



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/1/2022

45 Day Lock Exp.: 6/16/2022

60 Day Lock Exp.: 7/1/2022

W. Rate Sheet Dated: 5/2/2022

Release Time: 2:50 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	97.790	97.524	97.290	4.000	97.440	97.174	96.940	2.875	93.952	93.776	93.601	3.125	N/A	N/A	N/A
4.125	98.431	98.165	97.931	4.125	98.081	97.815	97.581	3.000	94.274	94.098	93.922	3.250	N/A	N/A	N/A
4.250	98.711	98.561	98.249	4.250	98.361	98.211	97.899	3.125	94.596	94.420	94.245	3.375	N/A	N/A	N/A
4.375	99.326	99.176	98.864	4.375	98.976	98.826	98.514	3.250	96.031	95.742	95.453	3.500	N/A	N/A	N/A
4.500	99.928	99.778	99.466	4.500	99.578	99.428	99.116	3.375	96.343	96.054	95.765	3.625	N/A	N/A	N/A
4.625	100.500	100.350	100.038	4.625	100.150	100.000	99.688	3.500	96.652	96.363	96.074	Margin = 2.250		Index = 1.960	
4.750	100.112	99.962	99.447	4.750	99.762	99.612	99.097	3.625	96.949	96.660	96.371	30 Year OTC			
4.875	100.659	100.509	99.994	4.875	100.309	100.159	99.644	3.750	97.207	96.848	96.488	Rate	30 Day	45 Day	60 Day
5.000	101.166	101.016	100.501	5.000	100.816	100.666	100.151	3.875	97.491	97.132	96.772	5.000	100.074	99.543	99.027
5.125	101.634	101.484	100.969	5.125	101.284	101.134	100.619	4.000	97.760	97.400	97.041	5.125	100.542	100.011	99.495
5.250	100.884	100.734	99.906	5.250	100.534	100.384	99.556	4.125	98.004	97.645	97.285	5.250	99.792	99.042	98.214
5.375	101.331	101.181	100.353	5.375	100.981	100.831	100.003	4.250	98.924	98.611	98.299	5.375	100.239	99.489	98.661
5.500	101.734	101.584	100.756	5.500	101.384	101.234	100.406	4.375	99.161	98.849	98.536	5.500	100.642	99.892	99.064
5.625	102.088	101.938	101.110	5.625	101.738	101.588	100.760	4.500	99.375	99.062	98.750	5.625	100.996	100.246	99.418
5.750	101.609	101.459	100.959	5.750	101.259	101.109	100.609	4.625	99.566	99.253	98.941	5.750	100.517	100.017	99.517
5.875	101.979	101.829	101.329	5.875	101.629	101.479	100.979	4.750	99.238	99.088	98.938	5.875	100.887	100.387	99.887
6.000	102.334	102.184	101.684	6.000	101.984	101.834	101.334	4.875	99.428	99.278	99.128	6.000	101.242	100.742	100.242
6.125	102.682	102.532	102.032	6.125	102.332	102.182	101.682	5.000	99.607	99.457	99.307	6.125	101.590	101.090	100.590
6.250	102.982	102.832	102.332	6.250	101.204	101.054	100.554	5.125	99.781	99.631	99.481	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	97.590	97.490	97.224	96.990	4.000	97.240	97.140	96.874	96.640	2.875	93.082	92.982	92.806	92.631	
4.125	98.231	98.131	97.865	97.631	4.125	97.881	97.781	97.515	97.281	3.000	93.404	93.304	93.128	92.952	
4.250	98.511	98.411	98.261	97.949	4.250	98.161	98.061	97.911	97.599	3.125	93.726	93.626	93.450	93.275	
4.375	99.126	99.026	98.876	98.564	4.375	98.776	98.676	98.526	98.214	3.250	95.761	95.661	95.372	95.083	
4.500	99.728	99.628	99.478	99.166	4.500	99.378	99.278	99.128	98.816	3.375	96.073	95.973	95.684	95.395	
4.625	100.300	100.200	100.050	99.738	4.625	99.950	99.850	99.700	99.388	3.500	96.382	96.282	95.993	95.704	
4.750	99.912	99.812	99.662	99.147	4.750	99.562	99.462	99.312	98.797	3.625	96.679	96.579	96.290	96.001	
4.875	100.459	100.359	100.209	99.694	4.875	100.109	100.009	99.859	99.344	3.750	97.437	97.337	96.978	96.618	
5.000	100.966	100.866	100.716	100.201	5.000	100.616	100.516	100.366	99.851	3.875	97.721	97.621	97.262	96.902	
5.125	101.434	101.334	101.184	100.669	5.125	101.084	100.984	100.834	100.319	4.000	97.990	97.890	97.530	97.171	
5.250	100.684	100.584	100.434	99.606	5.250	100.334	100.234	100.084	99.256	4.125	98.234	98.134	97.775	97.415	
5.375	101.131	101.031	100.881	100.053	5.375	100.781	100.681	100.531	99.703	4.250	98.454	98.354	98.041	97.729	
5.500	101.534	101.434	101.284	100.456	5.500	101.184	101.084	100.934	100.106	4.375	98.691	98.591	98.279	97.966	

