

W. Rate Sheet Dated: 4/29/2022

Release Time: 3:20 pm 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	98.321	98.056	97.821	4.000	98.221	97.956	97.721	2.875	94.401	94.222	94.042	3.125	N/A	N/A	N/A
4.125	98.962	98.697	98.462	4.125	98.862	98.597	98.362	3.000	94.723	94.543	94.363	3.250	N/A	N/A	N/A
4.250	99.196	99.046	98.749	4.250	99.096	98.946	98.649	3.125	95.045	94.866	94.686	3.375	N/A	N/A	N/A
4.375	99.811	99.661	99.364	4.375	99.711	99.561	99.264	3.250	96.382	96.085	95.789	3.500	N/A	N/A	N/A
4.500	100.413	100.263	99.966	4.500	100.313	100.163	99.866	3.375	96.695	96.398	96.101	3.625	N/A	N/A	N/A
4.625	100.985	100.835	100.538	4.625	100.885	100.735	100.438	3.500	97.003	96.706	96.410	Margin = 2.250		Index = 1.960	
4.750	100.487	100.337	99.837	4.750	100.387	100.237	99.737	3.625	97.301	97.004	96.707	30 Year OTC			
4.875	101.034	100.884	100.384	4.875	100.934	100.784	100.284	3.750	97.457	97.082	96.707	Rate	30 Day	45 Day	60 Day
5.000	101.541	101.391	100.891	5.000	101.441	101.291	100.791	3.875	97.741	97.366	96.991	5.000	100.449	99.918	99.418
5.125	102.009	101.859	101.359	5.125	101.909	101.759	101.259	4.000	98.010	97.635	97.260	5.125	100.917	100.386	99.886
5.250	101.197	101.047	100.297	5.250	101.097	100.947	100.197	4.125	98.254	97.879	97.504	5.250	100.105	99.355	98.605
5.375	101.644	101.494	100.744	5.375	101.544	101.394	100.644	4.250	99.080	98.767	98.455	5.375	100.552	99.802	99.052
5.500	102.047	101.897	101.147	5.500	101.947	101.797	101.047	4.375	99.317	99.005	98.692	5.500	100.955	100.205	99.455
5.625	102.401	102.251	101.501	5.625	102.301	102.151	101.401	4.500	99.531	99.218	98.906	5.625	101.309	100.559	99.809
5.750	101.609	101.459	100.959	5.750	101.509	101.359	100.859	4.625	99.722	99.409	99.097	5.750	101.517	100.017	99.517
5.875	101.979	101.829	101.329	5.875	101.879	101.729	101.229	4.750	99.456	99.306	99.156	5.875	100.887	100.387	99.887
6.000	102.334	102.184	101.684	6.000	102.234	102.084	101.584	4.875	99.647	99.497	99.347	6.000	101.242	100.742	100.242
6.125	102.682	102.532	102.032	6.125	102.582	102.432	101.932	5.000	99.825	99.675	99.525	6.125	101.590	101.090	100.590
6.250	102.982	102.832	102.332	6.250	101.454	101.304	100.804	5.125	99.999	99.849	99.699	6.250	101.890	101.640	101.390

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	98.121	98.021	97.756	97.521	4.000	98.021	97.921	97.656	97.421	2.875	93.531	93.431	93.252	93.072
4.125	98.762	98.662	98.397	98.162	4.125	98.662	98.562	98.297	98.062	3.000	93.853	93.753	93.573	93.393
4.250	98.996	98.896	98.746	98.449	4.250	98.896	98.796	98.646	98.349	3.125	94.175	94.075	93.896	93.716
4.375	99.611	99.511	99.361	99.064	4.375	99.511	99.411	99.261	98.964	3.250	96.112	96.012	95.715	95.419
4.500	100.213	100.113	99.963	99.666	4.500	100.113	100.013	99.863	99.566	3.375	96.425	96.325	96.028	95.731
4.625	100.785	100.685	100.535	100.238	4.625	100.685	100.585	100.435	100.138	3.500	96.733	96.633	96.336	96.040
4.750	100.287	100.187	100.037	99.537	4.750	100.187	100.087	99.937	99.437	3.625	97.031	96.931	96.634	96.337
4.875	100.834	100.734	100.584	100.084	4.875	100.734	100.634	100.484	99.984	3.750	97.687	97.587	97.212	96.837
5.000	101.341	101.241	101.091	100.591	5.000	101.241	101.141	100.991	100.491	3.875	97.971	97.871	97.496	97.121
5.125	101.809	101.709	101.559	101.059	5.125	101.709	101.609	101.459	100.959	4.000	98.240	98.140	97.765	97.390
5.250	100.997	100.897	100.747	99.997	5.250	100.897	100.797	100.647	99.897	4.125	98.484	98.384	98.009	97.634
5.375	101.444	101.344	101.194	100.444	5.375	101.344	101.244	101.094	100.344	4.250	98.610	98.510	98.197	97.885
5.500	101.847	101.747	101.597	100.847	5.500	101.747	101.647	101.497	100.747	4.375	98.847	98.747	98.435	98.122

