

W. Rate Sheet Dated: 5/5/2022

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	98.290	98.024	97.790	4.000	97.940	97.674	97.440	2.875	94.358	94.198	94.038	3.125	N/A	N/A	N/A
4.125	98.931	98.665	98.431	4.125	98.581	98.315	98.081	3.000	94.680	94.520	94.360	3.250	N/A	N/A	N/A
4.250	99.149	98.999	98.686	4.250	98.799	98.649	98.336	3.125	95.002	94.842	94.682	3.375	N/A	N/A	N/A
4.375	99.764	99.614	99.301	4.375	99.414	99.264	98.951	3.250	96.320	96.039	95.757	3.500	N/A	N/A	N/A
4.500	100.366	100.216	99.903	4.500	100.016	99.866	99.553	3.375	96.632	96.351	96.070	3.625	N/A	N/A	N/A
4.625	100.938	100.788	100.475	4.625	100.588	100.438	100.125	3.500	96.941	96.660	96.378	Margin = 2.250		Index = 2.030	
4.750	100.347	100.197	99.650	4.750	99.997	99.847	99.300	3.625	97.238	96.957	96.676	30 Year OTC			
4.875	100.894	100.744	100.197	4.875	100.544	100.394	99.847	3.750	97.473	97.129	96.785	Rate	30 Day	45 Day	60 Day
5.000	101.401	101.251	100.704	5.000	101.051	100.901	100.354	3.875	97.757	97.413	97.069	5.000	100.309	99.747	99.200
5.125	101.869	101.719	101.172	5.125	101.519	101.369	100.822	4.000	98.025	97.681	97.338	5.125	100.777	100.215	99.668
5.250	101.275	101.125	100.391	5.250	100.925	100.775	100.041	4.125	98.270	97.926	97.582	5.250	100.183	99.496	98.762
5.375	101.722	101.572	100.838	5.375	101.372	101.222	100.488	4.250	99.236	98.924	98.611	5.375	100.630	99.943	99.209
5.500	102.125	101.975	101.241	5.500	101.775	101.625	100.891	4.375	99.474	99.161	98.849	5.500	101.033	100.346	99.612
5.625	102.479	102.329	101.595	5.625	102.129	101.979	101.245	4.500	99.687	99.375	99.062	5.625	101.387	100.700	99.966
5.750	101.609	101.459	100.959	5.750	101.259	101.109	100.609	4.625	99.878	99.566	99.253	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	99.206	98.894	98.581	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	99.397	99.084	98.772	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	99.575	99.263	98.950	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	99.749	99.437	99.124	6.250	101.890	101.640	101.390

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	98.090	97.990	97.724	97.490	4.000	97.740	97.640	97.374	97.140	2.875	93.488	93.388	93.228	93.068
4.125	98.731	98.631	98.365	98.131	4.125	98.381	98.281	98.015	97.781	3.000	93.810	93.710	93.550	93.390
4.250	98.949	98.849	98.699	98.386	4.250	98.599	98.499	98.349	98.036	3.125	94.132	94.032	93.872	93.712
4.375	99.564	99.464	99.314	99.001	4.375	99.214	99.114	98.964	98.651	3.250	96.050	95.950	95.669	95.387
4.500	100.166	100.066	99.916	99.603	4.500	99.816	99.716	99.566	99.253	3.375	96.362	96.262	95.981	95.700
4.625	100.738	100.638	100.488	100.175	4.625	100.388	100.288	100.138	99.825	3.500	96.671	96.571	96.290	96.008
4.750	100.147	100.047	99.897	99.350	4.750	99.797	99.697	99.547	99.000	3.625	96.968	96.868	96.587	96.306
4.875	100.694	100.594	100.444	99.897	4.875	100.344	100.244	100.094	99.547	3.750	97.703	97.603	97.259	96.915
5.000	101.201	101.101	100.951	100.404	5.000	100.851	100.751	100.601	100.054	3.875	97.987	97.887	97.543	97.199
5.125	101.669	101.569	101.419	100.872	5.125	101.319	101.219	101.069	100.522	4.000	98.255	98.155	97.811	97.468
5.250	101.075	100.975	100.825	100.091	5.250	100.725	100.625	100.475	99.741	4.125	98.500	98.400	98.056	97.712
5.375	101.522	101.422	101.272	100.538	5.375	101.172	101.072	100.922	100.188	4.250	98.766	98.666	98.354	98.041
5.500	101.925	101.825	101.675	100.941	5.500	101.575	101.475	101.325	100.591	4.375	99.004	98.904	98.591	98.277

