



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/2/2022

45 Day Lock Exp.: 6/17/2022

60 Day Lock Exp.: 7/4/2022

W. Rate Sheet Dated: 5/3/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.087	97.821	97.603	4.000	97.737	97.471	97.253	2.875	94.140	93.964	93.788	3.125	N/A	N/A	N/A
4.125	98.728	98.462	98.244	4.125	98.378	98.112	97.894	3.000	94.461	94.285	94.110	3.250	N/A	N/A	N/A
4.250	98.946	98.796	98.499	4.250	98.596	98.446	98.149	3.125	94.784	94.608	94.432	3.375	N/A	N/A	N/A
4.375	99.561	99.411	99.114	4.375	99.211	99.061	98.764	3.250	96.171	95.882	95.593	3.500	N/A	N/A	N/A
4.500	100.163	100.013	99.716	4.500	99.813	99.663	99.366	3.375	96.484	96.195	95.906	3.625	N/A	N/A	N/A
4.625	100.735	100.585	100.288	4.625	100.385	100.235	99.938	3.500	96.792	96.503	96.214	Margin = 2.250		Index = 2.030	
4.750	100.190	100.040	99.525	4.750	99.840	99.690	99.175	3.625	97.090	96.801	96.512	30 Year OTC			
4.875	100.737	100.587	100.072	4.875	100.387	100.237	99.722	3.750	97.262	96.895	96.527	Rate	30 Day	45 Day	60 Day
5.000	101.244	101.094	100.579	5.000	100.894	100.744	100.229	3.875	97.546	97.179	96.811	5.000	100.152	99.605	99.089
5.125	101.712	101.562	101.047	5.125	101.362	101.212	100.697	4.000	97.814	97.447	97.080	5.125	100.620	100.073	99.557
5.250	100.884	100.734	100.109	5.250	100.534	100.384	99.759	4.125	98.059	97.692	97.324	5.250	99.792	98.886	98.261
5.375	101.331	101.181	100.556	5.375	100.981	100.831	100.206	4.250	99.111	98.961	98.811	5.375	100.239	99.333	98.708
5.500	101.734	101.584	100.959	5.500	101.384	101.234	100.609	4.375	99.349	99.199	99.049	5.500	100.642	99.736	99.111
5.625	102.088	101.938	101.313	5.625	101.738	101.588	100.963	4.500	99.562	99.412	99.262	5.625	100.996	100.090	99.465
5.750	101.609	101.459	100.959	5.750	101.259	101.109	100.609	4.625	99.753	99.603	99.453	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	99.628	99.478	99.328	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	99.819	99.669	99.519	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	99.997	99.847	99.697	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	100.171	100.021	99.871	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	97.887	97.787	97.521	97.303	4.000	97.537	97.437	97.171	96.953	2.875	93.270	93.170	92.994	92.818	
4.125	98.528	98.428	98.162	97.944	4.125	98.178	98.078	97.812	97.594	3.000	93.591	93.491	93.315	93.140	
4.250	98.746	98.646	98.496	98.199	4.250	98.396	98.296	98.146	97.849	3.125	93.914	93.814	93.638	93.462	
4.375	99.361	99.261	99.111	98.814	4.375	99.011	98.911	98.761	98.464	3.250	95.901	95.801	95.512	95.223	
4.500	99.963	99.863	99.713	99.416	4.500	99.613	99.513	99.363	99.066	3.375	96.214	96.114	95.825	95.536	
4.625	100.535	100.435	100.285	99.988	4.625	100.185	100.085	99.935	99.638	3.500	96.522	96.422	96.133	95.844	
4.750	99.990	99.890	99.740	99.225	4.750	99.640	99.540	99.390	98.875	3.625	96.820	96.720	96.431	96.142	
4.875	100.537	100.437	100.287	99.772	4.875	100.187	100.087	99.937	99.422	3.750	97.492	97.392	97.025	96.657	
5.000	101.044	100.944	100.794	100.279	5.000	100.694	100.594	100.444	99.929	3.875	97.776	97.676	97.309	96.941	
5.125	101.512	101.412	101.262	100.747	5.125	101.162	101.062	100.912	100.397	4.000	98.044	97.944	97.577	97.210	
5.250	100.684	100.584	100.434	99.809	5.250	100.334	100.234	100.084	99.459	4.125	98.289	98.189	97.822	97.454	
5.375	101.131	101.031	100.881	100.256	5.375	100.781	100.681	100.531	99.906	4.250	98.641	98.541	98.391	98.241	
5.500	101.534	101.434	101.284	100.659	5.500	101.184	101.084	100.934	100.309	4.375	98.879	98.779	98.629	98.479	

