.147	98.986	98.947	4.750	99.920	99.744	99.720	3.750	98.022	97.887	97.822	3.750	97.692	97.492	97.492
4.875	99.540	99.386	99.340	4.875	99.611	99.450	99.411	4.875	100.424	100.248	100.224	3.875	98.594	98.459	98.394	3.875	98.090	97.890	97.890
4.990	99.933	99.779	99.733	4.990	99.857	99.696	99.657	4.990	100.749	100.573	100.549	3.990	99.064	98.929	98.864	3.990	98.389	98.189	98.189
5.000	100.033	99.879	99.833	5.000	99.957	99.796	99.757	5.000	100.849	100.673	100.649	4.000	99.164	99.029	98.964	4.000	98.489	98.289	98.289
5.125	100.459	100.242	100.242	5.125	100.077	99.916	99.877	5.125	101.114	100.938	100.914	4.125	99.693	99.558	99.493	4.125	98.856	98.656	98.656
5.250	101.016	100.774	100.774	5.250	100.538	100.296	100.296	5.250	101.258	101.002	101.002	4.250	99.928	99.753	99.725	4.250	98.529	98.329	98.310
5.375	101.297	101.055	101.055	5.375	100.750	100.508	100.508	5.375	101.449	101.193	101.193	4.375	100.305	100.130	100.102	4.375	98.792	98.592	98.573
5.500	101.623	101.381	101.381	5.500	100.963	100.721	100.721	5.500	101.719	101.463	101.463	4.500	100.434	100.259	100.231	4.500	98.898	98.695	98.679
5.625	101.857	101.586	101.586	5.625	100.977	100.735	100.735	5.625	101.815	101.559	101.559	4.625	100.695	100.520	100.492	4.625	99.213	98.975	98.947
5.750	102.351	102.080	102.080	5.750	101.285	101.014	101.014	5.750	102.161	101.905	101.905	4.750	100.937	100.711	100.687	4.750	99.445	99.207	99.179
5.875	102.716	102.445	102.445	5.875	101.589	101.318	101.318	5.875	102.472	102.216	102.216	4.875	100.964	100.738	100.714	4.875	99.455	99.217	99.189
5.990	102.931	102.660	102.660	5.990	101.702	101.431	101.431	5.990	102.616	102.360	102.360	4.990	101.006	100.780	100.756	4.990	99.450	99.212	99.184
6.000	103.031	102.760	102.760	6.000	101.802	101.531	101.531	6.000	102.716	102.460	102.460	5.000	101.106	100.880	100.856	5.000	99.550	99.312	99.284
6.125	103.293	103.022	103.022	6.125	101.926	101.655	101.655	6.125	102.929	102.673	102.673	5.125	101.199	100.973	100.949	5.125	99.611	99.373	99.345
6.250	103.053	102.782	102.782	6.250	101.707	101.436	101.436	6.250	102.724	102.468	102.468	5.250	101.006	100.760	100.740	5.250	99.082	98.836	98.816