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				5.000	97.559	96.997	96.450	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	98.027	97.465	96.918	6.750	100.250	100.000	99.750
5.375	98.062	97.375	96.640	6.250	100.750	100.500	100.000	5.250	97.433	96.746	96.012	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.500	97.659	96.972	96.237					5.375	97.880	97.193	96.459	Rate	30 Day	45 Day	60 Day
5.625	97.305	96.618	95.883					5.500	98.283	97.596	96.862	6.250	N/A	N/A	N/A
5.750	99.081	98.831	98.581					5.625	98.637	97.950	97.216	6.750	N/A	N/A	N/A
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				

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 will not be accepted. Locks received after close (1pm 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.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	90.691	90.531	90.371	3.500	N/A	N/A	N/A
4.500	98.872	98.722	98.410	4.500	98.622	98.472	98.160	2.875	91.007	90.847	90.687	3.625	N/A	N/A	N/A
4.625	99.444	99.294	98.982	4.625	99.194	99.044	98.732	3.000	91.329	91.169	91.009	Margin = 2.250		Index = 2.030	
4.750	97.665	97.515	96.968	4.750	97.415	97.265	96.718	3.125	91.651	91.491	91.331	30 Year OTC			
4.875	98.212	98.062	97.515	4.875	97.962	97.812	97.265	3.250	93.225	92.944	92.663	Rate	30 Day	45 Day	60 Day
5.000	98.719	98.569	98.022	5.000	98.469	98.319	97.772	3.375	93.537	93.256	92.975	4.250	97.655	97.280	96.968
5.125	99.187	99.037	98.490	5.125	98.937	98.787	98.240	3.500	93.846	93.565	93.284	4.375	98.270	97.895	97.583
5.250	98.094	97.944	97.210	5.250	97.844	97.694	96.960	3.625	94.143	93.862	93.581	4.500	98.872	98.497	98.185
5.375	98.541	98.391	97.657	5.375	98.291	98.141	97.407	3.750	94.878	94.534	94.191	4.625	99.444	99.069	98.757
5.500	98.944	98.794	98.060	5.500	98.694	98.544	97.810	3.875	N/A	N/A	N/A	4.750	97.665	97.103	96.556
5.625	99.298	99.148	98.414	5.625	99.048	98.898	98.164	4.000	N/A	N/A	N/A	4.875	98.212	97.650	97.103
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	98.719	98.157	97.610
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	99.187	98.625	98.078
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	98.094	97.407	96.672
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
4.500	98.972	98.872	98.722	98.410	4.500	98.722	98.622	98.472	98.160	2.750	88.884	88.784	88.624	88.464
4.625	99.544	99.444	99.294	98.982	4.625	99.294	99.194	99.044	98.732	2.875	89.201	89.101	88.941	88.781
4.750	97.765	97.665	97.515	96.968	4.750	97.515	97.415	97.265	96.718	3.000	89.522	89.422	89.262	89.102
4.875	98.312	98.212	98.062	97.515	4.875	98.062	97.962	97.812	97.265	3.125	89.845	89.745	89.585	89.425
5.000	98.819	98.719	98.569	98.022	5.000	98.569	98.469	98.319	97.772	3.250	93.262	93.162	92.881	92.600
5.125	99.287	99.187	99.037	98.490	5.125	99.037	98.937	98.787	98.240	3.375	93.575	93.475	93.194	92.913
5.250	98.194	98.094	97.944	97.210	5.250	97.944	97.844	97.694	96.960	3.500	93.883	93.783	93.502	93.221
5.375	98.641	98.541	98.391	97.657	5.375	98.391	98.291	98.141	97.407	3.625	94.181	94.081	93.800	93.519
5.500	99.044	98.944	98.794	98.060	5.500	98.794	98.694	98.544	97.810	3.750	96.009	95.909	95.565	95.222