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	97.402	96.855	96.339	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	97.870	97.323	96.807	6.750	100.250	100.000	99.750
5.375	97.671	96.765	96.140	6.250	100.750	100.500	100.000	5.250	97.042	96.136	95.511	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.500	97.268	96.362	95.737					5.375	97.489	96.583	95.958	Rate	30 Day	45 Day	60 Day
5.625	96.914	96.008	95.383					5.500	97.892	96.986	96.361	6.250	99.250	99.000	98.750
5.750	99.081	98.831	98.581					5.625	98.246	97.340	96.715	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		
6.250	99.136	98.886	98.636					6.125	98.840	98.340	97.840		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	99.140	98.890	98.640				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				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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6/2/2022

45 Day Lock Exp.:

6/17/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/3/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	90.472	90.296	90.120	3.500	N/A	N/A	N/A
4.500	97.700	97.550	97.253	4.500	97.450	97.300	97.003	2.875	90.788	90.612	90.436	3.625	N/A	N/A	N/A
4.625	98.272	98.122	97.825	4.625	98.022	97.872	97.575	3.000	91.110	90.934	90.758	Margin = 2.250		Index = 2.030	
4.750	97.728	97.578	97.062	4.750	97.478	97.328	96.812	3.125	91.432	91.256	91.080	30 Year OTC			
4.875	98.275	98.125	97.609	4.875	98.025	97.875	97.359	3.250	93.076	92.787	92.498	Rate	30 Day	45 Day	60 Day
5.000	98.782	98.632	98.116	5.000	98.532	98.382	97.866	3.375	93.389	93.100	92.811	4.250	96.483	96.108	95.811
5.125	99.250	99.100	98.584	5.125	99.000	98.850	98.334	3.500	93.697	93.408	93.119	4.375	97.098	96.723	96.426
5.250	99.234	99.084	98.459	5.250	98.984	98.834	98.209	3.625	93.995	93.706	93.417	4.500	97.700	97.325	97.028
5.375	99.681	99.531	98.906	5.375	99.431	99.281	98.656	3.750	94.667	94.300	93.933	4.625	98.272	97.897	97.600
5.500	100.084	99.934	99.309	5.500	99.834	99.684	99.059	3.875	N/A	N/A	N/A	4.750	97.728	97.181	96.666
5.625	100.438	100.288	99.663	5.625	100.188	100.038	99.413	4.000	N/A	N/A	N/A	4.875	98.275	97.728	97.213
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	98.782	98.235	97.720
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	99.250	98.703	98.188
6.000	97.934	97.784	97.284	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	99.234	98.328	97.703
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	97.800	97.700	97.550	97.253	4.500	97.550	97.450	97.300	97.003	2.750	87.353	87.253	87.077	86.901
4.625	98.372	98.272	98.122	97.825	4.625	98.122	98.022	97.872	97.575	2.875	87.670	87.570	87.394	87.218
4.750	97.828	97.728	97.578	97.062	4.750	97.578	97.478	97.328	96.812	3.000	87.991	87.891	87.715	87.539
4.875	98.375	98.275	98.125	97.609	4.875	98.125	98.025	97.875	97.359	3.125	88.314	88.214	88.038	87.862
5.000	98.882	98.782	98.632	98.116	5.000	98.632	98.532	98.382	97.866	3.250	91.551	91.451	91.162	90.873
5.125	99.350	99.250	99.100	98.584	5.125	99.100	99.000	98.850	98.334	3.375	91.864	91.764	91.475	91.186
5.250	99.334	99.234	99.084	98.459	5.250	99.084	98.984	98.834	98.209	3.500	92.172	92.072	91.783	91.494
5.375	99.781	99.681	99.531	98.906	5.375	99.531	99.431	99.281	98.656	3.625	92.470	92.370	92.081	91.792
5.500	100.184	100.084	99.934	99.309	5.500	99.934	99.834	99.684	99.059	3.750	95.017	94.917	94.550	94.183