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				5.000	97.699	97.168	96.668	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	98.167	97.636	97.136	6.750	100.250	100.000	99.750
5.375	97.984	97.234	96.484	6.250	100.750	100.500	100.000	5.250	97.355	96.605	95.855	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.500	97.581	96.831	96.081					5.375	97.802	97.052	96.302	Rate	30 Day	45 Day	60 Day
5.625	97.227	96.477	95.727					5.500	98.205	97.455	96.705	6.250	99.250	99.000	98.750
5.750	99.081	98.831	98.581					5.625	98.559	97.809	97.059	6.750	100.250	100.000	99.750
5.875	98.711	98.461	98.211					5.750	97.767	97.267	96.767	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
6.000	98.356	98.106	97.856					5.875	98.137	97.637	97.137				
6.125	98.008	97.758	97.508					6.000	98.492	97.992	97.492				
6.250	99.136	98.886	98.636					6.125	98.840	98.340	97.840				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.140	98.890	98.640				

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

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@afwrwholesale.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.:

6/28/2022

W. Rate Sheet Dated: 4/29/2022

Release Time: 3:20 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	90.734	90.554	90.375	3.500	N/A	N/A	N/A
4.500	97.950	97.800	97.503	4.500	97.950	97.800	97.503	2.875	91.050	90.870	90.691	3.625	N/A	N/A	N/A
4.625	98.522	98.372	98.075	4.625	98.522	98.372	98.075	3.000	91.372	91.192	91.013	Margin = 2.250		Index = 1.960	
4.750	98.025	97.875	97.375	4.750	98.025	97.875	97.375	3.125	91.694	91.514	91.335	30 Year OTC			
4.875	98.572	98.422	97.922	4.875	98.572	98.422	97.922	3.250	93.287	92.990	92.693	Rate	30 Day	45 Day	60 Day
5.000	99.079	98.929	98.429	5.000	99.079	98.929	98.429	3.375	93.600	93.303	93.006	4.250	96.733	96.389	96.092
5.125	99.547	99.397	98.897	5.125	99.547	99.397	98.897	3.500	93.908	93.611	93.314	4.375	97.348	97.004	96.707
5.250	99.547	99.397	98.647	5.250	99.547	99.397	98.647	3.625	94.206	93.909	93.612	4.500	97.950	97.606	97.309
5.375	99.994	99.844	99.094	5.375	99.994	99.844	99.094	3.750	94.862	94.487	94.112	4.625	98.522	98.178	97.881
5.500	100.397	100.247	99.497	5.500	100.397	100.247	99.497	3.875	N/A	N/A	N/A	4.750	98.025	97.494	96.994
5.625	100.751	100.601	99.851	5.625	100.751	100.601	99.851	4.000	N/A	N/A	N/A	4.875	98.572	98.041	97.541
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	99.079	98.548	98.048
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	99.547	99.016	98.516
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	99.547	98.797	98.047
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	98.050	97.950	97.800	97.503	4.500	98.050	97.950	97.800	97.503	2.750	87.615	87.515	87.335	87.156
4.625	98.622	98.522	98.372	98.075	4.625	98.622	98.522	98.372	98.075	2.875	87.931	87.831	87.651	87.472
4.750	98.125	98.025	97.875	97.375	4.750	98.125	98.025	97.875	97.375	3.000	88.253	88.153	87.973	87.794
4.875	98.672	98.572	98.422	97.922	4.875	98.672	98.572	98.422	97.922	3.125	88.575	88.475	88.295	88.116
5.000	99.179	99.079	98.929	98.429	5.000	99.179	99.079	98.929	98.429	3.250	91.762	91.662	91.365	91.068
5.125	99.647	99.547	99.397	98.897	5.125	99.647	99.547	99.397	98.897	3.375	92.075	91.975	91.678	91.381
5.250	99.647	99.547	99.397	98.897	5.250	99.647	99.547	99.397	98.897	3.500	92.383	92.283	91.986	91.689
5.375	100.094	99.994	99.844	99.094	5.375	100.094	99.994	99.844	99.094	3.625	92.681	92.581	92.284	91.987
5.500	100.497	100.397	100.247	99.497	5.500	100.497	100.397	100.247	99.497	3.750	95.212	95.112	94.737	94.362