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.666	96.556	96.466	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.805	96.651	96.605	2.000	N/A	N/A	N/A	4.250	96.606	96.498	96.392
4.375	97.248	97.138	97.048	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.453	97.299	97.253	2.125	N/A	N/A	N/A	4.375	97.188	97.080	96.974
4.500	97.752	97.642	97.552	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.073	97.919	97.873	2.250	N/A	N/A	N/A	4.500	97.754	97.613	97.490
4.625	98.336	98.197	98.136	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.595	98.441	98.395	2.375	N/A	N/A	N/A	4.625	98.381	98.231	98.088
4.750	98.943	98.804	98.743	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.107	98.953	98.907	2.500	N/A	N/A	N/A	4.750	98.988	98.838	98.695
4.875	99.479	99.340	99.279	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.558	99.404	99.358	2.625	N/A	N/A	N/A	4.875	99.523	99.373	99.230
4.990	99.851	99.712	99.651	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.788	99.634	99.588	2.750	N/A	N/A	N/A	4.990	99.896	99.746	99.603
5.000	99.951	99.812	99.751	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.888	99.734	99.688	2.875	N/A	N/A	N/A	5.000	99.996	99.846	99.703
5.125	100.377	100.160	100.177	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.028	99.864	99.828	2.990	N/A	N/A	N/A	5.125	100.406	100.193	100.027
5.250	100.917	100.668	100.689	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.451	100.195	100.200	3.000	N/A	N/A	N/A	5.250	100.964	100.740	100.559
5.375	101.261	101.012	101.033	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.725	100.469	100.474	3.125	N/A	N/A	N/A	5.375	101.308	101.084	100.903
5.500	101.642	101.393	101.414	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.990	100.734	100.739	3.250	N/A	N/A	N/A	5.500	101.688	101.464	101.283
5.625	101.851	101.639	101.615	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.996	100.780	100.753	3.375	N/A	N/A	N/A	5.625	101.993	101.765	101.493
5.750	102.325	102.113	102.089	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.384	101.172	101.130	3.500	N/A	N/A	N/A	5.750	102.467	102.240	101.967
5.875	102.691	102.479	102.455	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.688	101.476	101.434	3.625	N/A	N/A	N/A	5.875	102.832	102.604	102.332
5.990	102.914	102.702	102.678	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.806	101.594	101.552	3.750	N/A	N/A	N/A	5.990	103.055	102.828	102.555
6.000	103.014	102.802	102.778	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.906	101.694	101.652	3.875	N/A	N/A	N/A	6.000	103.155	102.928	102.655
6.125	103.280	103.068	103.044	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	102.027	101.815	101.773	3.990	N/A	N/A	N/A	6.125	103.422	103.195	102.922
6.250	102.753	102.445	102.445	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.516	101.208	101.192	4.000	N/A	N/A	N/A	6.250	102.846	102.549	102.247
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	97.630	97.491	97.430	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.571	95.471	95.371	3.250	95.486	95.386	95.256
2.875	N/A	N/A	N/A	4.375	98.290	98.122	98.090	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.326	96.226	96.126	3.375	96.240	96.140	96.010
2.990	N/A	N/A	N/A	4.500	98.860	98.792	98.760	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.825	96.716	96.625	3.500	96.716	96.616	96.468
3.000	N/A	N/A	N/A	4.625	99.577	99.409	99.377	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.480	97.339	97.280	3.625	97.340	97.204	97.061
3.125	N/A	N/A	N/A	4.750	100.107	99.939	99.907	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.045	97.904	97.845	3.750	97.905	97.765	97.626
3.250	N/A	N/A	N/A	4.875	100.598	100.430	100.398	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.614	98.473	98.414	3.875	98.474	98.334	98.195
3.375	N/A	N/A	N/A	4.990	100.903	100.735	100.703	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.079	98.938	98.879	3.990	98.939	98.799	98.660
3.500	N/A	N/A	N/A	5.000	101.003	100.835	100.803	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.179	99.038	98.979	4.000	99.039	98.899	98.760
3.625	N/A	N/A	N/A	5.125	101.269	101.101	101.069	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.689	99.548	99.489	4.125	99.548	99.408	99.269
3.750	N/A	N/A	N/A	5.250	101.255	100.984	101.002	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.968	99.765	99.763	4.250	99.746	99.531	99.334
3.875	N/A	N/A	N/A	5.375	101.513	101.242	101.260	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.336	100.133	100.131	4.375	100.114	99.900	99.702
3.990	N/A	N/A	N/A	5.500	101.838	101.567	101.585	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.457	100.254	100.252	4.500	100.235	100.020	99.823
4.000	N/A	N/A	N/A	5.625	101.971	101.763	101.737	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.758	100.555	100.553	4.625	100.536	100.321	100.124
4.125	N/A	N/A	N/A	5.750	102.330	102.132	102.103	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.982	100.701	100.701	4.750	100.726	100.420	100.142
4.250	N/A	N/A	N/A	5.875	102.649	102.451	102.421	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.999	100.718	100.718	4.875	100.743	100.437	100.159
4.375	N/A	N/A	N/A	5.990	102.803	102.605	102.576	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.045	100.764	100.764	4.990	100.789	100.483	100.205
4.500	N/A	N/A	N/A	6.000	102.903	102.705	102.676	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.145	100.864	100.864	5.000	100.889	100.583	100.305
4.625	N/A	N/A	N/A	6.125	103.118	102.920	102.891	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.243	100.962	100.962	5.125	100.987	100.681	100.403
4.750	N/A	N/A	N/A	6.250	102.656	102.363	102.359	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.037	100.764	100.767	5.250	100.776	100.494	100.237
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	95.468	95.268	95.268	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.068	96.868	96.868
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.283	96.083	96.083	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.585	97.385	97.385
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.858	96.658	96.658	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.043	97.843	97.843
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.319	97.119	97.119	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.593	98.393	98.393
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.712	97.512	97.512	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.063	98.863	98.863
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.107	97.907	97.907	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.643	99.443	99.443
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.401	98.201	98.201	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.357	100.157	100.157
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.501	98.301	98.301	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.457	100.257	100.257
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.854	98.654	98.654	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.977	100.777	100.777
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.537	98.318	98.322	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.154	99.935	99.940
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.793	98.574	98.579	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.426	100.207	100.212
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.886	98.663	98.668	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.588	100.369	100.374
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A																