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

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

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

Lock Desk Policy	
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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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W. Rate Sheet Dated: 5/3/2022

Release Time: 10:00 am ET

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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	96.276	96.159	96.076	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.373	96.219	96.173	2.000	N/A	N/A	N/A	4.250	96.209	96.095	95.989
4.375	96.870	96.753	96.670	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.020	96.866	96.820	2.125	N/A	N/A	N/A	4.375	96.803	96.689	96.583
4.500	97.391	97.274	97.191	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.649	97.495	97.449	2.250	N/A	N/A	N/A	4.500	97.332	97.210	97.104
4.625	97.923	97.784	97.723	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.185	98.031	97.985	2.375	N/A	N/A	N/A	4.625	97.938	97.789	97.653
4.750	98.548	98.409	98.348	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.713	98.559	98.513	2.500	N/A	N/A	N/A	4.750	98.564	98.415	98.279
4.875	99.103	98.964	98.903	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.180	99.026	98.980	2.625	N/A	N/A	N/A	4.875	99.119	98.970	98.834
4.990	99.496	99.357	99.296	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.426	99.272	99.226	2.750	N/A	N/A	N/A	4.990	99.511	99.362	99.226
5.000	99.596	99.457	99.396	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.526	99.372	99.326	2.875	N/A	N/A	N/A	5.000	99.611	99.462	99.326
5.125	100.103	99.861	99.891	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.704	99.520	99.504	2.990	N/A	N/A	N/A	5.125	100.088	99.871	99.682
5.250	100.679	100.437	100.451	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.169	99.927	99.929	3.000	N/A	N/A	N/A	5.250	100.664	100.447	100.258
5.375	101.036	100.794	100.808	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.454	100.212	100.214	3.125	N/A	N/A	N/A	5.375	101.021	100.804	100.615
5.500	101.423	101.181	101.195	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.724	100.482	100.484	3.250	N/A	N/A	N/A	5.500	101.408	101.191	101.002
5.625	101.583	101.312	101.334	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.707	100.465	100.467	3.375	N/A	N/A	N/A	5.625	101.549	101.300	101.111
5.750	102.048	101.726	101.733	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.043	100.721	100.720	3.500	N/A	N/A	N/A	5.750	101.984	101.684	101.404
5.875	102.417	102.095	102.102	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.351	101.029	101.028	3.625	N/A	N/A	N/A	5.875	102.353	102.053	101.773
5.990	102.642	102.320	102.327	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.471	101.149	101.148	3.750	N/A	N/A	N/A	5.990	102.578	102.278	101.998
6.000	102.742	102.420	102.427	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.571	101.249	101.248	3.875	N/A	N/A	N/A	6.000	102.678	102.378	102.098
6.125	103.015	102.693	102.700	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.693	101.371	101.370	3.990	N/A	N/A	N/A	6.125	102.951	102.651	102.371
6.250	102.454	102.146	102.144	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.200	100.892	100.882	4.000	N/A	N/A	N/A	6.250	102.498	102.203	101.900
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	97.277	97.131	97.077	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.057	94.957	94.857	3.250	94.963	94.863	94.763
2.875	N/A	N/A	N/A	4.375	97.822	97.676	97.622	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	95.815	95.715	95.615	3.375	95.721	95.621	95.521
2.990	N/A	N/A	N/A	4.500	98.414	98.246	98.214	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.553	96.405	96.353	3.500	96.404	96.256	96.109
3.000	N/A	N/A	N/A	4.625	99.048	98.880	98.848	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.221	97.073	97.021	3.625	97.073	96.925	96.778