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.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.:

6/28/2022

W. Rate Sheet Dated: 4/29/2022

Release Time: 3:20 pm ET

Prices are subject to change without notice.

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	96.709	96.592	96.509	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.880	96.712	96.680	2.000	N/A	N/A	N/A	4.250	96.642	96.525	96.419
4.375	97.269	97.152	97.069	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.497	97.329	97.297	2.125	N/A	N/A	N/A	4.375	97.202	97.085	96.979
4.500	97.756	97.639	97.556	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.095	97.927	97.895	2.250	N/A	N/A	N/A	4.500	97.735	97.572	97.466
4.625	98.353	98.199	98.153	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.618	98.450	98.418	2.375	N/A	N/A	N/A	4.625	98.358	98.190	98.046
4.750	98.967	98.813	98.767	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.136	98.968	98.936	2.500	N/A	N/A	N/A	4.750	98.972	98.804	98.660
4.875	99.518	99.364	99.318	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.603	99.435	99.403	2.625	N/A	N/A	N/A	4.875	99.523	99.355	99.211
4.990	99.910	99.756	99.710	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.848	99.680	99.648	2.750	N/A	N/A	N/A	4.990	99.914	99.746	99.602
5.000	100.010	99.856	99.810	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.948	99.780	99.748	2.875	N/A	N/A	N/A	5.000	100.014	99.846	99.702
5.125	100.548	100.299	100.299	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.132	99.934	99.932	2.990	N/A	N/A	N/A	5.125	100.522	100.288	100.091
5.250	101.110	100.861	100.861	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.600	100.351	100.351	3.000	N/A	N/A	N/A	5.250	101.083	100.849	100.652
5.375	101.393	101.144	101.144	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.815	100.566	100.566	3.125	N/A	N/A	N/A	5.375	101.367	101.133	100.936
5.500	101.724	101.475	101.475	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.030	100.781	100.781	3.250	N/A	N/A	N/A	5.500	101.698	101.464	101.267
5.625	101.959	101.666	101.666	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.045	100.796	100.796	3.375	N/A	N/A	N/A	5.625	101.920	101.642	101.425
5.750	102.456	102.163	102.163	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.452	101.159	101.159	3.500	N/A	N/A	N/A	5.750	102.417	102.139	101.882
5.875	102.823	102.530	102.530	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.760	101.467	101.467	3.625	N/A	N/A	N/A	5.875	102.784	102.506	102.249
5.990	103.041	102.748	102.748	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.874	101.581	101.581	3.750	N/A	N/A	N/A	5.990	103.002	102.724	102.467
6.000	103.141	102.848	102.848	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.974	101.681	101.681	3.875	N/A	N/A	N/A	6.000	103.102	102.824	102.567
6.125	103.409	103.116	103.116	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	102.100	101.807	101.807	3.990	N/A	N/A	N/A	6.125	103.370	103.092	102.835
6.250	102.895	102.617	102.617	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.642	101.364	101.364	4.000	N/A	N/A	N/A	6.250	102.964	102.700	102.421
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	97.716	97.570	97.516	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.465	95.365	95.265	3.250	95.373	95.273	95.173
2.875	N/A	N/A	N/A	4.375	98.225	98.079	98.025	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.223	96.123	96.023	3.375	96.132	96.032	95.932
2.990	N/A	N/A	N/A	4.500	98.862	98.679	98.662	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.818	96.682	96.618	3.500	96.681	96.533	96.417
