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:** **5:40 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	98.056	97.821	97.603	4.000	97.956	97.721	97.503	2.875	94.151	93.972	93.792	3.125	N/A	N/A	N/A
4.125	98.697	98.462	98.244	4.125	98.597	98.362	98.144	3.000	94.473	94.293	94.113	3.250	N/A	N/A	N/A
4.250	98.930	98.780	98.592	4.250	98.830	98.680	98.492	3.125	94.795	94.616	94.436	3.375	N/A	N/A	N/A
4.375	99.545	99.395	99.207	4.375	99.445	99.295	99.107	3.250	96.210	95.914	95.617	3.500	N/A	N/A	N/A
4.500	100.147	99.997	99.809	4.500	100.047	99.897	99.709	3.375	96.523	96.226	95.929	3.625	N/A	N/A	N/A
4.625	100.719	100.569	100.381	4.625	100.619	100.469	100.281	3.500	96.831	96.535	96.238	Margin = 2.250		Index = 1.960	
4.750	100.065	99.915	99.494	4.750	99.965	99.815	99.394	3.625	97.129	96.832	96.535	**30 Year OTC**			
4.875	100.612	100.462	100.041	4.875	100.512	100.362	99.941	3.750	97.316	96.941	96.566	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.000	101.119	100.969	100.548	5.000	101.019	100.869	100.448	3.875	97.600	97.225	96.850	5.000	100.027	99.136	98.714
5.125	101.587	101.437	101.016	5.125	101.487	101.337	100.916	4.000	97.869	97.494	97.119	5.125	100.495	99.604	99.182
5.250	100.931	100.781	100.000	5.250	100.831	100.681	99.900	4.125	98.113	97.738	97.363	5.250	99.839	99.089	98.308
5.375	101.378	101.228	100.447	5.375	101.278	101.128	100.347	4.250	99.111	98.799	98.486	5.375	100.286	99.536	98.755
5.500	101.781	101.631	100.850	5.500	101.681	101.531	100.750	4.375	99.349	99.036	98.724	5.500	100.689	99.939	99.158
5.625	102.135	101.985	101.204	5.625	102.035	101.885	101.104	4.500	99.562	99.250	98.937	5.625	101.043	100.293	99.512
5.750	101.609	101.459	100.959	5.750	101.509	101.359	100.859	4.625	99.753	99.441	99.128	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	99.378	99.228	99.078	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	99.569	99.419	99.269	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	99.747	99.597	99.447	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	99.921	99.771	99.621	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	97.856	97.756	97.521	97.303	4.000	97.756	97.656	97.421	97.203	2.875	93.281	93.181	93.002	92.822
4.125	98.497	98.397	98.162	97.944	4.125	98.397	98.297	98.062	97.844	3.000	93.603	93.503	93.323	93.143
4.250	98.730	98.630	98.480	98.292	4.250	98.630	98.530	98.380	98.192	3.125	93.925	93.825	93.646	93.466
4.375	99.345	99.245	99.095	98.907	4.375	99.245	99.145	98.995	98.807	3.250	95.940	95.840	95.544	95.247
4.500	99.947	99.847	99.697	99.509	4.500	99.847	99.747	99.597	99.409	3.375	96.253	96.153	95.856	95.559
4.625	100.519	100.419	100.269	100.081	4.625	100.419	100.319	100.169	99.981	3.500	96.561	96.461	96.165	95.868
4.750	99.865	99.765	99.615	99.194	4.750	99.765	99.665	99.515	99.094	3.625	96.859	96.759	96.462	96.165
4.875	100.412	100.312	100.162	99.741	4.875	100.312	100.212	100.062	99.641	3.750	97.546	97.446	97.071	96.696
5.000	100.919	100.819	100.669	100.248	5.000	100.819	100.719	100.569	100.148	3.875	97.830	97.730	97.355	96.980
5.125	101.387	101.287	101.137	100.716	5.125	101.287	101.187	101.037	100.616	4.000	98.099	97.999	97.624	97.249
5.250	100.731	100.631	100.481	99.700	5.250	100.631	100.531	100.381	99.600	4.125	98.343	98.243	97.868	97.493
5.375	101.178	101.078	100.928	100.147	5.375	101.078	100.978	100.828	100.047	4.250	98.641	98.541	98.229	97.916
5.500	101.581	101.481	101.331	100.550	5.500	101.481	101.381	101.231	100.450	4.375	98.879	98.779	98.466	98.154

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"							
30/25 Year				**30/25 Year Lender Paid**			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.375	97.718	96.968	96.187	6.250	100.750	100.500	100.000
5.500	97.315	96.565	95.784				
5.625	96.961	96.211	95.430				
5.750	99.081	98.831	98.581				
5.875	98.711	98.461	98.211				
6.000	98.356	98.106	97.856				
6.125	98.008	97.758	97.508				
6.250	99.136	98.886	98.636				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"			
Rate	**30 Day**	**45 Day**	**60 Day**
5.000	97.277	96.386	95.964
5.125	97.745	96.854	96.432
5.250	97.089	96.339	95.558
5.375	97.536	96.786	96.005
5.500	97.939	97.189	96.408
5.625	98.293	97.543	96.762
5.750	97.767	97.267	96.767
5.875	98.137	97.637	97.137
6.000	98.492	97.992	97.492
6.125	98.840	98.340	97.840
6.250	99.140	98.890	98.640