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

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	96.666	96.556	96.466	4.250	96.805	96.651	96.605	4.250	97.630	97.491	97.430	3.250	95.571	95.471	95.371	3.250	95.468	95.268	95.268
4.375	97.248	97.138	97.048	4.375	97.453	97.299	97.253	4.375	98.290	98.122	98.090	3.375	96.326	96.226	96.126	3.375	96.283	96.083	96.083
4.500	97.752	97.642	97.552	4.500	98.073	97.919	97.873	4.500	98.960	98.792	98.760	3.500	96.825	96.716	96.625	3.500	96.858	96.658	96.658
4.625	98.336	98.197	98.136	4.625	98.595	98.441	98.395	4.625	99.577	99.409	99.377	3.625	97.480	97.339	97.280	3.625	97.319	97.119	97.119
4.750	98.943	98.804	98.743	4.750	99.107	98.953	98.907	4.750	100.107	99.939	99.907	3.750	98.045	97.904	97.845	3.750	97.712	97.512	97.512
4.875	99.479	99.340	99.279	4.875	99.558	99.404	99.358	4.875	100.598	100.430	100.398	3.875	98.614	98.473	98.414	3.875	98.107	97.907	97.907
4.990	99.851	99.712	99.651	4.990	99.788	99.634	99.588	4.990	100.903	100.735	100.703	3.990	99.079	98.938	98.879	3.990	98.401	98.201	98.201
5.000	99.951	99.812	99.751	5.000	99.888	99.734	99.688	5.000	101.003	100.835	100.803	4.000	99.179	99.038	98.979	4.000	98.501	98.301	98.301
5.125	100.377	100.160	100.177	5.125	100.028	99.864	99.828	5.125	101.269	101.101	101.069	4.125	99.689	99.548	99.489	4.125	98.854	98.654	98.654
5.250	100.917	100.668	100.689	5.250	100.451	100.195	100.200	5.250	101.255	100.984	101.002	4.250	99.968	99.765	99.763	4.250	98.537	98.318	98.322
5.375	101.261	101.012	101.033	5.375	100.725	100.469	100.474	5.375	101.513	101.242	101.260	4.375	100.336	100.133	100.131	4.375	98.793	98.574	98.579
5.500	101.642	101.393	101.414	5.500	100.990	100.734	100.739	5.500	101.838	101.567	101.585	4.500	100.457	100.254	100.252	4.500	98.886	98.663	98.668
5.625	101.851	101.639	101.615	5.625	100.996	100.780	100.753	5.625	101.971	101.763	101.737	4.625	100.758	100.555	100.553	4.625	99.224	98.930	98.950
5.750	102.325	102.113	102.089	5.750	101.384	101.172	101.130	5.750	102.330	102.132	102.103	4.750	100.982	100.701	100.701	4.750	99.456	99.159	99.166
5.875	102.691	102.479	102.455	5.875	101.688	101.476	101.434	5.875	102.649	102.451	102.421	4.875	100.999	100.718	100.718	4.875	99.455	99.158	99.165
5.990	102.914	102.702	102.678	5.990	101.806	101.594	101.552	5.990	102.803	102.605	102.576	4.990	101.045	100.764	100.764	4.990	99.451	99.154	99.161
6.000	103.014	102.802	102.778	6.000	101.906	101.694	101.652	6.000	102.903	102.705	102.676	5.000	101.145	100.864	100.864	5.000	99.551	99.254	99.261
6.125	103.280	103.068	103.044	6.125	102.027	101.815	101.773	6.125	103.118	102.920	102.891	5.125	101.243	100.962	100.962	5.125	99.615	99.318	99.325
6.250	102.753	102.445	102.445	6.250	101.516	101.208	101.192	6.250	102.656	102.363	102.359	5.250	101.037	100.764	100.767	5.250	99.112	98.839	98.845