3.125	N/A	N/A	N/A	4.750	99.594	99.426	99.394	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.796	97.648	97.596	3.750	97.648	97.500	97.353
3.250	N/A	N/A	N/A	4.875	100.103	99.935	99.903	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.383	98.235	98.183	3.875	98.235	98.087	97.940
3.375	N/A	N/A	N/A	4.990	100.427	100.259	100.227	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.868	98.720	98.668	3.990	98.720	98.572	98.425
3.500	N/A	N/A	N/A	5.000	100.527	100.359	100.327	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.968	98.820	98.768	4.000	98.820	98.672	98.525
3.625	N/A	N/A	N/A	5.125	100.800	100.632	100.600	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.496	99.348	99.296	4.125	99.348	99.200	99.053
3.750	N/A	N/A	N/A	5.250	100.979	100.723	100.733	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.804	99.593	99.594	4.250	99.576	99.352	99.161
3.875	N/A	N/A	N/A	5.375	101.246	100.990	101.000	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.189	99.978	99.979	4.375	99.961	99.737	99.546
3.990	N/A	N/A	N/A	5.500	101.578	101.322	101.332	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.316	100.105	100.106	4.500	100.089	99.865	99.674
4.000	N/A	N/A	N/A	5.625	101.681	101.425	101.435	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.625	100.414	100.415	4.625	100.404	100.174	99.983
4.125	N/A	N/A	N/A	5.750	101.989	101.681	101.689	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.932	100.682	100.682	4.750	100.712	100.432	100.176
4.250	N/A	N/A	N/A	5.875	102.312	102.004	102.012	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.949	100.699	100.699	4.875	100.728	100.449	100.192
4.375	N/A	N/A	N/A	5.990	102.467	102.159	102.167	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.992	100.742	100.742	4.990	100.772	100.492	100.236
4.500	N/A	N/A	N/A	6.000	102.567	102.259	102.267	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.092	100.842	100.842	5.000	100.872	100.592	100.336
4.625	N/A	N/A	N/A	6.125	102.790	102.482	102.490	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.195	100.945	100.945	5.125	100.974	100.694	100.438
4.750	N/A	N/A	N/A	6.250	102.339	102.046	102.044	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.970	100.697	100.698	5.250	100.711	100.424	100.168
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	95.189	94.989	94.989	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.556	96.356	96.356
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.017	95.817	95.817	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.076	96.876	96.876
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.596	96.396	96.396	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.566	97.366	97.366
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.061	96.861	96.861	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.232	98.032	98.032
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.461	97.261	97.261	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.816	98.616	98.616
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.869	97.669	97.669	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.414	99.214	99.214
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.174	97.974	97.974	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.148	99.948	99.948
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.274	98.074	98.074	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.248	100.048	100.048
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.642	98.442	98.442	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.786	100.586	100.586
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.365	98.139	98.141	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.984	99.757	99.760
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.634	98.408	98.410	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.268	100.042	100.044
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.799	98.535	98.540	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.443	100.213	100.216
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.625	99.9														