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				5.000	97.324	96.793	96.277	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	97.792	97.261	96.745	6.750	100.250	100.000	99.750
5.375	97.671	96.921	96.093	6.250	100.750	100.500	100.000	5.250	97.042	96.292	95.464	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.500	97.268	96.518	95.690					5.375	97.489	96.739	95.911	Rate	30 Day	45 Day	60 Day
5.625	96.914	96.164	95.336					5.500	97.892	97.142	96.314	6.250	99.250	99.000	98.750
5.750	99.081	98.831	98.581					5.625	98.246	97.496	96.668	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		
6.000	98.356	98.106	97.856					5.875	98.137	97.637	97.137		203(k) / 203(k)s		-0.250
6.125	98.008	97.758	97.508					6.000	98.492	97.992	97.492		203(k) & 203(k)s are Borrower Paid only		
6.250	99.136	98.886	98.636					6.125	98.840	98.340	97.840				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.140	98.890	98.640				

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



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30 Day Lock Exp.:

6/1/2022

45 Day Lock Exp.:

6/16/2022

60 Day Lock Exp.:

7/1/2022

W. Rate Sheet Dated: 5/2/2022

Release Time: 2:50 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	90.284	90.108	89.932	3.500	N/A	N/A	N/A
4.500	97.466	97.316	97.004	4.500	97.216	97.066	96.754	2.875	90.601	90.425	90.249	3.625	N/A	N/A	N/A
4.625	98.038	97.888	97.576	4.625	97.788	97.638	97.326	3.000	90.922	90.746	90.570	Margin = 2.250		Index = 1.960	
4.750	97.650	97.500	96.984	4.750	97.400	97.250	96.734	3.125	91.245	91.069	90.893	30 Year OTC			
4.875	98.197	98.047	97.531	4.875	97.947	97.797	97.281	3.250	92.936	92.647	92.358	Rate	30 Day	45 Day	60 Day
5.000	98.704	98.554	98.038	5.000	98.454	98.304	97.788	3.375	93.248	92.959	92.670	4.250	96.249	95.890	95.577
5.125	99.172	99.022	98.506	5.125	98.922	98.772	98.256	3.500	93.557	93.268	92.979	4.375	96.864	96.505	96.192
5.250	99.234	99.084	98.256	5.250	98.984	98.834	98.006	3.625	93.854	93.565	93.276	4.500	97.466	97.107	96.794
5.375	99.681	99.531	98.703	5.375	99.431	99.281	98.453	3.750	94.612	94.253	93.893	4.625	98.038	97.679	97.366
5.500	100.084	99.934	99.106	5.500	99.834	99.684	98.856	3.875	N/A	N/A	N/A	4.750	97.650	97.119	96.603
5.625	100.438	100.288	99.460	5.625	100.188	100.038	99.210	4.000	N/A	N/A	N/A	4.875	98.197	97.666	97.150
5.750	97.209	97.059	96.559	5.750	96.959	96.809	96.309	4.125	N/A	N/A	N/A	5.000	98.704	98.173	97.657
5.875	97.579	97.429	96.929	5.875	97.329	97.179	96.679	4.250	N/A	N/A	N/A	5.125	99.172	98.641	98.125
6.000	97.934	97.784	97.284	6.000	#N/A	N/A	.500	4.375	N/A	N/A	N/A	5.250	99.234	98.484	97.656
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	97.566	97.466	97.316	97.004	4.500	97.316	97.216	97.066	96.754	2.750	87.166	87.066	86.890	86.714
4.625	98.138	98.038	97.888	97.576	4.625	97.888	97.788	97.638	97.326	2.875	87.482	87.382	87.206	87.030
4.750	97.750	97.650	97.500	96.984	4.750	97.500	97.400	97.250	96.734	3.000	87.804	87.704	87.528	87.352
4.875	98.297	98.197	98.047	97.531	4.875	98.047	97.947	97.797	97.281	3.125	88.126	88.026	87.850	87.674
5.000	98.804	98.704	98.554	98.038	5.000	98.554	98.454	98.304	97.788	3.250	91.411	91.311	91.022	90.733
5.125	99.272	99.172	99.022	98.506	5.125	99.022	98.922	98.772	98.256	3.375	91.723	91.623	91.334	91.045
5.250	99.334	99.234	99.084	98.256	5.250	99.084	98.984	98.834	98.006	3.500	92.032	91.932	91.643	91.354
5.375	99.781	99.681	99.531	98.703	5.375	99.531	99.431	99.281	98.453	3.625	92.329	92.229	91.940	91.651
5.500	100.184	100.084	99.934	99.106	5.500	99.934	99.834	99.684	98.856	3.750	94.962	94.862	94.503	94.143