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.: 6/6/2022
45 Day Lock Exp.: 6/20/2022
60 Day Lock Exp.: 7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.267	95.147	95.063	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.001	92.881	92.797	2.750	N/A	N/A	N/A	4.000	95.336	95.216	95.132
4.125	95.935	95.831	95.735	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.639	93.535	93.439	2.875	N/A	N/A	N/A	4.125	95.951	95.847	95.751
4.250	96.692	96.580	96.491	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	94.340	94.228	94.139	2.990	N/A	N/A	N/A	4.250	96.789	96.677	96.588
4.375	97.282	97.163	97.074	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	95.036	94.917	94.828	3.000	N/A	N/A	N/A	4.375	97.523	97.404	97.315
4.500	97.917	97.716	97.627	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	95.685	95.484	95.395	3.125	N/A	N/A	N/A	4.500	98.157	97.956	97.867
4.625	98.318	98.114	98.012	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	95.930	95.726	95.624	3.250	N/A	N/A	N/A	4.625	98.559	98.355	98.253
4.750	98.952	98.746	98.643	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	96.302	96.096	95.993	3.375	N/A	N/A	N/A	4.750	99.195	98.989	98.886
4.875	99.505	99.296	99.193	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	96.857	96.648	96.545	3.500	N/A	N/A	N/A	4.875	99.747	99.538	99.435
4.990	99.863	99.658	99.555	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	96.889	96.684	96.581	3.625	N/A	N/A	N/A	4.990	100.108	99.903	99.800
5.000	99.963	99.758	99.655	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	96.989	96.784	96.681	3.750	N/A	N/A	N/A	5.000	100.208	100.003	99.900
5.125	100.285	100.081	99.977	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	97.015	96.811	96.707	3.875	N/A	N/A	N/A	5.125	100.558	100.354	100.250
5.250	100.773	100.547	100.444	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.225	97.999	97.896	3.990	N/A	N/A	N/A	5.250	101.085	100.859	100.756
5.375	101.177	100.945	100.841	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	98.889	98.657	98.553	4.000	N/A	N/A	N/A	5.375	101.489	101.257	101.153
5.500	101.562	101.325	101.220	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.346	99.109	99.004	4.125	N/A	N/A	N/A	5.500	101.874	101.637	101.532
5.625	101.833	101.504	101.398	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.609	99.280	99.174	4.250	N/A	N/A	N/A	5.625	102.062	101.733	101.627
5.750	102.289	101.874	101.774	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	100.343	99.928	99.828	4.375	N/A	N/A	N/A	5.750	102.320	101.905	101.805
5.875	102.605	102.186	102.084	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	100.925	100.506	100.404	4.500	N/A	N/A	N/A	5.875	102.636	102.217	102.115
5.990	102.798	102.381	102.278	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	101.118	100.701	100.598	4.625	N/A	N/A	N/A	5.990	102.832	102.415	102.312
6.000	102.898	102.481	102.378	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	101.218	100.801	100.698	4.750	N/A	N/A	N/A	6.000	102.932	102.515	102.412
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	96.516	96.314	96.225	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.414	94.314	94.214	3.000	94.488	94.388	94.288
2.875	N/A	N/A	N/A	4.125	97.219	97.013	96.924	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.829	94.705	94.629	3.125	95.027	94.903	94.827
2.990	N/A	N/A	N/A	4.250	97.846	97.618	97.511	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.418	95.282	95.218	3.250	95.496	95.360	95.296
3.000	N/A	N/A	N/A	4.375	98.559	98.327	98.220	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.246	96.022	95.971	3.375	96.324	96.100	96.049
3.125	N/A	N/A	N/A	4.500	99.212	98.976	98.870	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.864	96.635	96.565	3.500	96.941	96.712	96.642
3.250	N/A	N/A	N/A	4.625	99.680	99.441	99.335	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.468	97.233	97.164	3.625	97.546	97.311	97.242
3.375	N/A	N/A	N/A	4.750	100.189	99.946	99.839	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.952	97.711	97.642	3.750	98.031	97.790	97.721
3.500	N/A	N/A	N/A	4.875	100.679	100.431	100.324	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.391	98.148	98.078	3.875	98.469	98.226	98.156
3.625	N/A	N/A	N/A	4.990	100.859	100.607	100.500	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.713	98.465	98.396	3.990	98.792	98.544	98.475
3.750	N/A	N/A	N/A	5.000	100.959	100.707	100.600	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.813	98.565	98.496	4.000	98.892	98.644	98.575
3.875	N/A	N/A	N/A	5.125	100.919	100.561	100.436	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.083	98.701	98.613	4.125	99.368	98.986	98.898
3.990	N/A	N/A	N/A	5.250	101.438	101.075	100.950	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.660	99.276	99.188	4.250	99.832	99.448	99.360
4.000	N/A	N/A	N/A	5.375	101.685	101.321	101.196	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.103	99.716	99.628	4.375	100.275	99.888	99.800
4.125	N/A	N/A	N/A	5.500	102.032	101.662	101.537	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.384	99.995	99.907	4.500	100.555	100.166	100.078
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	100.600	100.380	100.274	4.625	101.184	100.964	100.858
4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	101.016	100.794	100.688	4.750	101.000	100.778	100.672
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	101.322	101.099	100.993	4.875	101.307	101.084	100.978
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	101.595	101.370	101.263	4.990	101.580	101.355	101.248
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	101.695	101.470	101.363	5.000	101.680	101.455	101.348