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.:

6/2/2022

45 Day Lock Exp.:

6/17/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/3/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.276	96.159	96.076	4.250	96.373	96.219	96.173	4.250	97.277	97.131	97.077	3.250	95.057	94.957	94.857	3.250	95.189	94.989	94.989
4.375	96.870	96.753	96.670	4.375	97.020	96.866	96.820	4.375	97.822	97.676	97.622	3.375	95.815	95.715	95.615	3.375	96.017	95.817	95.817
4.500	97.391	97.274	97.191	4.500	97.649	97.495	97.449	4.500	98.414	98.246	98.214	3.500	96.553	96.405	96.353	3.500	96.596	96.396	96.396
4.625	97.923	97.784	97.723	4.625	98.185	98.031	97.985	4.625	99.048	98.880	98.848	3.625	97.221	97.073	97.021	3.625	97.061	96.861	96.861
4.750	98.548	98.409	98.348	4.750	98.713	98.559	98.513	4.750	99.594	99.426	99.394	3.750	97.796	97.648	97.596	3.750	97.461	97.261	97.261
4.875	99.103	98.964	98.903	4.875	99.180	99.026	98.980	4.875	100.103	99.935	99.903	3.875	98.383	98.235	98.183	3.875	97.869	97.669	97.669
4.990	99.496	99.357	99.296	4.990	99.426	99.272	99.226	4.990	100.427	100.259	100.227	3.990	98.868	98.720	98.668	3.990	98.174	97.974	97.974
5.000	99.596	99.457	99.396	5.000	99.526	99.372	99.326	5.000	100.527	100.359	100.327	4.000	98.968	98.820	98.768	4.000	98.274	98.074	98.074
5.125	100.103	99.861	99.891	5.125	99.704	99.520	99.504	5.125	100.800	100.632	100.600	4.125	99.496	99.348	99.296	4.125	98.642	98.442	98.442
5.250	100.679	100.437	100.451	5.250	100.169	99.927	99.929	5.250	100.979	100.723	100.733	4.250	99.804	99.593	99.594	4.250	98.365	98.139	98.141
5.375	101.036	100.794	100.808	5.375	100.454	100.212	100.214	5.375	101.246	100.990	101.000	4.375	100.189	99.978	99.979	4.375	98.634	98.408	98.410
5.500	101.423	101.181	101.195	5.500	100.724	100.482	100.484	5.500	101.578	101.322	101.332	4.500	100.316	100.105	100.106	4.500	98.799	98.535	98.540
5.625	101.583	101.312	101.334	5.625	100.707	100.465	100.467	5.625	101.681	101.425	101.435	4.625	100.625	100.414	100.415	4.625	99.161	98.895	98.897
5.750	102.048	101.726	101.733	5.750	101.043	100.721	100.720	5.750	101.989	101.681	101.689	4.750	100.932	100.682	100.682	4.750	99.402	99.136	99.138
5.875	102.417	102.095	102.102	5.875	101.351	101.029	101.028	5.875	102.312	102.004	102.012	4.875	100.949	100.699	100.699	4.875	99.404	99.138	99.140
5.990	102.642	102.320	102.327	5.990	101.471	101.149	101.148	5.990	102.467	102.159	102.167	4.990	100.992	100.742	100.742	4.990	99.396	99.130	99.132
6.000	102.742	102.420	102.427	6.000	101.571	101.249	101.248	6.000	102.567	102.259	102.267	5.000	101.092	100.842	100.842	5.000	99.496	99.230	99.232
6.125	103.015	102.693	102.700	6.125	101.693	101.371	101.370	6.125	102.790	102.482	102.490	5.125	101.195	100.945	100.945	5.125	99.564	99.298	99.300
6.250	102.454	102.146	102.144	6.250	101.200	100.892	100.882	6.250	102.339	102.046	102.044	5.250	100.970	100.697	100.698	5.250	99.043	98.770	98.772

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	-0.500	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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



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.: 6/2/2022
45 Day Lock Exp.: 6/17/2022
60 Day Lock Exp.: 7/4/2022