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

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

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

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



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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.091	95.974	95.891	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.311	96.150	96.111	2.000	N/A	N/A	N/A	4.250	96.023	95.908	95.802
4.375	96.674	96.557	96.474	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.950	96.789	96.750	2.125	N/A	N/A	N/A	4.375	96.607	96.492	96.386
4.500	97.206	97.075	97.006	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.567	97.406	97.367	2.250	N/A	N/A	N/A	4.500	97.210	97.054	96.919
4.625	97.828	97.682	97.628	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.090	97.929	97.890	2.375	N/A	N/A	N/A	4.625	97.837	97.679	97.536
4.750	98.440	98.294	98.240	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.606	98.445	98.406	2.500	N/A	N/A	N/A	4.750	98.449	98.291	98.148
4.875	98.982	98.836	98.782	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.062	98.901	98.862	2.625	N/A	N/A	N/A	4.875	98.991	98.833	98.690
4.990	99.363	99.217	99.163	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.299	99.138	99.099	2.750	N/A	N/A	N/A	4.990	99.374	99.215	99.071
5.000	99.463	99.317	99.263	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.399	99.238	99.199	2.875	N/A	N/A	N/A	5.000	99.474	99.315	99.171
5.125	100.080	99.938	99.847	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.659	99.422	99.435	2.990	N/A	N/A	N/A	5.125	100.064	99.843	99.647
5.250	100.643	100.401	100.410	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.133	99.891	99.891	3.000	N/A	N/A	N/A	5.250	100.627	100.406	100.210
5.375	100.987	100.745	100.754	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.408	100.166	100.166	3.125	N/A	N/A	N/A	5.375	100.971	100.750	100.554
5.500	101.363	101.121	101.130	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.668	100.426	100.426	3.250	N/A	N/A	N/A	5.500	101.347	101.126	100.929
5.625	101.556	101.263	101.283	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.650	100.408	100.408	3.375	N/A	N/A	N/A	5.625	101.520	101.255	101.044
5.750	102.027	101.734	101.738	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.024	100.731	100.729	3.500	N/A	N/A	N/A	5.750	101.991	101.717	101.460
5.875	102.385	102.092	102.096	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.321	101.028	101.026	3.625	N/A	N/A	N/A	5.875	102.349	102.075	101.818
5.990	102.599	102.306	102.310	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.436	101.143	101.141	3.750	N/A	N/A	N/A	5.990	102.563	102.289	102.032
6.000	102.699	102.406	102.410	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.536	101.243	101.241	3.875	N/A	N/A	N/A	6.000	102.663	102.389	102.132
6.125	102.960	102.667	102.671	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.650	101.357	101.355	3.990	N/A	N/A	N/A	6.125	102.924	102.650	102.393
6.250	102.431	102.153	102.149	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.179	100.901	100.891	4.000	N/A	N/A	N/A	6.250	102.503	102.236	101.956
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	97.092	96.946	96.892	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	94.971	94.871	94.771	3.250	94.878	94.778	94.678
2.875	N/A	N/A	N/A	4.375	97.667	97.497	97.467	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	95.721	95.621	95.521	3.375	95.627	95.527	95.427
2.990	N/A	N/A	N/A	4.500	98.331	98.155	98.131	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.334	96.186	96.134	3.500	96.185	96.037	95.918
3.000	N/A	N/A	N/A	4.625	98.951	98.775	98.751	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	96.991	96.843	96.791	3.625	96.842	96.694	96.547
3.125	N/A	N/A	N/A	4.750	99.485	99.309	99.285	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.554	97.406	97.354	3.750	97.405	97.257	97.110