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.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.267	95.147	95.063	4.000	93.001	92.881	92.797	3.500	93.553	93.342	93.272	3.000	94.414	94.314	94.214	3.000	92.386	92.286	92.186
4.125	95.935	95.831	95.735	4.125	93.639	93.535	93.439	3.625	94.315	94.099	94.028	3.125	94.829	94.705	94.629	3.125	93.253	93.129	93.053
4.250	96.692	96.580	96.491	4.250	94.340	94.228	94.139	3.750	95.103	94.919	94.830	3.250	95.418	95.282	95.218	3.250	93.824	93.688	93.624
4.375	97.282	97.163	97.074	4.375	95.036	94.917	94.828	3.875	95.789	95.595	95.506	3.375	96.246	96.022	95.971	3.375	94.496	94.272	94.221
4.500	97.917	97.716	97.627	4.500	95.685	95.484	95.395	3.990	96.416	96.214	96.125	3.500	96.864	96.635	96.565	3.500	94.974	94.745	94.675
4.625	98.318	98.114	98.012	4.625	95.930	95.726	95.624	4.000	96.516	96.314	96.225	3.625	97.468	97.233	97.164	3.625	95.626	95.391	95.322
4.750	98.952	98.746	98.643	4.750	96.302	96.096	95.993	4.125	97.219	97.013	96.924	3.750	97.952	97.711	97.642	3.750	96.112	95.871	95.802
4.875	99.505	99.296	99.193	4.875	96.857	96.648	96.545	4.250	97.846	97.618	97.511	3.875	98.391	98.148	98.078	3.875	96.557	96.314	96.244
4.990	99.863	99.658	99.555	4.990	96.889	96.684	96.581	4.375	98.559	98.327	98.220	3.990	98.713	98.465	98.396	3.990	96.881	96.633	96.564
5.000	99.963	99.758	99.655	5.000	96.989	96.784	96.681	4.500	99.212	98.976	98.870	4.000	98.813	98.565	98.496	4.000	96.981	96.733	96.664
5.125	100.285	100.081	99.977	5.125	97.015	96.811	96.707	4.625	99.680	99.441	99.335	4.125	99.083	98.701	98.613	4.125	97.655	97.273	97.185
5.250	100.773	100.547	100.444	5.250	98.225	97.999	97.896	4.750	100.189	99.946	99.839	4.250	99.660	99.276	99.188	4.250	98.250	97.866	97.778
5.375	101.177	100.945	100.841	5.375	98.889	98.657	98.553	4.875	100.679	100.431	100.324	4.375	100.103	99.716	99.628	4.375	98.701	98.314	98.226
5.500	101.562	101.325	101.220	5.500	99.346	99.109	99.004	4.990	100.859	100.607	100.500	4.500	100.384	99.995	99.907	4.500	98.988	98.599	98.511
5.625	101.833	101.504	101.398	5.625	99.609	99.280	99.174	5.000	100.959	100.707	100.600	4.625	100.600	100.380	100.274	4.625	100.218	99.998	99.892
5.750	102.289	101.874	101.774	5.750	100.343	99.928	99.828	5.125	100.919	100.561	100.436	4.750	101.016	100.794	100.688	4.750	99.332	99.110	99.004
5.875	102.605	102.186	102.084	5.875	100.925	100.506	100.404	5.250	101.438	101.075	100.950	4.875	101.322	101.099	100.993	4.875	100.186	99.963	99.857
5.990	102.798	102.381	102.278	5.990	101.118	100.701	100.598	5.375	101.685	101.321	101.196	4.990	101.595	101.370	101.263	4.990	100.459	100.234	100.127
6.000	102.898	102.481	102.378	6.000	101.218	100.801	100.698	5.500	102.032	101.662	101.537	5.000	101.695	101.470	101.363	5.000	100.559	100.334	100.227