W. Rate Sheet Dated: 5/3/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.981	94.881	94.781	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.235	93.135	93.035	2.750	N/A	N/A	N/A	4.000	94.952	94.852	94.752
4.125	95.665	95.565	95.465	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.065	93.965	93.865	2.875	N/A	N/A	N/A	4.125	95.633	95.533	95.433
4.250	96.417	96.317	96.217	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.041	94.941	94.841	2.990	N/A	N/A	N/A	4.250	96.462	96.362	96.262
4.375	97.032	96.908	96.799	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.036	95.912	95.803	3.000	N/A	N/A	N/A	4.375	97.193	97.069	96.960
4.500	97.665	97.505	97.366	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.765	96.605	96.466	3.125	N/A	N/A	N/A	4.500	97.827	97.667	97.528
4.625	98.063	97.901	97.762	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.163	97.001	96.862	3.250	N/A	N/A	N/A	4.625	98.225	98.063	97.924
4.750	98.692	98.527	98.388	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	97.792	97.627	97.488	3.375	N/A	N/A	N/A	4.750	98.857	98.692	98.553
4.875	99.241	99.074	98.935	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.341	98.174	98.035	3.500	N/A	N/A	N/A	4.875	99.407	99.240	99.101
4.990	99.598	99.430	99.290	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.432	98.264	98.124	3.625	N/A	N/A	N/A	4.990	99.765	99.597	99.457
5.000	99.698	99.530	99.390	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.532	98.364	98.224	3.750	N/A	N/A	N/A	5.000	99.865	99.697	99.557
5.125	100.059	99.893	99.764	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.659	98.473	98.364	3.875	N/A	N/A	N/A	5.125	100.276	100.090	99.981
5.250	100.582	100.391	100.279	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.060	98.869	98.757	3.990	N/A	N/A	N/A	5.250	100.801	100.610	100.498
5.375	100.983	100.787	100.673	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.711	99.515	99.401	4.000	N/A	N/A	N/A	5.375	101.203	101.007	100.893
5.500	101.402	101.165	101.049	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.058	99.821	99.705	4.125	N/A	N/A	N/A	5.500	101.587	101.350	101.234
5.625	101.678	101.343	101.224	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.168	99.833	99.714	4.250	N/A	N/A	N/A	5.625	101.771	101.436	101.317
5.750	102.130	101.764	101.634	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	100.404	100.038	99.908	4.375	N/A	N/A	N/A	5.750	102.130	101.764	101.634
5.875	102.442	102.073	101.942	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	100.980	100.611	100.480	4.500	N/A	N/A	N/A	5.875	102.443	102.074	101.943
5.990	102.634	102.263	102.130	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	101.172	100.801	100.668	4.625	N/A	N/A	N/A	5.990	102.637	102.266	102.133
6.000	102.734	102.363	102.230	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	101.272	100.901	100.768	4.750	N/A	N/A	N/A	6.000	102.737	102.366	102.233
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	96.163	95.997	95.878	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.051	93.906	93.851	3.000	94.056	93.911	93.856
2.875	N/A	N/A	N/A	4.125	96.864	96.695	96.575	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.508	94.353	94.281	3.125	94.589	94.434	94.362
2.990	N/A	N/A	N/A	4.250	97.459	97.265	97.137	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.226	95.006	94.911	3.250	95.223	95.003	94.908
3.000	N/A	N/A	N/A	4.375	98.173	97.976	97.833	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.053	95.833	95.738	3.375	96.051	95.831	95.736
3.125	N/A	N/A	N/A	4.500	98.823	98.622	98.479	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.669	96.445	96.351	3.500	96.669	96.445	96.351
3.250	N/A	N/A	N/A	4.625	99.289	99.086	98.943	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.272	97.042	96.947	3.625	97.272	97.042	96.947
3.375	N/A	N/A	N/A	4.750	99.797	99.589	99.446	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.756	97.519	97.424	3.750	97.756	97.519	97.424
3.500	N/A	N/A	N/A	4.875	100.286	100.075	99.932	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.193	97.954	97.859	3.875	98.196	97.957	97.862
3.625	N/A	N/A	N/A	4.990	100.465	100.248	100.105	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.514	98.275	98.181	3.990	98.514	98.275	98.181
3.750	N/A	N/A	N/A	5.000	100.565	100.348	100.205	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.614	98.375	98.281	4.000	98.614	98.375	98.281
3.875	N/A	N/A	N/A	5.125	100.638	100.301	100.134	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.988	98.657	98.538	4.125	99.090	98.759	98.640
3.990	N/A	N/A	N/A	5.250	101.155	100.814	100.647	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.563	99.229	99.111	4.250	99.578	99.244	99.126
4.000	N/A	N/A	N/A	5.375	101.403	101.059	100.892	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.004	99.668	99.550	4.375	100.023	99.687	99.569
4.125	N/A	N/A	N/A	5.500	101.746	101.399	101.232	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.288	99.947	99.828	4.500	100.303	99.962	99.843
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	100.025	99.810	99.667	4.625	100.926	100.711	100.568
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	100.440	100.223	100.080	4.750	100.379	100.162	100.019
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	100.745	100.527	100.384	4.875	100.683	100.465	100.322
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	101.017	100.800	100.658	4.990	100.955	100.738	100.596
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	101.117	100.900	100.758	5.000	101.055	100.838	100.696