3.000	N/A	N/A	N/A	4.625	99.484	99.301	99.284	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.468	97.331	97.268	3.625	97.331	97.183	97.036
3.125	N/A	N/A	N/A	4.750	100.018	99.835	99.818	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.032	97.896	97.832	3.750	97.895	97.747	97.600
3.250	N/A	N/A	N/A	4.875	100.525	100.342	100.325	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.608	98.472	98.408	3.875	98.471	98.323	98.176
3.375	N/A	N/A	N/A	4.990	100.849	100.666	100.649	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.080	98.944	98.880	3.990	98.944	98.796	98.649
3.500	N/A	N/A	N/A	5.000	100.949	100.766	100.749	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.180	99.044	98.980	4.000	99.044	98.896	98.749
3.625	N/A	N/A	N/A	5.125	101.215	101.032	101.015	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.706	99.570	99.506	4.125	99.570	99.422	99.275
3.750	N/A	N/A	N/A	5.250	101.413	101.149	101.149	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.956	99.768	99.745	4.250	99.756	99.529	99.332
3.875	N/A	N/A	N/A	5.375	101.607	101.343	101.343	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.336	100.148	100.125	4.375	100.135	99.908	99.711
3.990	N/A	N/A	N/A	5.500	101.883	101.619	101.619	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.463	100.275	100.252	4.500	100.263	100.036	99.839
4.000	N/A	N/A	N/A	5.625	101.977	101.713	101.713	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.731	100.537	100.520	4.625	100.524	100.297	100.100
4.125	N/A	N/A	N/A	5.750	102.331	102.053	102.053	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.024	100.792	100.774	4.750	100.829	100.548	100.292
4.250	N/A	N/A	N/A	5.875	102.644	102.366	102.366	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.050	100.818	100.800	4.875	100.855	100.574	100.318
4.375	N/A	N/A	N/A	5.990	102.790	102.512	102.512	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.098	100.866	100.848	4.990	100.903	100.622	100.366
4.500	N/A	N/A	N/A	6.000	102.890	102.612	102.612	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.198	100.966	100.948	5.000	101.003	100.722	100.466
4.625	N/A	N/A	N/A	6.125	103.105	102.827	102.827	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.293	101.061	101.043	5.125	101.098	100.817	100.561
4.750	N/A	N/A	N/A	6.250	102.661	102.397	102.397	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.089	100.838	100.823	5.250	100.856	100.575	100.325
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	95.453	95.253	95.253	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.968	96.768	96.768
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.287	96.087	96.087	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.479	97.279	97.279
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.860	96.660	96.660	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.938	97.738	97.738
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.310	97.110	97.110	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.487	98.287	98.287
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.702	97.502	97.502	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.057	98.857	98.857
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.100	97.900	97.900	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.644	99.444	99.444
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.400	98.200	98.200	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.374	100.174	100.174
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.500	98.300	98.300	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.474	100.274	100.274
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.12															