30 yr DPA "3.5% DPA ; Borrower Paid Only"			
Rate	**30 Day**	**45 Day**	**60 Day**
6.250	99.250	99.000	98.750
6.750	100.250	100.000	99.750

30 yr DPA "3.5% DPA ; Lender Paid Only"			
Rate	**30 Day**	**45 Day**	**60 Day**
6.250	99.250	99.000	98.750
6.750	100.250	100.000	99.750

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

Lock Desk Policy

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

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

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

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

[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	5/30/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	6/13/2022
			60 Day Lock Exp.:	6/28/2022

W. Rate Sheet Dated: 4/29/2022 **Release Time:** 5:40 pm ET Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year

Rate	30 Day	45 Day	60 Day
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	97.684	97.534	97.347
4.625	98.256	98.106	97.919
4.750	97.603	97.453	97.031
4.875	98.150	98.000	97.578
5.000	98.657	98.507	98.085
5.125	99.125	98.975	98.553
5.250	99.281	99.131	98.350
5.375	99.728	99.578	98.797
5.500	100.131	99.981	99.200
5.625	100.485	100.335	99.554
5.750	97.209	97.059	96.559
5.875	97.579	97.429	96.929
6.000	97.934	97.784	97.284
6.125	N/A	N/A	N/A
6.250	N/A	N/A	N/A

20 Year

Rate	30 Day	45 Day	60 Day
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	97.684	97.534	97.347
4.625	98.256	98.106	97.919
4.750	97.603	97.453	97.031
4.875	98.150	98.000	97.578
5.000	98.657	98.507	98.085
5.125	99.125	98.975	98.553
5.250	99.281	99.131	98.350
5.375	99.728	99.578	98.797
5.500	100.131	99.981	99.200
5.625	100.485	100.335	99.554
5.750	97.209	97.059	96.559
5.875	97.579	97.429	96.929
6.000	N/A	N/A	N/A
6.125	N/A	N/A	N/A
6.250	N/A	N/A	N/A

15/10 Year

Rate	30 Day	45 Day	60 Day
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	90.484	90.304	90.125
2.875	90.800	90.620	90.441
3.000	91.122	90.942	90.763
3.125	91.444	91.264	91.085
3.250	93.115	92.818	92.521
3.375	93.428	93.131	92.834
3.500	93.736	93.439	93.142
3.625	94.034	93.737	93.440
3.750	94.721	94.346	93.971
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

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
Margin = 2.250		Index = 1.960	

30 Year OTC

Rate	30 Day	45 Day	60 Day
4.250	96.467	95.998	95.748
4.375	97.082	96.613	96.363
4.500	97.684	97.215	96.965
4.625	98.256	97.787	97.537
4.750	97.603	96.712	96.291
4.875	98.150	97.259	96.838
5.000	98.657	97.766	97.345
5.125	99.125	98.234	97.813
5.250	99.281	98.531	97.750
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

FHA High Balance Streamline

30/25 Year

Rate	15 Day	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A
4.500	97.784	97.684	97.534	97.347
4.625	98.356	98.256	98.106	97.919
4.750	97.703	97.603	97.453	97.031
4.875	98.250	98.150	98.000	97.578
5.000	98.757	98.657	98.507	98.085
5.125	99.225	99.125	98.975	98.553
5.250	99.381	99.281	99.131	98.350
5.375	99.828	99.728	99.578	98.797
5.500	100.231	100.131	99.981	99.200

20 Year

Rate	15 Day	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A
4.500	97.784	97.684	97.534	97.347
4.625	98.356	98.256	98.106	97.919
4.750	97.703	97.603	97.453	97.031
4.875	98.250	98.150	98.000	97.578
5.000	98.757	98.657	98.507	98.085
5.125	99.225	99.125	98.975	98.553
5.250	99.381	99.281	99.131	98.350
5.375	99.828	99.728	99.578	98.797
5.500	100.231	100.131	99.981	99.200

15/10 Year

Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A
2.750	87.365	87.265	87.085	86.906
2.875	87.681	87.581	87.401	87.222
3.000	88.003	87.903	87.723	87.544
3.125	88.325	88.225	88.045	87.866
3.250	91.590	91.490	91.193	90.896
3.375	91.903	91.803	91.506	91.209
3.500	92.211	92.111	91.814	91.517
3.625	92.509	92.409	92.112	91.815
3.750	95.071	94.971	94.596	94.221

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs

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

Specialty Adjustment

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

DPA Advantage Adjustment

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"

30/25 Year

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

30/25 Year Lender Paid

Rate	30 Day	45 Day	60 Day
6.250	N/A	N/A	N/A
Lender Paid Only			

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

Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A
4.875	N/A	N/A	N/A
5.000	N/A	N/A	N/A
5.125	N/A	N/A	N/A
5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A
5.500	N/A	N/A	N/A

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

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

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

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

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Flood Certification = $10.00 *UW Fee with option to buy out = $895 / $495 for streamline ᵻIA, 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
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Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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

W. Rate Sheet Dated: 4/29/2022 **Release Time:** 5:40 pm ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
4.250	96.381	96.264	96.181
4.375	96.941	96.824	96.741
4.500	97.428	97.311	97.228
4.625	98.040	97.886	97.840
4.750	98.655	98.501	98.455
4.875	99.206	99.052	99.006
4.990	99.597	99.443	99.397
5.000	99.697	99.543	99.497
5.125	100.345	100.096	100.096
5.250	100.906	100.657	100.657
5.375	101.190	100.941	100.941
5.500	101.521	101.272	101.272
5.625	101.741	101.451	101.451
5.750	102.237	101.944	101.944
5.875	102.605	102.312	102.312
5.990	102.822	102.529	102.529
6.000	102.922	102.629	102.629
6.125	103.190	102.897	102.897
6.250	102.676	102.398	102.398