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	91.975	91.830	91.775	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	92.604	92.449	92.377	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	93.310	93.090	92.995	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	94.149	93.929	93.834	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	94.767	94.543	94.449	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	95.430	95.200	95.105	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.134	95.897	95.802	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	96.697	96.458	96.363	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.124	96.885	96.791	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.224	96.985	96.891	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	97.958	97.627	97.508	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.555	98.221	98.103	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	99.002	98.666	98.548	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.290	98.949	98.830	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.805	100.590	100.447	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	99.632	99.415	99.272	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	100.483	100.265	100.122	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	100.755	100.538	100.396	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	100.855	100.638	100.496	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/2/2022

45 Day Lock Exp.:

6/17/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/3/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.981	94.881	94.781	4.000	93.235	93.135	93.035	3.500	93.219	93.044	92.947	3.000	94.051	93.906	93.851	3.000	91.975	91.830	91.775
4.125	95.665	95.565	95.465	4.125	94.065	93.965	93.865	3.625	93.979	93.799	93.703	3.125	94.508	94.353	94.281	3.125	92.604	92.449	92.377
4.250	96.417	96.317	96.217	4.250	95.041	94.941	94.841	3.750	94.758	94.604	94.485	3.250	95.226	95.006	94.911	3.250	93.310	93.090	92.995
4.375	97.032	96.908	96.799	4.375	96.036	95.912	95.803	3.875	95.440	95.282	95.162	3.375	96.053	95.833	95.738	3.375	94.149	93.929	93.834
4.500	97.665	97.505	97.366	4.500	96.765	96.605	96.466	3.990	96.063	95.897	95.778	3.500	96.669	96.445	96.351	3.500	94.767	94.543	94.449
4.625	98.063	97.901	97.762	4.625	97.163	97.001	96.862	4.000	96.163	95.997	95.878	3.625	97.272	97.042	96.947	3.625	95.430	95.200	95.105
4.750	98.692	98.527	98.388	4.750	97.792	97.627	97.488	4.125	96.864	96.695	96.575	3.750	97.756	97.519	97.424	3.750	96.134	95.897	95.802
4.875	99.241	99.074	98.935	4.875	98.341	98.174	98.035	4.250	97.459	97.265	97.137	3.875	98.193	97.954	97.859	3.875	96.697	96.458	96.363
4.990	99.598	99.430	99.290	4.990	98.432	98.264	98.124	4.375	98.173	97.976	97.833	3.990	98.514	98.275	98.181	3.990	97.124	96.885	96.791
5.000	99.698	99.530	99.390	5.000	98.532	98.364	98.224	4.500	98.823	98.622	98.479	4.000	98.614	98.375	98.281	4.000	97.224	96.985	96.891
5.125	100.059	99.873	99.764	5.125	98.659	98.473	98.364	4.625	99.289	99.086	98.943	4.125	98.988	98.657	98.538	4.125	97.958	97.627	97.508
5.250	100.582	100.391	100.279	5.250	99.060	98.869	98.757	4.750	99.797	99.589	99.446	4.250	99.563	99.229	99.111	4.250	98.555	98.221	98.103
5.375	100.983	100.787	100.673	5.375	99.711	99.515	99.401	4.875	100.286	100.075	99.932	4.375	100.004	99.668	99.550	4.375	99.002	98.666	98.548
5.500	101.402	101.165	101.049	5.500	100.058	99.821	99.705	4.990	100.465	100.248	100.105	4.500	100.288	99.947	99.828	4.500	99.290	98.949	98.830
5.625	101.678	101.343	101.224	5.625	100.168	99.833	99.714	5.000	100.565	100.348	100.205	4.625	100.025	99.810	99.667	4.625	100.805	100.590	100.447
5.750	102.130	101.764	101.634	5.750	100.404	100.038	99.908	5.125	100.638	100.301	100.134	4.750	100.440	100.223	100.080	4.750	99.632	99.415	99.272
5.875	102.442	102.073	101.942	5.875	100.980	100.611	100.480	5.250	101.155	100.814	100.647	4.875	100.745	100.527	100.384	4.875	100.483	100.265	100.122
5.990	102.634	102.263	102.130	5.990	101.172	100.801	100.668	5.375	101.403	101.059	100.892	4.990	101.017	100.800	100.658	4.990	100.755	100.538	100.396
6.000	102.734	102.363	102.230	6.000	101.272	100.901	100.768	5.500	101.746	101.399	101.232	5.000	101.117	100.900	100.758	5.000	100.855	100.638	100.496