3.250	N/A	N/A	N/A	4.875	99.981	99.805	99.781	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.127	97.979	97.927	3.875	97.978	97.830	97.683
3.375	N/A	N/A	N/A	4.990	100.297	100.121	100.097	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.596	98.448	98.396	3.990	98.448	98.300	98.153
3.500	N/A	N/A	N/A	5.000	100.397	100.221	100.197	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.696	98.548	98.496	4.000	98.548	98.400	98.253
3.625	N/A	N/A	N/A	5.125	100.661	100.485	100.461	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.218	99.070	99.018	4.125	99.069	98.921	98.774
3.750	N/A	N/A	N/A	5.250	100.942	100.686	100.692	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.595	99.392	99.392	4.250	99.376	99.157	98.967
3.875	N/A	N/A	N/A	5.375	101.197	100.941	100.947	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.971	99.768	99.768	4.375	99.752	99.533	99.343
3.990	N/A	N/A	N/A	5.500	101.519	101.263	101.269	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.097	99.894	99.894	4.500	99.878	99.659	99.469
4.000	N/A	N/A	N/A	5.625	101.617	101.361	101.367	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.393	100.190	100.190	4.625	100.191	99.955	99.764
4.125	N/A	N/A	N/A	5.750	101.965	101.687	101.691	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.714	100.472	100.472	4.750	100.503	100.230	99.981
4.250	N/A	N/A	N/A	5.875	102.278	102.000	102.004	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.727	100.485	100.485	4.875	100.516	100.243	99.994
4.375	N/A	N/A	N/A	5.990	102.424	102.146	102.150	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.769	100.527	100.527	4.990	100.558	100.285	100.036
4.500	N/A	N/A	N/A	6.000	102.524	102.246	102.250	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.869	100.627	100.627	5.000	100.658	100.385	100.136
4.625	N/A	N/A	N/A	6.125	102.735	102.457	102.461	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.966	100.724	100.724	5.125	100.755	100.482	100.233
4.750	N/A	N/A	N/A	6.250	102.314	102.050	102.047	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.762	100.496	100.496	5.250	100.512	100.231	99.989
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	94.980	94.780	94.780	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.471	96.271	96.271
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.804	95.604	95.604	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.983	96.783	96.783
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.375	96.175	96.175	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.436	97.236	97.236
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.833	96.633	96.633	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.003	97.803	97.803
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.225	97.025	97.025	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.575	98.375	98.375
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.623	97.423	97.423	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.159	98.959	98.959
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	97.921	97.721	97.721	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.877	99.677	99.677
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.021	97.821	97.821	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.977	99.777	99.777
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.380	98.180	98.180	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.509	100.309	100.309
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.163	97.944	97.944	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.782	99.563	99.563
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.427	98.208	98.208	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.058	99.839	99.839
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.601	98.343	98.343	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.245	100.017	100.017
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.625	98.956	98.698													