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
4.250	96.568	96.400	96.368
4.375	97.185	97.017	96.985
4.500	97.782	97.614	97.582
4.625	98.306	98.138	98.106
4.750	98.824	98.656	98.624
4.875	99.291	99.123	99.091
4.990	99.536	99.368	99.336
5.000	99.636	99.468	99.436
5.125	99.922	99.673	99.673
5.250	100.397	100.148	100.148
5.375	100.612	100.363	100.363
5.500	100.826	100.577	100.577
5.625	100.842	100.593	100.593
5.750	101.234	100.941	100.941
5.875	101.541	101.248	101.248
5.990	101.656	101.363	101.363
6.000	101.756	101.463	101.463
6.125	101.881	101.588	101.588
6.250	101.423	101.145	101.145

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
4.250	96.314	96.197	96.091
4.375	96.874	96.757	96.651
4.500	97.417	97.249	97.141
4.625	98.045	97.877	97.733
4.750	98.659	98.491	98.347
4.875	99.210	99.042	98.898
4.990	99.608	99.433	99.290
5.000	99.708	99.533	99.390
5.125	100.319	100.085	99.888
5.250	100.880	100.646	100.449
5.375	101.164	100.930	100.733
5.500	101.495	101.261	101.064
5.625	101.702	101.424	101.215
5.750	102.198	101.920	101.663
5.875	102.566	102.288	102.031
5.990	102.784	102.506	102.249
6.000	102.884	102.606	102.349
6.125	103.152	102.874	102.617
6.250	102.745	102.481	102.202

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

20 Year

Rate	30 Day	45 Day	60 Day
4.250	97.387	97.241	97.187
4.375	97.907	97.756	97.707
4.500	98.549	98.366	98.349
4.625	99.171	98.988	98.971
4.750	99.706	99.523	99.506
4.875	100.212	100.029	100.012
4.990	100.537	100.354	100.337
5.000	100.637	100.454	100.437
5.125	100.903	100.720	100.703
5.250	101.209	100.945	100.945
5.375	101.404	101.140	101.140
5.500	101.680	101.416	101.416
5.625	101.774	101.510	101.510
5.750	102.112	101.834	101.834
5.875	102.425	102.147	102.147
5.990	102.571	102.293	102.293
6.000	102.671	102.393	102.393
6.125	102.886	102.608	102.608
6.250	102.442	102.178	102.178

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A
4.875	N/A	N/A	N/A

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A
4.875	N/A	N/A	N/A

15 Year

Rate	30 Day	45 Day	60 Day
3.250	95.324	95.224	95.124
3.375	96.083	95.983	95.883
3.500	96.709	96.573	96.509
3.625	97.358	97.221	97.158
3.750	97.923	97.787	97.723
3.875	98.498	98.362	98.298
3.990	98.971	98.835	98.771
4.000	99.071	98.935	98.871
4.125	99.597	99.460	99.397
4.250	99.847	99.659	99.636
4.375	100.227	100.039	100.016
4.500	100.354	100.166	100.143
4.625	100.622	100.428	100.411
4.750	100.915	100.683	100.665
4.875	100.941	100.709	100.691
4.990	100.988	100.756	100.738
5.000	101.088	100.856	100.838
5.125	101.184	100.952	100.934
5.250	100.979	100.728	100.713

15/10 Year Investment

Rate	30 Day	45 Day	60 Day
3.250	95.233	95.133	95.033
3.375	95.992	95.892	95.792
3.500	96.572	96.424	96.297
3.625	97.222	97.074	96.927
3.750	97.786	97.638	97.491
3.875	98.362	98.214	98.067
3.990	98.834	98.686	98.539
4.000	98.934	98.786	98.639
4.125	99.460	99.312	99.165
4.250	99.646	99.419	99.222
4.375	100.026	99.799	99.602
4.500	100.153	99.926	99.729
4.625	100.415	100.188	99.991
4.750	100.720	100.439	100.183
4.875	100.746	100.465	100.209
4.990	100.793	100.512	100.256
5.000	100.893	100.612	100.356
5.125	100.989	100.708	100.452
5.250	100.747	100.466	100.216

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year High Balance

Rate	30 Day	45 Day	60 Day
3.250	95.343	95.143	95.143
3.375	96.178	95.978	95.978
3.500	96.751	96.551	96.551
3.625	97.201	97.001	97.001
3.750	97.592	97.392	97.392
3.875	97.991	97.791	97.791
3.990	98.291	98.091	98.091
4.000	98.391	98.191	98.191
4.125	98.760	98.560	98.560
4.250	98.415	98.214	98.188
4.375	98.680	98.479	98.454
4.500	98.835	98.601	98.582
4.625	99.156	98.911	98.890
4.750	99.389	99.144	99.123
4.875	99.400	99.155	99.134
4.990	99.397	99.152	99.131
5.000	99.497	99.252	99.231
5.125	99.559	99.314	99.293
5.250	99.056	98.805	98.790