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.:

6/28/2022

W. Rate Sheet Dated: 4/29/2022

Release Time: 3:20 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	96.709	96.592	96.509	4.250	96.880	96.712	96.680	4.250	97.716	97.570	97.516	3.250	95.465	95.365	95.265	3.250	95.453	95.253	95.253
4.375	97.269	97.152	97.069	4.375	97.497	97.329	97.297	4.375	98.225	98.079	98.025	3.375	96.223	96.123	96.023	3.375	96.287	96.087	96.087
4.500	97.756	97.639	97.556	4.500	98.095	97.927	97.895	4.500	98.862	98.679	98.662	3.500	96.818	96.682	96.618	3.500	96.860	96.660	96.660
4.625	98.353	98.199	98.153	4.625	98.618	98.450	98.418	4.625	99.484	99.301	99.284	3.625	97.468	97.331	97.268	3.625	97.310	97.110	97.110
4.750	98.967	98.813	98.767	4.750	99.136	98.968	98.936	4.750	100.018	99.835	99.818	3.750	98.032	97.896	97.832	3.750	97.702	97.502	97.502
4.875	99.518	99.364	99.318	4.875	99.603	99.435	99.403	4.875	100.525	100.342	100.325	3.875	98.608	98.472	98.408	3.875	98.100	97.900	97.900
4.990	99.910	99.756	99.710	4.990	99.848	99.680	99.648	4.990	100.849	100.666	100.649	3.990	99.080	98.944	98.880	3.990	98.400	98.200	98.200
5.000	100.010	99.856	99.810	5.000	99.948	99.780	99.748	5.000	100.949	100.766	100.749	4.000	99.180	99.044	98.980	4.000	98.500	98.300	98.300
5.125	100.548	100.299	100.299	5.125	100.132	99.934	99.932	5.125	101.215	101.032	101.015	4.125	99.706	99.570	99.506	4.125	98.869	98.669	98.669
5.250	101.110	100.861	100.861	5.250	100.600	100.351	100.351	5.250	101.413	101.149	101.149	4.250	99.956	99.768	99.745	4.250	98.524	98.323	98.297
5.375	101.393	101.144	101.144	5.375	100.815	100.566	100.566	5.375	101.607	101.343	101.343	4.375	100.336	100.148	100.125	4.375	98.789	98.588	98.562
5.500	101.724	101.475	101.475	5.500	101.030	100.781	100.781	5.500	101.883	101.619	101.619	4.500	100.463	100.275	100.252	4.500	98.944	98.710	98.692
5.625	101.959	101.666	101.666	5.625	101.045	100.796	100.796	5.625	101.977	101.713	101.713	4.625	100.731	100.537	100.520	4.625	99.265	99.020	98.999
5.750	102.456	102.163	102.163	5.750	101.452	101.159	101.159	5.750	102.331	102.053	102.053	4.750	101.024	100.792	100.774	4.750	99.498	99.253	99.232
5.875	102.823	102.530	102.530	5.875	101.760	101.467	101.467	5.875	102.644	102.366	102.366	4.875	101.050	100.818	100.800	4.875	99.509	99.264	99.243
5.990	103.041	102.748	102.748	5.990	101.874	101.581	101.581	5.990	102.790	102.512	102.512	4.990	101.098	100.866	100.848	4.990	99.506	99.261	99.240
6.000	103.141	102.848	102.848	6.000	101.974	101.681	101.681	6.000	102.890	102.612	102.612	5.000	101.198	100.966	100.948	5.000	99.606	99.361	99.340
6.125	103.409	103.116	103.116	6.125	102.100	101.807	101.807	6.125	103.105	102.827	102.827	5.125	101.293	101.061	101.043	5.125	99.668	99.423	99.402
6.250	102.895	102.617	102.617	6.250	101.642	101.364	101.364	6.250	102.661	102.397	102.397	5.250	101.089	100.838	100.823	5.250	99.165	98.914	98.899

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.			
FHA ID# - 1358600006			



30 Day Lock Exp.: 5/30/2022
45 Day Lock Exp.: 6/13/2022
60 Day Lock Exp.: 6/28/2022

Prices are subject to change without notice.

15 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	92.514	92.414	92.314	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	93.357	93.257	93.157	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	93.548	93.448	93.348	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	94.399	94.299	94.115	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	95.015	94.915	94.723	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	95.670	95.570	95.372	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	96.542	96.442	96.237	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	97.103	97.003	96.795	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.980	N/A	N/A	N/A	2.980	N/A	N/A	N/A	3.990	97.518	97.418	97.200	3.000	N/A	N/A	N/A	2.980	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.658	97.558	97.310	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	98.324	98.224	97.938	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	98.915	98.815	98.527	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	99.365	99.265	98.975	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	99.651	99.551	99.259	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	100.379	100.271	100.061	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	100.146	100.038	99.824	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	101.009	100.901	100.687	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	101.283	101.175	100.962	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	101.383	101.275	101.062	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A

Cash Out Refi				
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

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
CHOICE Renovation	-1.000
Loan Size <i>(\$000's apply to standard conv loans (primary/2nd homes))</i>	
\$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

Subordination Enhanced Relief Ref			
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

Enhanced Relief Refi ILPA 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	85.01-95.00%	0.750	2.000
Second Home	1	>95.00%	0.000	0.750
		95.01-105.00%	2.000	3.000
	2	>105.00%	1.500	2.000
		90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
Investment	1	80.01-90.00%	2.000	3.000
		>90.00%	1.500	2.000
	2-4	80.01-90.00%	2.000	3.000
		>90.00%	1.500	2.000

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.