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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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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60 Day Lock Exp.: 7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.267	95.147	95.063	4.000	96.516	96.314	96.225	3.000	94.414	94.314	94.214	4.000	93.459	93.339	93.255	3.000	92.750	92.650	92.550
4.125	95.935	95.831	95.735	4.125	97.219	97.013	96.924	3.125	94.829	94.705	94.629	4.125	94.112	94.008	93.912	3.125	93.391	93.267	93.191
4.250	96.692	96.580	96.491	4.250	97.846	97.618	97.511	3.250	95.418	95.282	95.218	4.250	94.841	94.729	94.640	3.250	93.971	93.835	93.771
4.375	97.282	97.163	97.074	4.375	98.559	98.327	98.220	3.375	96.246	96.022	95.971	4.375	95.484	95.365	95.276	3.375	94.721	94.497	94.446
4.500	97.917	97.716	97.627	4.500	99.212	98.976	98.870	3.500	96.864	96.635	96.565	4.500	96.126	95.925	95.836	3.500	95.269	95.040	94.970
4.625	98.318	98.114	98.012	4.625	99.680	99.441	99.335	3.625	97.468	97.233	97.164	4.625	96.449	96.245	96.143	3.625	95.897	95.662	95.593
4.750	98.952	98.746	98.643	4.750	100.189	99.946	99.839	3.750	97.952	97.711	97.642	4.750	96.952	96.746	96.643	3.750	96.382	96.141	96.072
4.875	99.505	99.296	99.193	4.875	100.679	100.431	100.324	3.875	98.391	98.148	98.078	4.875	97.506	97.297	97.194	3.875	96.824	96.581	96.511
4.990	99.863	99.658	99.555	4.990	100.859	100.607	100.500	3.990	98.713	98.465	98.396	4.990	97.701	97.496	97.393	3.990	97.147	96.899	96.830
5.000	99.963	99.758	99.655	5.000	100.959	100.707	100.600	4.000	98.813	98.565	98.496	5.000	97.801	97.596	97.493	4.000	97.247	96.999	96.930
5.125	100.285	100.081	99.977	5.125	100.919	100.561	100.436	4.125	99.083	98.701	98.613	5.125	97.975	97.771	97.667	4.125	97.719	97.337	97.249
5.250	100.773	100.547	100.444	5.250	101.438	101.075	100.950	4.250	99.660	99.276	99.188	5.250	98.824	98.598	98.495	4.250	98.305	97.921	97.833
5.375	101.177	100.945	100.841	5.375	101.685	101.321	101.196	4.375	100.103	99.716	99.628	5.375	99.358	99.126	99.022	4.375	98.752	98.365	98.277
5.500	101.562	101.325	101.220	5.500	102.032	101.662	101.537	4.500	100.384	99.995	99.907	5.500	99.779	99.542	99.437	4.500	99.036	98.647	98.559
5.625	101.833	101.504	101.398	5.625	102.341	101.966	101.841	4.625	100.600	100.380	100.274	5.625	100.046	99.717	99.611	4.625	99.759	99.539	99.433
5.750	102.289	101.874	101.774	5.750	102.497	102.062	101.918	4.750	101.016	100.794	100.688	5.750	100.641	100.226	100.126	4.750	99.524	99.302	99.196
5.875	102.620	102.201	102.099	5.875	102.836	102.399	102.255	4.875	101.322	101.099	100.993	5.875	101.105	100.686	100.584	4.875	100.104	99.881	99.775
5.990	102.835	102.418	102.315	5.990	103.007	102.568	102.424	4.990	101.595	101.370	101.263	5.990	101.320	100.903	100.800	4.990	100.377	100.152	100.045
6.000	102.935	102.518	102.415	6.000	103.107	102.668	102.524	5.000	101.695	101.470	101.363	6.000	101.420	101.003	100.900	5.000	100.477	100.252	100.145