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

10 Year

Rate	30 Day	45 Day	60 Day
3.250	96.827	96.627	96.627
3.375	97.338	97.138	97.138
3.500	97.797	97.597	97.597
3.625	98.373	98.173	98.173
3.750	98.948	98.748	98.748
3.875	99.534	99.334	99.334
3.990	100.265	100.065	100.065
4.000	100.365	100.165	100.165
4.125	100.893	100.693	100.693
4.250	100.031	99.827	99.805
4.375	100.306	100.102	100.079
4.500	100.480	100.268	100.254
4.625	101.064	100.860	100.837
4.750	101.363	101.118	101.097
4.875	101.411	101.166	101.145
4.990	101.477	101.232	101.211
5.000	101.577	101.332	101.311
5.125	101.695	101.450	101.429
5.250	101.447	101.208	101.197

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500
< 620 *	-1.500	-2.500	-4.000	-4.000	-4.250	-4.250	-4.250	-4.750	-4.750

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

Product Features

Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

High LTV Refi Option LLPA Caps

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

HomeReady LLPA Caps*

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

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

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

Cash-Out Refinance*

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

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

All Loan Type Adjustments

Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	0.000
$125,001 - $175,000	0.000
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

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

Lock Desk Policy

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

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

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

AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
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:** **5:40 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	96.381	96.264	96.181	4.250	96.568	96.400	96.368	4.250	97.387	97.241	97.187	3.250	95.324	95.224	95.124	3.250	95.343	95.143	95.143
4.375	96.941	96.824	96.741	4.375	97.185	97.017	96.985	4.375	97.907	97.756	97.707	3.375	96.083	95.983	95.883	3.375	96.178	95.978	95.978
4.500	97.428	97.311	97.228	4.500	97.782	97.614	97.582	4.500	98.549	98.366	98.349	3.500	96.709	96.573	96.509	3.500	96.751	96.551	96.551
4.625	98.040	97.886	97.840	4.625	98.306	98.138	98.106	4.625	99.171	98.988	98.971	3.625	97.358	97.221	97.158	3.625	97.201	97.001	97.001
4.750	98.655	98.501	98.455	4.750	98.824	98.656	98.624	4.750	99.706	99.523	99.506	3.750	97.923	97.787	97.723	3.750	97.592	97.392	97.392
4.875	99.206	99.052	99.006	4.875	99.291	99.123	99.091	4.875	100.212	100.029	100.012	3.875	98.498	98.362	98.298	3.875	97.991	97.791	97.791
4.990	99.597	99.443	99.397	4.990	99.536	99.368	99.336	4.990	100.537	100.354	100.337	3.990	98.971	98.835	98.771	3.990	98.291	98.091	98.091
5.000	99.697	99.543	99.497	5.000	99.636	99.468	99.436	5.000	100.637	100.454	100.437	4.000	99.071	98.935	98.871	4.000	98.391	98.191	98.191
5.125	100.345	100.096	100.096	5.125	99.922	99.673	99.673	5.125	100.903	100.720	100.703	4.125	99.597	99.460	99.397	4.125	98.760	98.560	98.560
5.250	100.906	100.657	100.657	5.250	100.397	100.148	100.148	5.250	101.209	100.945	100.945	4.250	99.847	99.659	99.636	4.250	98.415	98.214	98.188
5.375	101.190	100.941	100.941	5.375	100.612	100.363	100.363	5.375	101.404	101.140	101.140	4.375	100.227	100.039	100.016	4.375	98.680	98.479	98.454
5.500	101.521	101.272	101.272	5.500	100.826	100.577	100.577	5.500	101.680	101.416	101.416	4.500	100.354	100.166	100.143	4.500	98.835	98.601	98.582
5.625	101.741	101.451	101.451	5.625	100.842	100.593	100.593	5.625	101.774	101.510	101.510	4.625	100.622	100.428	100.411	4.625	99.156	98.911	98.890
5.750	102.237	101.944	101.944	5.750	101.234	100.941	100.941	5.750	102.112	101.834	101.834	4.750	100.915	100.683	100.665	4.750	99.389	99.144	99.123
5.875	102.605	102.312	102.312	5.875	101.541	101.248	101.248	5.875	102.425	102.147	102.147	4.875	100.941	100.709	100.691	4.875	99.400	99.155	99.134
5.990	102.822	102.529	102.529	5.990	101.656	101.363	101.363	5.990	102.571	102.293	102.293	4.990	100.988	100.756	100.738	4.990	99.397	99.152	99.131
6.000	102.922	102.629	102.629	6.000	101.756	101.463	101.463	6.000	102.671	102.393	102.393	5.000	101.088	100.856	100.838	5.000	99.497	99.252	99.231
6.125	103.190	102.897	102.897	6.125	101.881	101.588	101.588	6.125	102.886	102.608	102.608	5.125	101.184	100.952	100.934	5.125	99.559	99.314	99.293
6.250	102.676	102.398	102.398	6.250	101.423	101.145	101.145	6.250	102.442	102.178	102.178	5.250	100.979	100.728	100.713	5.250	99.056	98.805	98.790

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 applicableto 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

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Lock Desk Policy

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AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	5/30/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	6/13/2022
		60 Day Lock Exp.:	6/28/2022

W. Rate Sheet Dated: 4/29/2022 **Release Time:** 5:40 pm ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year

Rate	30 Day	45 Day	60 Day
4.000	94.925	94.825	94.720
4.125	95.566	95.466	95.366
4.250	96.337	96.237	96.137
4.375	96.915	96.815	96.715
4.500	97.520	97.382	97.285
4.625	97.930	97.790	97.663
4.750	98.579	98.440	98.309
4.875	99.153	99.015	98.880
4.990	99.533	99.396	99.260
5.000	99.633	99.496	99.360
5.125	99.965	99.829	99.692
5.250	100.488	100.339	100.143
5.375	100.840	100.688	100.492
5.500	101.217	101.033	100.836
5.625	101.536	101.259	101.062
5.750	102.028	101.642	101.476
5.875	102.351	101.965	101.796
5.990	102.554	102.169	101.998
6.000	102.654	102.269	102.098