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/2/2022

45 Day Lock Exp.:

6/17/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/3/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only and should not



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.:

6/2/2022

45 Day Lock Exp.:

6/17/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/3/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.981	94.881	94.781	4.000	96.163	95.997	95.878	3.000	94.051	93.906	93.851	4.000	93.433	93.333	93.233	3.000	92.363	92.218	92.163
4.125	95.665	95.565	95.465	4.125	96.864	96.695	96.575	3.125	94.508	94.353	94.281	4.125	94.190	94.090	93.990	3.125	92.906	92.751	92.679
4.250	96.417	96.317	96.217	4.250	97.459	97.265	97.137	3.250	95.226	95.006	94.911	4.250	95.054	94.954	94.854	3.250	93.618	93.398	93.303
4.375	97.032	96.908	96.799	4.375	98.173	97.976	97.833	3.375	96.053	95.833	95.738	4.375	95.859	95.735	95.626	3.375	94.451	94.231	94.136
4.500	97.665	97.505	97.366	4.500	98.823	98.622	98.479	3.500	96.669	96.445	96.351	4.500	96.540	96.380	96.241	3.500	95.068	94.844	94.750
4.625	98.063	97.901	97.762	4.625	99.289	99.086	98.943	3.625	97.272	97.042	96.947	4.625	96.938	96.776	96.637	3.625	95.701	95.471	95.376
4.750	98.692	98.527	98.388	4.750	99.797	99.589	99.446	3.750	97.756	97.519	97.424	4.750	97.567	97.402	97.263	3.750	96.295	96.058	95.963
4.875	99.241	99.074	98.935	4.875	100.286	100.075	99.932	3.875	98.193	97.954	97.859	4.875	98.116	97.949	97.810	3.875	96.795	96.556	96.461
4.990	99.598	99.430	99.290	4.990	100.465	100.248	100.105	3.990	98.514	98.275	98.181	4.990	98.340	98.172	98.032	3.990	97.169	96.930	96.836
5.000	99.698	99.530	99.390	5.000	100.565	100.348	100.205	4.000	98.614	98.375	98.281	5.000	98.440	98.272	98.132	4.000	97.269	97.030	96.936
5.125	100.059	99.873	99.764	5.125	100.638	100.301	100.134	4.125	98.988	98.657	98.538	5.125	98.684	98.498	98.389	4.125	97.823	97.492	97.373
5.250	100.582	100.391	100.279	5.250	101.155	100.814	100.647	4.250	99.563	99.229	99.111	5.250	99.146	98.955	98.843	4.250	98.409	98.075	97.957
5.375	100.983	100.787	100.673	5.375	101.403	101.059	100.892	4.375	100.004	99.668	99.550	5.375	99.672	99.476	99.362	4.375	98.853	98.517	98.399
5.500	101.402	101.165	101.049	5.500	101.746	101.399	101.232	4.500	100.288	99.947	99.828	5.500	100.055	99.818	99.702	4.500	99.139	98.798	98.679
5.625	101.678	101.343	101.224	5.625	102.052	101.702	101.535	4.625	100.025	99.810	99.667	5.625	100.248	99.913	99.794	4.625	99.765	99.550	99.407
5.750	102.130	101.764	101.634	5.750	102.337	101.970	101.779	4.750	100.440	100.223	100.080	5.750	100.592	100.226	100.096	4.750	99.386	99.169	99.026
5.875	102.457	102.088	101.957	5.875	102.675	102.305	102.114	4.875	100.745	100.527	100.384	5.875	101.051	100.682	100.551	4.875	99.964	99.746	99.603
5.990	102.671	102.300	102.167	5.990	102.842	102.474	102.283	4.990	101.017	100.800	100.658	5.990	101.265	100.894	100.761	4.990	100.236	100.019	99.877
6.000	102.771	102.400	102.267	6.000	102.942	102.574	102.383	5.000	101.117	100.900	100.758	6.000	101.365	100.994	100.861	5.000	100.336	100.119	99.977

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/2/2022

45 Day Lock Exp.:

6/17/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/3/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

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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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7/4/2022

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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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