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.:

6/1/2022

45 Day Lock Exp.:

6/16/2022

60 Day Lock Exp.:

7/1/2022

W. Rate Sheet Dated: 5/2/2022

Release Time: 2:50 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	96.091	95.974	95.891	4.250	96.311	96.150	96.111	4.250	97.092	96.946	96.892	3.250	94.971	94.871	94.771	3.250	94.980	94.780	94.780
4.375	96.674	96.557	96.474	4.375	96.950	96.789	96.750	4.375	97.667	97.497	97.467	3.375	95.721	95.621	95.521	3.375	95.804	95.604	95.604
4.500	97.206	97.075	97.006	4.500	97.567	97.406	97.367	4.500	98.331	98.155	98.131	3.500	96.334	96.186	96.134	3.500	96.375	96.175	96.175
4.625	97.828	97.682	97.628	4.625	98.090	97.929	97.890	4.625	98.951	98.775	98.751	3.625	96.991	96.843	96.791	3.625	96.833	96.633	96.633
4.750	98.440	98.294	98.240	4.750	98.606	98.445	98.406	4.750	99.485	99.309	99.285	3.750	97.554	97.406	97.354	3.750	97.225	97.025	97.025
4.875	98.982	98.836	98.782	4.875	99.062	98.901	98.862	4.875	99.981	99.805	99.781	3.875	98.127	97.979	97.927	3.875	97.623	97.423	97.423
4.990	99.363	99.217	99.163	4.990	99.299	99.138	99.099	4.990	100.297	100.121	100.097	3.990	98.596	98.448	98.396	3.990	97.921	97.721	97.721
5.000	99.463	99.317	99.263	5.000	99.399	99.238	99.199	5.000	100.397	100.221	100.197	4.000	98.696	98.548	98.496	4.000	98.021	97.821	97.821
5.125	100.080	99.838	99.847	5.125	99.659	99.422	99.435	5.125	100.661	100.485	100.461	4.125	99.218	99.070	99.018	4.125	98.380	98.180	98.180
5.250	100.643	100.401	100.410	5.250	100.133	99.891	99.891	5.250	100.942	100.686	100.692	4.250	99.595	99.392	99.392	4.250	98.163	97.944	97.944
5.375	100.987	100.745	100.754	5.375	100.408	100.166	100.166	5.375	101.197	100.941	100.947	4.375	99.971	99.768	99.768	4.375	98.427	98.208	98.208
5.500	101.363	101.121	101.130	5.500	100.668	100.426	100.426	5.500	101.519	101.263	101.269	4.500	100.097	99.894	99.894	4.500	98.601	98.343	98.343
5.625	101.556	101.263	101.283	5.625	100.650	100.408	100.408	5.625	101.617	101.361	101.367	4.625	100.393	100.190	100.190	4.625	98.956	98.698	98.698
5.750	102.027	101.734	101.738	5.750	101.024	100.731	100.729	5.750	101.965	101.687	101.691	4.750	100.714	100.472	100.472	4.750	99.189	98.931	98.931
5.875	102.385	102.092	102.096	5.875	101.321	101.028	101.026	5.875	102.278	102.000	102.004	4.875	100.727	100.485	100.485	4.875	99.190	98.932	98.932
5.990	102.599	102.306	102.310	5.990	101.436	101.143	101.141	5.990	102.424	102.146	102.150	4.990	100.769	100.527	100.527	4.990	99.182	98.924	98.924
6.000	102.699	102.406	102.410	6.000	101.536	101.243	101.241	6.000	102.524	102.246	102.250	5.000	100.869	100.627	100.627	5.000	99.282	99.024	99.024
6.125	102.960	102.667	102.671	6.125	101.650	101.357	101.355	6.125	102.735	102.457	102.461	5.125	100.966	100.724	100.724	5.125	99.341	99.083	99.083
6.250	102.431	102.153	102.149	6.250	101.179	100.901	100.891	6.250	102.314	102.050	102.047	5.250	100.762	100.496	100.496	5.250	98.836	98.570	98.570

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)	
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.: 6/1/2022
45 Day Lock Exp.: 6/16/2022
60 Day Lock Exp.: 7/1/2022