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30/25 Year SC

Rate	30 Day	45 Day	60 Day
4.000	93.027	92.927	92.822
4.125	93.968	93.868	93.768
4.250	94.945	94.845	94.745
4.375	95.919	95.819	95.719
4.500	96.620	96.482	96.385
4.625	97.030	96.890	96.763
4.750	97.681	97.542	97.411
4.875	98.255	98.117	97.982
4.990	98.309	98.172	98.036
5.000	98.409	98.272	98.136
5.125	98.559	98.423	98.286
5.250	98.966	98.817	98.621
5.375	99.570	99.418	99.222
5.500	99.967	99.783	99.586
5.625	100.128	99.851	99.654
5.750	98.380	97.994	97.828
5.875	98.967	98.581	98.412
5.990	99.172	98.787	98.616
6.000	99.272	98.887	98.716

30/25 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
4.000	95.329	95.229	95.124
4.125	95.935	95.835	95.735
4.250	96.758	96.658	96.558
4.375	97.467	97.367	97.267
4.500	98.078	97.940	97.843
4.625	98.477	98.337	98.210
4.750	99.109	98.970	98.839
4.875	99.668	99.530	99.395
4.990	100.034	99.897	99.761
5.000	100.134	99.997	99.861
5.125	100.476	100.340	100.203
5.250	100.999	100.850	100.654
5.375	101.340	101.188	100.992
5.500	101.674	101.490	101.293
5.625	101.894	101.617	101.420
5.750	102.228	101.842	101.676
5.875	102.540	102.154	101.985
5.990	102.732	102.347	102.176
6.000	102.832	102.447	102.276

30/25 Year SC >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

20 Year

Rate	30 Day	45 Day	60 Day
4.000	96.039	95.903	95.802
4.125	96.748	96.613	96.507
4.250	97.352	97.190	97.077
4.375	98.049	97.887	97.769
4.500	98.683	98.521	98.398
4.625	99.156	98.993	98.869
4.750	99.669	99.506	99.378
4.875	100.172	100.009	99.877
4.990	100.361	100.199	100.064
5.000	100.461	100.299	100.164
5.125	100.556	100.241	100.098
5.250	101.077	100.761	100.615
5.375	101.265	100.949	100.799
5.500	101.565	101.249	101.096
5.625	N/A	N/A	N/A
5.750	N/A	N/A	N/A
5.875	N/A	N/A	N/A
5.990	.100	.100	.100
6.000	N/A	N/A	N/A

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
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

15 Year

Rate	30 Day	45 Day	60 Day
3.000	94.316	94.216	94.116
3.125	94.633	94.533	94.433
3.250	95.314	95.214	95.029
3.375	96.157	96.057	95.866
3.500	96.775	96.675	96.483
3.625	97.372	97.272	97.075
3.750	97.856	97.756	97.551
3.875	98.299	98.199	97.992
3.990	98.624	98.524	98.313
4.000	98.724	98.624	98.413
4.125	99.097	98.997	98.711
4.250	99.675	99.575	99.287
4.375	100.123	100.023	99.733
4.500	100.402	100.302	100.010
4.625	100.572	100.464	100.254
4.750	100.987	100.879	100.667
4.875	101.303	101.195	100.983
4.990	101.583	101.475	101.259
5.000	101.683	101.575	101.359

15 Year Investment

Rate	30 Day	45 Day	60 Day
3.000	94.526	94.426	94.326
3.125	95.058	94.958	94.858
3.250	95.370	95.270	95.085
3.375	96.209	96.109	95.918
3.500	96.824	96.724	96.532
3.625	97.416	97.316	97.119
3.750	97.894	97.794	97.589
3.875	98.333	98.233	98.026
3.990	98.654	98.554	98.343
4.000	98.754	98.654	98.443
4.125	99.231	99.131	98.845
4.250	99.762	99.662	99.374
4.375	100.204	100.104	99.814
4.500	100.484	100.384	100.092
4.625	101.068	100.960	100.750
4.750	101.030	100.922	100.710
4.875	101.347	101.239	101.027
4.990	101.623	101.515	101.299
5.000	101.723	101.615	101.399

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC

Rate	30 Day	45 Day	60 Day
3.000	92.242	92.142	92.042
3.125	93.107	93.007	92.907
3.250	93.398	93.298	93.113
3.375	94.255	94.155	93.964
3.500	94.873	94.773	94.581
3.625	95.532	95.432	95.235
3.750	96.408	96.308	96.103
3.875	96.975	96.875	96.668
3.990	97.394	97.294	97.083
4.000	97.494	97.394	97.183
4.125	98.185	98.085	97.799
4.250	98.781	98.681	98.393
4.375	99.237	99.137	98.847
4.500	99.522	99.422	99.130
4.625	100.412	100.304	100.094
4.750	100.181	100.073	99.861
4.875	101.043	100.935	100.723
4.990	101.321	101.213	100.997
5.000	101.421	101.313	101.097

15 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

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

Cash Out Refi

FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	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

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

*Applies to Enhanced 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.