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

W. Rate Sheet Dated: 4/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.565	95.465	95.363	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.477	93.377	93.275	2.750	N/A	N/A	N/A	4.000	95.536	95.436	95.334
4.125	96.166	96.066	95.966	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.520	94.420	94.320	2.875	N/A	N/A	N/A	4.125	96.111	96.011	95.911
4.250	96.918	96.818	96.718	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.454	95.354	95.254	2.990	N/A	N/A	N/A	4.250	96.871	96.771	96.671
4.375	97.479	97.379	97.279	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.413	96.313	96.213	3.000	N/A	N/A	N/A	4.375	97.578	97.478	97.378
4.500	97.967	97.867	97.767	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.067	96.967	96.867	3.125	N/A	N/A	N/A	4.500	98.145	98.045	97.945
4.625	98.411	98.244	98.139	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.511	97.344	97.239	3.250	N/A	N/A	N/A	4.625	98.589	98.422	98.317
4.750	99.039	98.846	98.715	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.141	97.948	97.817	3.375	N/A	N/A	N/A	4.750	99.219	99.026	98.895
4.875	99.593	99.401	99.268	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.695	98.503	98.370	3.500	N/A	N/A	N/A	4.875	99.775	99.583	99.450
4.990	99.957	99.766	99.631	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.735	98.544	98.409	3.625	N/A	N/A	N/A	4.990	100.140	99.949	99.814
5.000	100.057	99.866	99.731	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.835	98.644	98.509	3.750	N/A	N/A	N/A	5.000	100.240	100.049	99.914
5.125	100.302	100.133	99.980	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.786	98.617	98.464	3.875	N/A	N/A	N/A	5.125	100.486	100.317	100.164
5.250	100.873	100.706	100.514	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.355	99.188	98.996	3.990	N/A	N/A	N/A	5.250	100.999	100.832	100.640
5.375	101.210	101.039	100.849	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.942	99.771	99.581	4.000	N/A	N/A	N/A	5.375	101.336	101.165	100.975
5.500	101.544	101.371	101.178	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.298	100.125	99.932	4.125	N/A	N/A	N/A	5.500	101.672	101.499	101.306
5.625	101.758	101.582	101.390	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.534	100.358	100.166	4.250	N/A	N/A	N/A	5.625	101.887	101.711	101.519
5.750	101.977	101.654	101.499	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.691	98.368	98.213	4.375	N/A	N/A	N/A	5.750	101.946	101.623	101.468
5.875	102.287	101.964	101.806	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.265	98.942	98.784	4.500	N/A	N/A	N/A	5.875	102.255	101.932	101.774
5.990	102.477	102.154	101.996	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.453	99.130	98.972	4.625	N/A	N/A	N/A	5.990	102.446	102.123	101.965
6.000	102.577	102.254	102.096	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.553	99.230	99.072	4.750	N/A	N/A	N/A	6.000	102.546	102.223	102.065
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	96.698	96.531	96.437	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.630	94.530	94.430	3.000	94.604	94.504	94.404
2.875	N/A	N/A	N/A	4.125	97.397	97.230	97.131	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.975	94.875	94.775	3.125	95.136	95.036	94.936
2.990	N/A	N/A	N/A	4.250	97.958	97.791	97.689	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.554	95.454	95.354	3.250	95.494	95.394	95.294
3.000	N/A	N/A	N/A	4.375	98.456	98.289	98.183	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.348	96.248	96.115	3.375	96.248	96.148	96.015
3.125	N/A	N/A	N/A	4.500	98.897	98.729	98.624	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.965	96.865	96.693	3.500	96.855	96.755	96.583
3.250	N/A	N/A	N/A	4.625	99.320	99.059	98.943	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.557	97.457	97.280	3.625	97.447	97.347	97.170
3.375	N/A	N/A	N/A	4.750	99.821	99.560	99.441	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	100.313	100.052	99.926	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.474	98.374	98.187	3.875	98.364	98.264	98.077
3.625	N/A	N/A	N/A	4.990	100.495	100.234	100.108	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.790	98.690	98.504	3.990	98.685	98.585	98.399
3.750	N/A	N/A	N/A	5.000	100.595	100.334	100.208	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.890	98.790	98.604	4.000	98.785	98.685	98.499
3.875	N/A	N/A	N/A	5.125	100.874	100.543	100.409	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.095	98.995	98.716	4.125	99.262	99.162	98.883
3.990	N/A	N/A	N/A	5.250	101.384	101.053	100.915	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.667	99.567	99.286	4.250	99.700	99.600	99.319
4.000	N/A	N/A	N/A	5.375	101.564	101.233	101.094	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.111	100.011	99.728	4.375	100.142	100.042	99.759
4.125	N/A	N/A	N/A	5.500	101.857	101.526	101.383	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.386	100.286	100.001	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	100.632	100.525	100.322	4.625	101.006	100.899	100.696
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	101.044	100.936	100.732	4.750	100.921	100.813	100.609
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	101.360	101.252	101.049	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	101.638	101.531	101.326	4.990	101.513	101.406	101.201
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	101.738	101.631	101.426	5.000	101.613	101.506	101.301



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.:

5/30/2022

45 Day Lock Exp.:

6/13/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/28/2022

Release Time: 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	95.565	95.465	95.363	4.000	93.477	93.377	93.275	3.500	93.875	93.693	93.620	3.000	94.630	94.530	94.430	3.000	92.556	92.456	92.356
4.125	96.166	96.066	95.966	4.125	94.520	94.420	94.320	3.625	94.634	94.452	94.374	3.125	94.975	94.875	94.775	3.125	93.355	93.255	93.155
4.250	96.918	96.818	96.718	4.250	95.454	95.354	95.254	3.750	95.294	95.127	95.049	3.250	95.554	95.454	95.354	3.250	93.454	93.354	93.254
4.375	97.479	97.379	97.279	4.375	96.413	96.313	96.213	3.875	95.975	95.808	95.724	3.375	96.348	96.248	96.148	3.375	94.426	94.326	94.193
4.500	97.967	97.867	97.767	4.500	97.067	96.967	96.867	3.990	96.598	96.431	96.337	3.500	96.965	96.865	96.693	3.500	95.063	94.963	94.791
4.625	98.411	98.244	98.139	4.625	97.511	97.344	97.239	4.000	96.698	96.531	96.437	3.625	97.557	97.457	97.280	3.625	95.717	95.617	95.440
4.750	99.039	98.846	98.715	4.750	98.141	97.948	97.817	4.125	97.397	97.230	97.131	3.750	98.035	97.935	97.751	3.750	96.425	96.325	96.141
4.875	99.593	99.401	99.268	4.875	98.695	98.503	98.370	4.250	97.958	97.791	97.689	3.875	98.474	98.374	98.187	3.875	97.000	96.900	96.713
4.990	99.957	99.766	99.631	4.990	98.735	98.544	98.409	4.375	98.456	98.289	98.183	3.990	98.790	98.690	98.504	3.990	97.410	97.310	97.124
5.000	100.057	99.866	99.731	5.000	98.835	98.644	98.509	4.500	98.897	98.729	98.624	4.000	98.890	98.790	98.604	4.000	97.510	97.410	97.224
5.125	100.302	100.133	99.980	5.125	98.786	98.617	98.464	4.625	99.320	99.059	98.943	4.125	99.095	98.995	98.716	4.125	98.219	98.119	97.840
5.250	100.873	100.706	100.514	5.250	99.355	99.188	98.996	4.750	99.821	99.560	99.441	4.250	99.667	99.567	99.286	4.250	98.809	98.709	98.428
5.375	101.210	101.039	100.849	5.375	99.942	99.771	99.581	4.875	100.313	100.052	99.926	4.375	100.111	100.011	99.728	4.375	99.261	99.161	98.878
5.500	101.544	101.371	101.178	5.500	100.298	100.125	99.932	4.990	100.495	100.234	100.108	4.500	100.386	100.286	100.001	4.500	99.542	99.442	99.157
5.625	101.758	101.582	101.390	5.625	100.534	100.358	100.166	5.000	100.595	100.334	100.208	4.625	100.632	100.525	100.322	4.625	100.604	100.497	100.294
5.750	101.977	101.654	101.499	5.750	98.691	98.368	98.213	5.125	100.874	100.543	100.409	4.750	101.044	100.936	100.732	4.750	100.238	100.130	99.926
5.875	102.287	101.964	101.806	5.875	99.265	98.942	98.784	5.250	101.384	101.053	100.915	4.875	101.360	101.252	101.049	4.875	101.098	100.990	100.787
5.990	102.477	102.154	101.996	5.990	99.453	99.130	98.972	5.375	101.564	101.233	101.094	4.990	101.638	101.531	101.326	4.990	101.376	101.269	101.064
6.000	102.577	102.254	102.096	6.000	99.553	99.230	99.072	5.500	101.857	101.526	101.383	5.000	101.738	101.631	101.426	5.000	101.476	101.369	101.164

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		

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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)
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60 Day Lock Exp.: 6/27/2022

W. Rate Sheet Dated: 4/28/2022

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.:

5/30/2022

45 Day Lock Exp.:

6/13/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/28/2022

Release Time: 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	95.565	95.465	95.363	4.000	96.698	96.531	96.437	3.000	94.630	94.530	94.430	4.000	93.846	93.746	93.644	3.000	92.943	92.843	92.743
4.125	96.166	96.066	95.966	4.125	97.397	97.230	97.131	3.125	94.975	94.875	94.775	4.125	94.668	94.568	94.468	3.125	93.515	93.415	93.315
4.250	96.918	96.818	96.718	4.250	97.958	97.791	97.689	3.250	95.554	95.454	95.354	4.250	95.511	95.411	95.311	3.250	93.854	93.754	93.654
4.375	97.479	97.379	97.279	4.375	98.456	98.289	98.183	3.375	96.348	96.248	96.115	4.375	96.271	96.171	96.071	3.375	94.737	94.637	94.504
4.500	97.967	97.867	97.767	4.500	98.897	98.729	98.624	3.500	96.965	96.865	96.693	4.500	96.842	96.742	96.642	3.500	95.364	95.264	95.092
4.625	98.411	98.244	98.139	4.625	99.320	99.059	98.943	3.625	97.557	97.457	97.280	4.625	97.286	97.119	97.014	3.625	95.987	95.887	95.710
4.750	99.039	98.846	98.715	4.750	99.821	99.560	99.441	3.750	98.035	97.935	97.751	4.750	97.915	97.722	97.591	3.750	96.580	96.480	96.296
4.875	99.593	99.401	99.268	4.875	100.313	100.052	99.926	3.875	98.474	98.374	98.187	4.875	98.469	98.277	98.144	3.875	97.087	96.987	96.800
4.990	99.957	99.766	99.631	4.990	100.495	100.234	100.108	3.990	98.790	98.690	98.504	4.990	98.671	98.480	98.345	3.990	97.450	97.350	97.164
5.000	100.057	99.866	99.731	5.000	100.595	100.334	100.208	4.000	98.890	98.790	98.604	5.000	98.771	98.580	98.445	4.000	97.550	97.450	97.264
5.125	100.302	100.133	99.980	5.125	100.874	100.543	100.409	4.125	99.095	98.995	98.716	5.125	98.869	98.700	98.547	4.125	98.007	97.907	97.628
5.250	100.873	100.706	100.514	5.250	101.384	101.053	100.915	4.250	99.667	99.567	99.286	5.250	99.439	99.272	99.080	4.250	98.588	98.488	98.207
5.375	101.210	101.039	100.849	5.375	101.564	101.233	101.094	4.375	100.111	100.011	99.728	5.375	99.901	99.730	99.540	4.375	99.036	98.936	98.653
5.500	101.544	101.371	101.178	5.500	101.857	101.526	101.383	4.500	100.386	100.286	100.001	5.500	100.246	100.073	99.880	4.500	99.314	99.214	98.929
5.625	101.758	101.582	101.390	5.625	102.190	101.858	101.716	4.625	100.632	100.525	100.322	5.625	100.471	100.295	100.103	4.625	99.968	99.861	99.658
5.750	101.977	101.654	101.499	5.750	102.182	101.859	101.701	4.750	101.044	100.936	100.732	5.750	99.659	99.336	99.181	4.750	99.991	99.883	99.679
5.875	102.310	101.987	101.829	5.875	102.520	102.197	102.038	4.875	101.360	101.252	101.049	5.875	100.124	99.801	99.643	4.875	100.579	100.471	100.268
5.990	102.524	102.201	102.043	5.990	102.688	102.365	102.204	4.990	101.638	101.531	101.326	5.990	100.337	100.014	99.856	4.990	100.857	100.750	100.545
6.000	102.624	102.301	102.143	6.000	102.788	102.465	102.304	5.000	101.738	101.631	101.426	6.000	100.437	100.114	99.956	5.000	100.957	100.850	100.645

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/30/2022

45 Day Lock Exp.:

6/13/2022

60 Day Lock Exp.:

6/27/2022

W. Rate Sheet Dated: 4/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

5/30/2022

6/13/2022

6/27/2022

W. Rate Sheet Dated: 4/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	95.300	95.175	95.050	
5.375	95.800	95.675	95.550	
5.500	96.050	95.925	95.800	
5.625	96.800	96.675	96.550	
5.750	97.425	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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