W. Rate Sheet Dated: 5/2/2022

Release Time: 2:50 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.794	94.654	94.559	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	92.644	92.504	92.409	2.750	N/A	N/A	N/A	4.000	.469	.609	.704
4.125	95.403	95.303	95.203	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.253	93.153	93.053	2.875	N/A	N/A	N/A	4.125	.469	.569	.669
4.250	96.172	96.072	95.972	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	94.022	93.922	93.822	2.990	N/A	N/A	N/A	4.250	.469	.569	.669
4.375	96.772	96.672	96.572	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	94.622	94.522	94.422	3.000	N/A	N/A	N/A	4.375	.469	.569	.669
4.500	97.418	97.269	97.146	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	95.268	95.119	94.996	3.125	N/A	N/A	N/A	4.500	.469	.618	.741
4.625	97.827	97.674	97.547	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	95.677	95.524	95.397	3.250	N/A	N/A	N/A	4.625	.493	.646	.773
4.750	98.474	98.318	98.191	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	96.324	96.168	96.041	3.375	N/A	N/A	N/A	4.750	.517	.673	.800
4.875	99.039	98.882	98.755	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	96.889	96.732	96.605	3.500	N/A	N/A	N/A	4.875	.542	.699	.826
4.990	99.411	99.253	99.130	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	97.261	97.103	96.980	3.625	N/A	N/A	N/A	4.990	.666	.824	.947
5.000	99.511	99.353	99.230	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	97.361	97.203	97.080	3.750	N/A	N/A	N/A	5.000	.566	.724	.847
5.125	99.925	99.747	99.653	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	97.775	97.597	97.503	3.875	N/A	N/A	N/A	5.125	.583	.761	.855
5.250	100.464	100.281	100.184	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.314	98.131	98.034	3.990	N/A	N/A	N/A	5.250	.598	.781	.878
5.375	100.877	100.690	100.591	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	98.727	98.540	98.441	4.000	N/A	N/A	N/A	5.375	.615	.802	.901
5.500	101.284	101.078	100.977	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.134	98.928	98.827	4.125	N/A	N/A	N/A	5.500	.632	.838	.939
5.625	101.569	101.265	101.162	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.419	99.115	99.012	4.250	N/A	N/A	N/A	5.625	.711	1.015	1.118
5.750	102.036	101.625	101.526	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.886	99.475	99.376	4.375	N/A	N/A	N/A	5.750	.774	1.185	1.284
5.875	102.359	101.946	101.844	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	100.209	99.796	99.694	4.500	N/A	N/A	N/A	5.875	.834	1.247	1.349
5.990	102.562	102.147	102.044	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	100.412	99.997	99.894	4.625	N/A	N/A	N/A	5.990	.994	1.409	1.512
6.000	102.662	102.247	102.144	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	100.512	100.097	99.994	4.750	N/A	N/A	N/A	6.000	.894	1.309	1.412
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	95.871	95.709	95.606	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.077	93.950	93.877	3.000	.974	1.101	1.174
2.875	N/A	N/A	N/A	4.125	96.584	96.416	96.313	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.452	94.301	94.237	3.125	.974	1.125	1.189
2.990	N/A	N/A	N/A	4.250	97.219	97.032	96.910	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.036	94.884	94.816	3.250	.974	1.126	1.194
3.000	N/A	N/A	N/A	4.375	97.943	97.753	97.630	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.868	95.659	95.583	3.375	.736	.945	1.021
3.125	N/A	N/A	N/A	4.500	98.604	98.408	98.286	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.488	96.280	96.199	3.500	.736	.944	1.025
3.250	N/A	N/A	N/A	4.625	99.078	98.880	98.758	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.094	96.886	96.801	3.625	.736	.944	1.029
3.375	N/A	N/A	N/A	4.750	99.593	99.392	99.270	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.582	97.373	97.283	3.750	.745	.954	1.044
3.500	N/A	N/A	N/A	4.875	100.092	99.885	99.763	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.026	97.818	97.723	3.875	.756	.964	1.059
3.625	N/A	N/A	N/A	4.990	100.274	100.066	99.944	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.351	98.143	98.044	3.990	.867	1.075	1.174
3.750	N/A	N/A	N/A	5.000	100.374	100.166	100.044	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.451	98.243	98.144	4.000	.767	.975	1.074
3.875	N/A	N/A	N/A	5.125	100.540	100.205	100.062	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.826	98.468	98.365	4.125	.777	1.135	1.238
3.990	N/A	N/A	N/A	5.250	101.066	100.726	100.583	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.407	99.049	98.941	4.250	.779	1.137	1.245
4.000	N/A	N/A	N/A	5.375	101.317	100.976	100.833	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.853	99.495	99.387	4.375	.781	1.139	1.247
4.125	N/A	N/A	N/A	5.500	101.666	101.322	101.179	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.136	99.778	99.669	4.500	.781	1.139	1.248
4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.286	100.075	99.952	4.625	.781	.992	1.115
4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.703	100.492	100.367	4.750	.816	1.027	1.152
4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	101.008	100.797	100.672	4.875	.852	1.063	1.188
4.625	N/A	N/A	N/A	5.990	.100	.100	.100	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	101.284	101.073	100.944	4.990	.976	1.187	1.316
4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	101.384	101.173	101.044	5.000	.876	1.087	1.216