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 "doesn't apply to standard conv loans (primary/2nd homes)"	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	0.000
$125,001 - $175,000	0.000
$175,001 - $275,000	0.000
$275,001 up to SC	0.125

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

Subordination Enhanced Reflief Refi

LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

*** Does not apply to loan amt =<$125K or any Home Possible

Enhanced Reflief Refi LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

Lock Desk Policy

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

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

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

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

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

W. Rate Sheet Dated: 4/29/2022 **Release Time:** 5:40 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	94.925	94.825	94.720	4.000	93.027	92.927	92.822	3.500	93.101	92.919	92.840	3.000	94.316	94.216	94.116	3.000	92.242	92.142	92.042
4.125	95.566	95.466	95.366	4.125	93.968	93.868	93.768	3.625	93.867	93.685	93.601	3.125	94.633	94.533	94.433	3.125	93.107	93.007	92.907
4.250	96.337	96.237	96.137	4.250	94.945	94.845	94.745	3.750	94.617	94.481	94.396	3.250	95.314	95.214	95.029	3.250	93.398	93.298	93.113
4.375	96.915	96.815	96.715	4.375	95.919	95.819	95.719	3.875	95.307	95.171	95.077	3.375	96.157	96.057	95.866	3.375	94.255	94.155	93.964
4.500	97.520	97.382	97.285	4.500	96.620	96.482	96.385	3.990	95.939	95.803	95.702	3.500	96.775	96.675	96.483	3.500	94.873	94.773	94.581
4.625	97.930	97.790	97.663	4.625	97.030	96.890	96.763	4.000	96.039	95.903	95.802	3.625	97.372	97.272	97.075	3.625	95.532	95.432	95.235
4.750	98.579	98.440	98.309	4.750	97.681	97.542	97.411	4.125	96.748	96.613	96.507	3.750	97.856	97.756	97.551	3.750	96.408	96.308	96.103
4.875	99.153	99.015	98.880	4.875	98.255	98.117	97.982	4.250	97.352	97.190	97.077	3.875	98.299	98.199	97.992	3.875	96.975	96.875	96.668
4.990	99.533	99.396	99.260	4.990	98.309	98.172	98.036	4.375	98.049	97.887	97.769	3.990	98.624	98.524	98.313	3.990	97.394	97.294	97.083
5.000	99.633	99.496	99.360	5.000	98.409	98.272	98.136	4.500	98.683	98.521	98.398	4.000	98.724	98.624	98.413	4.000	97.494	97.394	97.183
5.125	99.965	99.829	99.692	5.125	98.559	98.423	98.286	4.625	99.156	98.993	98.869	4.125	99.097	98.997	98.711	4.125	98.185	98.085	97.799
5.250	100.488	100.339	100.143	5.250	98.966	98.817	98.621	4.750	99.669	99.506	99.378	4.250	99.675	99.575	99.287	4.250	98.781	98.681	98.393
5.375	100.840	100.688	100.492	5.375	99.570	99.418	99.222	4.875	100.172	100.009	99.877	4.375	100.123	100.023	99.733	4.375	99.237	99.137	98.847
5.500	101.217	101.033	100.836	5.500	99.967	99.783	99.586	4.990	100.361	100.199	100.064	4.500	100.402	100.302	100.010	4.500	99.522	99.422	99.130
5.625	101.536	101.259	101.062	5.625	100.128	99.851	99.654	5.000	100.461	100.299	100.164	4.625	100.572	100.464	100.254	4.625	100.412	100.304	100.094
5.750	102.028	101.642	101.476	5.750	98.380	97.994	97.828	5.125	100.556	100.241	100.098	4.750	100.987	100.879	100.667	4.750	100.181	100.073	99.861
5.875	102.351	101.965	101.796	5.875	98.967	98.581	98.412	5.250	101.077	100.761	100.615	4.875	101.303	101.195	100.983	4.875	101.043	100.935	100.723
5.990	102.554	102.169	101.998	5.990	99.172	98.787	98.616	5.375	101.265	100.949	100.799	4.990	101.583	101.475	101.259	4.990	101.321	101.213	100.997
6.000	102.654	102.269	102.098	6.000	99.272	98.887	98.716	5.500	101.565	101.249	101.096	5.000	101.683	101.575	101.359	5.000	101.421	101.313	101.097

Applicable for all mortgages with terms greater than 15 years

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

All Loan Type Adjustments

Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	0.000
$125,001 - $175,000	0.000
$175,001 - $275,000	0.000
$275,001 up to SC	0.125

*** Does not apply to loan amt =<$125K or any Home Possible

Program Features

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

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

HP LLPA Cap

FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500

Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout

Subordination

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

Home Possible Subordinate Financing

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

Lock Desk Policy

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

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

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

[AFR Loan Center](#)
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
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:** 5:40 pm ET Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT aplicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC , FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year

Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000
4.250	0.000	0.625	0.375	0.375	0.375	0.125	0.000
4.375	0.000	0.750	0.500	0.500	0.375	0.250	0.000
4.500	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.625	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.750	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.875	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.990	0.000	0.750	0.625	0.500	0.500	0.375	0.000
5.000	0.000	0.875	0.625	0.500	0.500	0.375	0.000
5.125	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.250	0.000	1.000	0.875	0.625	0.625	0.375	0.000
5.375	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.500	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.625	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.750	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.875	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.990	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.000	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year

Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000
4.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.125	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.250	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.375	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.500	0.750	0.500	0.625	0.500	0.375	0.125	0.125
4.625	0.750	0.500	0.500	0.500	0.250	0.250	0.125
4.750	1.125	0.875	0.625	0.500	0.625	0.375	0.125
4.875	1.125	0.875	0.625	0.625	0.500	0.375	0.125
4.990	1.125	0.875	0.625	0.625	0.500	0.375	0.125
5.000	1.000	0.875	0.750	0.625	0.500	0.375	0.250
5.125	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.250	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.375	1.125	0.875	0.625	0.500	0.625	0.375	0.125
5.500	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.625	1.000	0.875	0.625	0.500	0.500	0.375	0.125
5.750	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.875	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.990	0.500	0.375	0.250	0.250	0.250	0.000	0.000
6.000	0.500	0.375	0.250	0.250	0.250	0.000	0.000

FNMA 20 Year

Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000
4.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.500	0.375	0.375	0.250	0.125	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.750	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.875	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.990	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.125	0.500	0.375	0.375	0.375	0.250	0.000	0.000
5.250	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.375	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.500	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.625	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.750	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.875	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.990	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.000	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.125	0.875	0.625	0.625	0.500	0.500	0.000	0.000
6.250	1.250	1.000	0.875	0.625	0.500	0.000	0.000

FHLMC 20 Year

Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000
4.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.125	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.250	0.125	0.125	0.000	0.000
4.500	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.750	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.875	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.990	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
6.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000

FNMA 15 Year

Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	-0.125	0.000	-0.250	0.000	0.000
4.750	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.875	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.990	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.000	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 15 Year

Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.500	0.125	0.000	0.000	-0.125	0.000	0.000	0.000
3.625	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.750	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.125	0.250	0.125	0.000	0.000	0.000	0.000	0.000
4.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.250	0.125	0.125
4.750	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.875	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.990	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
5.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125

Lock Desk Policy

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

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

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

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

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

W. Rate Sheet Dated: 4/29/2022 **Release Time: 5:40 pm 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	94.925	94.825	94.720	4.000	96.039	95.903	95.802	3.000	94.316	94.216	94.116	4.000	93.301	93.201	93.096	3.000	92.629	92.529	92.429
4.125	95.566	95.466	95.366	4.125	96.748	96.613	96.507	3.125	94.633	94.533	94.433	4.125	94.092	93.992	93.892	3.125	93.220	93.120	93.020
4.250	96.337	96.237	96.137	4.250	97.352	97.190	97.077	3.250	95.314	95.214	95.029	4.250	94.966	94.866	94.766	3.250	93.706	93.606	93.421
4.375	96.915	96.815	96.715	4.375	98.049	97.887	97.769	3.375	96.157	96.057	95.866	4.375	95.742	95.642	95.542	3.375	94.556	94.456	94.265
4.500	97.520	97.382	97.285	4.500	98.683	98.521	98.398	3.500	96.775	96.675	96.483	4.500	96.395	96.257	96.160	3.500	95.174	95.074	94.882
4.625	97.930	97.790	97.663	4.625	99.156	98.993	98.869	3.625	97.372	97.272	97.075	4.625	96.805	96.665	96.538	3.625	95.802	95.702	95.505
4.750	98.579	98.440	98.309	4.750	99.669	99.506	99.378	3.750	97.856	97.756	97.551	4.750	97.455	97.316	97.185	3.750	96.482	96.382	96.177
4.875	99.153	99.015	98.880	4.875	100.172	100.009	99.877	3.875	98.299	98.199	97.992	4.875	98.029	97.891	97.756	3.875	96.987	96.887	96.680
4.990	99.533	99.396	99.260	4.990	100.361	100.199	100.064	3.990	98.624	98.524	98.313	4.990	98.246	98.109	97.973	3.990	97.359	97.259	97.048
5.000	99.633	99.496	99.360	5.000	100.461	100.299	100.164	4.000	98.724	98.624	98.413	5.000	98.346	98.209	98.073	4.000	97.459	97.359	97.148
5.125	99.965	99.829	99.692	5.125	100.556	100.241	100.098	4.125	99.097	98.997	98.711	5.125	98.587	98.451	98.314	4.125	97.991	97.891	97.605
5.250	100.488	100.339	100.143	5.250	101.077	100.761	100.615	4.250	99.675	99.575	99.287	5.250	99.052	98.903	98.707	4.250	98.578	98.478	98.190
5.375	100.840	100.688	100.492	5.375	101.265	100.949	100.799	4.375	100.123	100.023	99.733	5.375	99.530	99.378	99.182	4.375	99.030	98.930	98.640
5.500	101.217	101.033	100.836	5.500	101.565	101.249	101.096	4.500	100.402	100.302	100.010	5.500	99.917	99.733	99.536	4.500	99.312	99.212	98.920
5.625	101.536	101.259	101.062	5.625	101.906	101.591	101.438	4.625	100.572	100.464	100.254	5.625	100.157	99.880	99.683	4.625	99.842	99.734	99.524
5.750	102.028	101.642	101.476	5.750	102.237	101.852	101.683	4.750	100.987	100.879	100.667	5.750	99.529	99.143	98.977	4.750	99.934	99.826	99.614
5.875	102.374	101.988	101.819	5.875	102.585	102.200	102.027	4.875	101.303	101.195	100.983	5.875	100.007	99.621	99.452	4.875	100.523	100.415	100.203
5.990	102.601	102.216	102.045	5.990	102.757	102.372	102.200	4.990	101.583	101.475	101.259	5.990	100.235	99.850	99.679	4.990	100.802	100.694	100.478
6.000	102.701	102.316	102.145	6.000	102.857	102.472	102.300	5.000	101.683	101.575	101.359	6.000	100.335	99.950	99.779	5.000	100.902	100.794	100.578