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.:

6/28/2022

W. Rate Sheet Dated: 4/29/2022

Release Time: 3:20 pm 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	95.301	95.201	95.096	4.000	93.403	93.303	93.198	3.500	93.577	93.394	93.318	3.000	94.588	94.488	94.388	3.000	92.514	92.414	92.314
4.125	95.919	95.819	95.719	4.125	94.321	94.221	94.121	3.625	94.337	94.155	94.071	3.125	94.883	94.783	94.683	3.125	93.357	93.257	93.157
4.250	96.675	96.575	96.475	4.250	95.283	95.183	95.083	3.750	95.055	94.904	94.819	3.250	95.464	95.364	95.264	3.250	93.548	93.448	93.348
4.375	97.240	97.140	97.040	4.375	96.244	96.144	96.044	3.875	95.738	95.587	95.493	3.375	96.301	96.201	96.101	3.375	94.399	94.299	94.115
4.500	97.849	97.696	97.587	4.500	96.949	96.796	96.687	3.990	96.361	96.209	96.109	3.500	96.917	96.817	96.625	3.500	95.015	94.915	94.723
4.625	98.249	98.097	97.971	4.625	97.349	97.197	97.071	4.000	96.461	96.309	96.209	3.625	97.510	97.410	97.212	3.625	95.670	95.570	95.372
4.750	98.883	98.732	98.601	4.750	97.985	97.834	97.703	4.125	97.162	97.011	96.906	3.750	97.990	97.890	97.685	3.750	96.542	96.442	96.237
4.875	99.442	99.292	99.159	4.875	98.544	98.394	98.261	4.250	97.727	97.575	97.466	3.875	98.427	98.327	98.119	3.875	97.103	97.003	96.795
4.990	99.815	99.662	99.526	4.990	98.591	98.438	98.302	4.375	98.227	98.075	97.963	3.990	98.748	98.648	98.440	3.990	97.518	97.418	97.210
5.000	99.915	99.762	99.626	5.000	98.691	98.538	98.402	4.500	98.713	98.518	98.406	4.000	98.848	98.748	98.540	4.000	97.618	97.518	97.310
5.125	100.335	100.141	99.947	5.125	98.929	98.735	98.541	4.625	99.179	98.964	98.840	4.125	99.236	99.136	98.850	4.125	98.324	98.224	97.938
5.250	100.859	100.661	100.467	5.250	99.337	99.139	98.945	4.750	99.683	99.469	99.340	4.250	99.809	99.709	99.421	4.250	98.915	98.815	98.527
5.375	101.201	101.000	100.805	5.375	99.931	99.730	99.535	4.875	100.176	99.962	99.830	4.375	100.251	100.151	99.861	4.375	99.365	99.265	98.975
5.500	101.537	101.333	101.137	5.500	100.287	100.083	99.887	4.990	100.360	100.146	100.012	4.500	100.531	100.431	100.139	4.500	99.651	99.551	99.259
5.625	101.765	101.551	101.355	5.625	100.357	100.143	99.947	5.000	100.460	100.246	100.112	4.625	100.539	100.431	100.221	4.625	100.379	100.271	100.061
5.750	102.244	101.905	101.739	5.750	98.596	98.257	98.091	5.125	100.861	100.499	100.355	4.750	100.952	100.844	100.630	4.750	100.146	100.038	99.824
5.875	102.557	102.218	102.050	5.875	99.173	98.834	98.666	5.250	101.373	101.011	100.864	4.875	101.269	101.161	100.947	4.875	101.009	100.901	100.687
5.990	102.751	102.412	102.241	5.990	99.369	99.030	98.859	5.375	101.555	101.193	101.045	4.990	101.545	101.437	101.224	4.990	101.283	101.175	100.962
6.000	102.851	102.512	102.341	6.000	99.469	99.130	98.959	5.500	101.851	101.488	101.335	5.000	101.645	101.537	101.324	5.000	101.383	101.275	101.062

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	0.000	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

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

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

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

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

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

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



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

30 Day Lock Exp.: 5/30/2022
45 Day Lock Exp.: 6/13/2022
60 Day Lock Exp.: 6/28/2022

W. Rate Sheet Dated: 4/29/2022

Release Time: 3:20 pm 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

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

FHA ID# - 1358600006

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

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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.:

6/28/2022

W. Rate Sheet Dated: 4/29/2022

Release Time: 3:20 pm ET

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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	95.301	95.201	95.096	4.000	96.461	96.309	96.209	3.000	94.588	94.488	94.388	4.000	93.677	93.577	93.472	3.000	92.901	92.801	92.701
4.125	95.919	95.819	95.719	4.125	97.162	97.011	96.906	3.125	94.883	94.783	94.683	4.125	94.445	94.345	94.245	3.125	93.470	93.370	93.270
4.250	96.675	96.575	96.475	4.250	97.727	97.575	97.466	3.250	95.464	95.364	95.264	4.250	95.304	95.204	95.104	3.250	93.856	93.756	93.656
4.375	97.240	97.140	97.040	4.375	98.227	98.075	97.963	3.375	96.301	96.201	96.017	4.375	96.067	95.967	95.867	3.375	94.700	94.600	94.416
4.500	97.849	97.696	97.587	4.500	98.713	98.518	98.406	3.500	96.917	96.817	96.625	4.500	96.724	96.571	96.462	3.500	95.316	95.216	95.024
4.625	98.249	98.097	97.971	4.625	99.179	98.964	98.840	3.625	97.510	97.410	97.212	4.625	97.124	96.972	96.846	3.625	95.940	95.840	95.642
4.750	98.883	98.732	98.601	4.750	99.683	99.469	99.340	3.750	97.990	97.890	97.685	4.750	97.759	97.608	97.477	3.750	96.616	96.516	96.311
4.875	99.442	99.292	99.159	4.875	100.176	99.962	99.830	3.875	98.427	98.327	98.119	4.875	98.318	98.168	98.035	3.875	97.115	97.015	96.807
4.990	99.815	99.662	99.526	4.990	100.360	100.146	100.012	3.990	98.748	98.648	98.440	4.990	98.528	98.375	98.239	3.990	97.483	97.383	97.175
5.000	99.915	99.762	99.626	5.000	100.460	100.246	100.112	4.000	98.848	98.748	98.540	5.000	98.628	98.475	98.339	4.000	97.583	97.483	97.275
5.125	100.335	100.141	99.947	5.125	100.861	100.499	100.355	4.125	99.236	99.136	98.850	5.125	98.957	98.763	98.569	4.125	98.130	98.030	97.744
5.250	100.859	100.661	100.467	5.250	101.373	101.011	100.864	4.250	99.809	99.709	99.421	5.250	99.423	99.225	99.031	4.250	98.712	98.612	98.324
5.375	101.201	101.000	100.805	5.375	101.555	101.193	101.045	4.375	100.251	100.151	99.861	5.375	99.891	99.690	99.495	4.375	99.158	99.058	98.768
5.500	101.537	101.333	101.137	5.500	101.851	101.488	101.335	4.500	100.531	100.431	100.139	5.500	100.237	100.033	99.837	4.500	99.441	99.341	99.049
5.625	101.765	101.551	101.355	5.625	102.185	101.823	101.670	4.625	100.539	100.431	100.221	5.625	100.386	100.172	99.976	4.625	99.809	99.701	99.491
5.750	102.244	101.905	101.739	5.750	102.449	102.111	101.943	4.750	100.952	100.844	100.630	5.750	99.745	99.406	99.240	4.750	99.899	99.791	99.577
5.875	102.580	102.241	102.073	5.875	102.790	102.452	102.281	4.875	101.269	101.161	100.947	5.875	100.213	99.874	99.706	4.875	100.489	100.381	100.167
5.990	102.798	102.459	102.288	5.990	102.960	102.621	102.449	4.990	101.545	101.437	101.224	5.990	100.432	100.093	99.922	4.990	100.764	100.656	100.443
6.000	102.898	102.559	102.388	6.000	103.060	102.721	102.549	5.000	101.645	101.537	101.324	6.000	100.532	100.193	100.022	5.000	100.864	100.756	100.543

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

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

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

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

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

Lock Desk Policy			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/30/2022

45 Day Lock Exp.:

6/13/2022

60 Day Lock Exp.:

6/28/2022

W. Rate Sheet Dated: 4/29/2022

Release Time: 3:20 pm ET

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Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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



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6/28/2022

W. Rate Sheet Dated: 4/29/2022

Release Time: 3:20 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									

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)