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/1/2022

45 Day Lock Exp.:

6/16/2022

60 Day Lock Exp.:

7/1/2022

W. Rate Sheet Dated: 5/2/2022

Release Time: 2:50 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	94.794	94.654	94.559	4.000	92.644	92.504	92.409	3.500	92.984	92.780	92.697	3.000	94.077	93.950	93.877	3.000	91.877	91.750	91.677
4.125	95.403	95.303	95.203	4.125	93.253	93.153	93.053	3.625	93.750	93.540	93.457	3.125	94.452	94.301	94.237	3.125	92.252	92.101	92.037
4.250	96.172	96.072	95.972	4.250	94.022	93.922	93.822	3.750	94.452	94.301	94.198	3.250	95.036	94.884	94.816	3.250	92.836	92.684	92.616
4.375	96.772	96.672	96.572	4.375	94.622	94.522	94.422	3.875	95.142	94.983	94.881	3.375	95.868	95.659	95.583	3.375	93.668	93.459	93.383
4.500	97.418	97.269	97.146	4.500	95.268	95.119	94.996	3.990	95.771	95.609	95.506	3.500	96.488	96.280	96.199	3.500	94.288	94.080	93.999
4.625	97.827	97.674	97.547	4.625	95.677	95.524	95.397	4.000	95.871	95.709	95.606	3.625	97.094	96.886	96.801	3.625	94.894	94.686	94.601
4.750	98.474	98.318	98.191	4.750	96.324	96.168	96.041	4.125	96.584	96.416	96.313	3.750	97.582	97.373	97.283	3.750	95.382	95.173	95.083
4.875	99.039	98.882	98.755	4.875	96.889	96.732	96.605	4.250	97.219	97.032	96.910	3.875	98.026	97.818	97.723	3.875	95.826	95.618	95.523
4.990	99.411	99.253	99.130	4.990	97.261	97.103	96.980	4.375	97.943	97.753	97.630	3.990	98.351	98.143	98.044	3.990	96.151	95.943	95.844
5.000	99.511	99.353	99.230	5.000	97.361	97.203	97.080	4.500	98.604	98.408	98.286	4.000	98.451	98.243	98.144	4.000	96.251	96.043	95.944
5.125	99.925	99.747	99.653	5.125	97.775	97.597	97.503	4.625	99.078	98.880	98.758	4.125	98.826	98.618	98.519	4.125	96.626	96.418	96.319
5.250	100.464	100.281	100.184	5.250	98.314	98.131	98.034	4.750	99.593	99.392	99.270	4.250	99.407	99.204	99.104	4.250	97.207	96.999	96.899
5.375	100.877	100.690	100.591	5.375	98.727	98.540	98.441	4.875	100.092	99.885	99.763	4.375	99.853	99.645	99.546	4.375	97.653	97.445	97.346
5.500	101.284	101.078	100.977	5.500	99.134	98.928	98.827	4.990	100.274	100.066	99.944	4.500	100.136	99.928	99.829	4.500	97.936	97.728	97.629
5.625	101.569	101.265	101.162	5.625	99.419	99.115	99.012	5.000	100.374	100.166	100.044	4.625	100.286	100.078	99.952	4.625	98.086	97.878	97.752
5.750	102.036	101.625	101.526	5.750	99.886	99.475	99.376	5.125	100.540	100.205	100.062	4.750	100.703	100.492	100.367	4.750	98.503	98.292	98.167
5.875	102.359	101.946	101.844	5.875	100.209	99.796	99.694	5.250	101.066	100.726	100.583	4.875	101.008	100.797	100.672	4.875	98.808	98.597	98.472
5.990	102.562	102.147	102.044	5.990	100.412	99.997	99.894	5.375	101.317	100.976	100.833	4.990	101.284	101.073	100.944	4.990	99.084	98.873	98.744
6.000	102.662	102.247	102.144	6.000	100.512	100.097	99.994	5.500	101.666	101.322	101.179	5.000	101.384	101.173	101.044	5.000	99.184	98.973	98.844

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

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

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

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

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

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

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

Lock Desk Policy			
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60 Day Lock Exp.: 7/1/2022

W. Rate Sheet Dated: 5/2/2022

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Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.250	0.000	0.625	0.375	0.375	0.375	0.125	0.000
4.375	0.000	0.750	0.500	0.500	0.375	0.250	0.000
4.500	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.625	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.750	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.875	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.990	0.000	0.750	0.625	0.500	0.500	0.375	0.000
5.000	0.000	0.875	0.625	0.500	0.500	0.375	0.000
5.125	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.250	0.000	1.000	0.875	0.625	0.625	0.375	0.000
5.375	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.500	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.625	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.750	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.875	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.990	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.000	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.125	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.250	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.375	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.500	0.750	0.500	0.625	0.500	0.375	0.125	0.125
4.625	0.750	0.500	0.500	0.500	0.250	0.250	0.125
4.750	1.125	0.875	0.625	0.500	0.625	0.375	0.125
4.875	1.125	0.875	0.625	0.625	0.500	0.375	0.125
4.990	1.125	0.875	0.625	0.625	0.500	0.375	0.125
5.000	1.000	0.875	0.750	0.625	0.500	0.375	0.250
5.125	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.250	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.375	1.125	0.875	0.625	0.500	0.625	0.375	0.125
5.500	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.625	1.000	0.875	0.625	0.500	0.500	0.375	0.125
5.750	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.875	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.990	0.500	0.375	0.250	0.250	0.250	0.000	0.000
6.000	0.500	0.375	0.250	0.250	0.250	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.500	0.375	0.375	0.250	0.125	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.750	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.875	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.990	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.125	0.500	0.375	0.375	0.375	0.250	0.000	0.000
5.250	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.375	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.500	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.625	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.750	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.875	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.990	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.000	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.125	0.875	0.625	0.625	0.500	0.500	0.000	0.000
6.250	1.250	1.000	0.875	0.625	0.500	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.125	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.250	0.125	0.125	0.000	0.000
4.500	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.750	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.875	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.990	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
6.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	-0.125	0.000	-0.250	0.000	0.000
4.750	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.875	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.990	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.000	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.500	0.125	0.000	0.000	-0.125	0.000	0.000	0.000
3.625	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.750	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.125	0.250	0.125	0.000	0.000	0.000	0.000	0.000
4.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.250	0.125	0.125
4.750	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.875	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.990	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
5.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/1/2022