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

Lock Desk Policy

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

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

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

AFR

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:** **5:40 pm ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed

All-in Price Cap "Before Lender Paid Comp - Max = $20,000" **101.850**

Rate	30 Day	45 Day	60 Day
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A
4.875	N/A	N/A	N/A

15 Yr. Fixed

All-in Price Cap "Before Lender Paid Comp - Max = $20,000" **101.850**

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A

7/1 Hybrid ARMs

All-in Price Cap "Before Lender Paid Comp - Max = $20,000" **101.850**

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

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 Refi[1]	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only[2]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor[1]	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI[1]	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	5/30/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	6/13/2022
		60 Day Lock Exp.:	6/28/2022

W. Rate Sheet Dated: 4/29/2022 **Release Time:** 5:40 pm ET Prices are subject to change without notice.

Non QM

Bank Statement 15 year

OO & 2ndH / NOO with PPP*			99.800
NOO without PPP*			99.800
Rate	**30 Day**	**45 Day**	**60 Day**
5.250	95.300	95.175	95.050
5.375	95.800	95.675	95.550
5.500	96.050	95.925	95.800
5.625	96.800	96.675	96.550
5.750	97.425	97.300	97.175
5.875	97.800	97.675	97.550
5.990	98.125	98.000	97.875
6.125	99.050	98.925	98.800
6.250	99.300	99.175	99.050
6.375	99.550	99.425	99.300
6.500	100.300	100.175	100.050
6.625	100.675	100.550	100.425
6.750	100.925	100.800	100.675
6.875	101.175	101.050	100.925
6.990	101.415	101.290	101.165
7.125	101.675	101.550	101.425
7.250	101.925	101.800	101.675
7.375	102.175	102.050	101.925
7.500	102.300	102.175	102.050
7.625	102.425	102.300	102.175
7.750	102.550	102.425	102.300
7.875	102.675	102.550	102.425
7.990	102.790	102.665	102.540
8.125	102.925	102.800	102.675
8.250	103.050	102.925	102.800
8.375	103.175	103.050	102.925
8.500	103.300	103.175	103.050
8.625	103.425	103.300	103.175
8.750	103.550	103.425	103.300

* Max Price after LLPA & before Comp Plan

Bank Statement 30 year & 30 year IO

OO & 2ndH / NOO with PPP*			99.800
NOO without PPP*			99.800
Rate	**30 Day**	**45 Day**	**60 Day**
5.250	95.050	94.925	94.800
5.375	95.550	95.425	95.300
5.500	95.800	95.675	95.550
5.625	96.550	96.425	96.300
5.750	97.175	97.050	96.925
5.875	97.550	97.425	97.300
5.990	97.875	97.750	97.625
6.125	98.800	98.675	98.550
6.250	99.050	98.925	98.800
6.375	99.300	99.175	99.050
6.500	100.050	99.925	99.800
6.625	100.425	100.300	100.175
6.750	100.675	100.550	100.425
6.875	100.925	100.800	100.675
6.990	101.165	101.040	100.915
7.125	101.425	101.300	101.175
7.250	101.675	101.550	101.425
7.375	101.925	101.800	101.675
7.500	102.050	101.925	101.800
7.625	102.175	102.050	101.925
7.750	102.300	102.175	102.050
7.875	102.425	102.300	102.175
7.990	102.540	102.415	102.290
8.125	102.675	102.550	102.425
8.250	102.800	102.675	102.550
8.375	102.925	102.800	102.675
8.500	103.050	102.925	102.800
8.625	103.175	103.050	102.925
8.750	103.300	103.175	103.050

* Max Price after LLPA & before Comp Plan

Bank Statement 40 year IO

OO & 2ndH / NOO with PPP*			99.800
NOO without PPP*			99.800
Rate	**30 Day**	**45 Day**	**60 Day**
5.250	94.800	94.675	94.550
5.375	95.300	95.175	95.050
5.500	95.550	95.425	95.300
5.625	96.300	96.175	96.050
5.750	96.925	96.800	96.675
5.875	97.300	97.175	97.050
5.990	97.625	97.500	97.375
6.125	98.550	98.425	98.300
6.250	98.800	98.675	98.550
6.375	99.050	98.925	98.800
6.500	99.800	99.675	99.550
6.625	100.175	100.050	99.925
6.750	100.425	100.300	100.175
6.875	100.675	100.550	100.425
6.990	100.915	100.790	100.665
7.125	101.175	101.050	100.925
7.250	101.425	101.300	101.175
7.375	101.675	101.550	101.425
7.500	101.800	101.675	101.550
7.625	101.925	101.800	101.675
7.750	102.050	101.925	101.800
7.875	102.175	102.050	101.925
7.990	102.290	102.165	102.040
8.125	102.425	102.300	102.175
8.250	102.550	102.425	102.300
8.375	102.675	102.550	102.425
8.500	102.800	102.675	102.550
8.625	102.925	102.800	102.675
8.750	103.050	102.925	102.800

* Max Price after LLPA & before Comp Plan

FICO/CLTV Adjuster

Adjuster	LTV								
	<=50	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt $100K < $150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt $150K < $250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt $250K <= $1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >$1.5M <= $2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event*** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA

** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)

*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law

**** See Underwriting Guidelines

***** Bank Statement & 1099

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