45 Day Lock Exp.:

6/16/2022

60 Day Lock Exp.:

7/1/2022

W. Rate Sheet Dated: 5/2/2022

Release Time: 2:50 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	94.794	94.654	94.559	4.000	95.871	95.709	95.606	3.000	94.077	93.950	93.877	4.000	93.044	92.904	92.809	3.000	92.327	92.200	92.127
4.125	95.403	95.303	95.203	4.125	96.584	96.416	96.313	3.125	94.452	94.301	94.237	4.125	93.653	93.553	93.453	3.125	92.702	92.551	92.487
4.250	96.172	96.072	95.972	4.250	97.219	97.032	96.910	3.250	95.036	94.884	94.816	4.250	94.422	94.322	94.222	3.250	93.286	93.134	93.066
4.375	96.772	96.672	96.572	4.375	97.943	97.753	97.630	3.375	95.868	95.659	95.583	4.375	95.022	94.922	94.822	3.375	94.118	93.909	93.833
4.500	97.418	97.269	97.146	4.500	98.604	98.408	98.286	3.500	96.488	96.280	96.199	4.500	95.668	95.519	95.396	3.500	94.738	94.530	94.449
4.625	97.827	97.674	97.547	4.625	99.078	98.880	98.758	3.625	97.094	96.886	96.801	4.625	96.077	95.924	95.797	3.625	95.344	95.136	95.051
4.750	98.474	98.318	98.191	4.750	99.593	99.392	99.270	3.750	97.582	97.373	97.283	4.750	96.724	96.568	96.441	3.750	95.832	95.623	95.533
4.875	99.039	98.882	98.755	4.875	100.092	99.885	99.763	3.875	98.026	97.818	97.723	4.875	97.289	97.132	97.005	3.875	96.276	96.068	95.973
4.990	99.411	99.253	99.130	4.990	100.274	100.066	99.944	3.990	98.351	98.143	98.044	4.990	97.661	97.503	97.380	3.990	96.601	96.393	96.294
5.000	99.511	99.353	99.230	5.000	100.374	100.166	100.044	4.000	98.451	98.243	98.144	5.000	97.761	97.603	97.480	4.000	96.701	96.493	96.394
5.125	99.925	99.747	99.653	5.125	100.540	100.205	100.062	4.125	98.826	98.468	98.365	5.125	98.175	97.997	97.903	4.125	97.076	96.718	96.615
5.250	100.464	100.281	100.184	5.250	101.066	100.726	100.583	4.250	99.407	99.049	98.941	5.250	98.714	98.531	98.434	4.250	97.657	97.299	97.191
5.375	100.877	100.690	100.591	5.375	101.317	100.976	100.833	4.375	99.853	99.495	99.387	5.375	99.127	98.940	98.841	4.375	98.103	97.745	97.637
5.500	101.284	101.078	100.977	5.500	101.666	101.322	101.179	4.500	100.136	99.778	99.669	5.500	99.534	99.328	99.227	4.500	98.386	98.028	97.919
5.625	101.569	101.265	101.162	5.625	101.980	101.632	101.489	4.625	100.286	100.075	99.952	5.625	99.819	99.515	99.412	4.625	98.536	98.325	98.202
5.750	102.036	101.625	101.526	5.750	102.246	101.833	101.671	4.750	100.703	100.492	100.367	5.750	100.286	99.875	99.776	4.750	98.953	98.742	98.617
5.875	102.374	101.961	101.859	5.875	102.591	102.175	102.012	4.875	101.008	100.797	100.672	5.875	100.624	100.211	100.109	4.875	99.258	99.047	98.922
5.990	102.599	102.184	102.081	5.990	102.764	102.348	102.186	4.990	101.284	101.073	100.944	5.990	100.849	100.434	100.331	4.990	99.534	99.323	99.194
6.000	102.699	102.284	102.181	6.000	102.864	102.448	102.286	5.000	101.384	101.173	101.044	6.000	100.949	100.534	100.431	5.000	99.634	99.423	99.294

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%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

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

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/1/2022

45 Day Lock Exp.:

6/16/2022

60 Day Lock Exp.:

7/1/2022

W. Rate Sheet Dated: 5/2/2022

Release Time: 2:50 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	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/1/2022

45 Day Lock Exp.:

6/16/2022

60 Day Lock Exp.:

7/1/2022

W. Rate Sheet Dated: 5/2/2022

Release Time: 2:50 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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FHA ID# - 1358600006

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