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

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

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

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

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

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

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/4/2022

W. Rate Sheet Dated: 5/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	95.300	95.175	95.050	
5.375	95.800	95.675	95.550	
5.500	96.050	95.925	95.800	
5.625	96.800	96.675	96.550	
5.750	97.425	97.300	97.175	
5.875	97.800	97.675	97.550	
5.990	98.125	98.000	97.875	
6.125	99.050	98.925	98.800	
6.250	99.300	99.175	99.050	
6.375	99.550	99.425	99.300	
6.500	100.300	100.175	100.050	
6.625	100.675	100.550	100.425	
6.750	100.925	100.800	100.675	
6.875	101.175	101.050	100.925	
6.990	101.415	101.290	101.165	
7.125	101.675	101.550	101.425	
7.250	101.925	101.800	101.675	
7.375	102.175	102.050	101.925	
7.500	102.300	102.175	102.050	
7.625	102.425	102.300	102.175	
7.750	102.550	102.425	102.300	
7.875	102.675	102.550	102.425	
7.990	102.790	102.665	102.540	
8.125	102.925	102.800	102.675	
8.250	103.050	102.925	102.800	
8.375	103.175	103.050	102.925	
8.500	103.300	103.175	103.050	
8.625	103.425	103.300	103.175	
8.750	103.550	103.425	103.300	
* Max Price after LLPA & before Comp Plan				

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

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	94.800	94.675	94.550	
5.375	95.300	95.175	95.050	
5.500	95.550	95.425	95.300	
5.625	96.300	96.175	96.050	
5.750	96.925	96.800	96.675	
5.875	97.300	97.175	97.050	
5.990	97.625	97.500	97.375	
6.125	98.550	98.425	98.300	
6.250	98.800	98.675	98.550	
6.375	99.050	98.925	98.800	
6.500	99.800	99.675	99.550	
6.625	100.175	100.050	99.925	
6.750	100.425	100.300	100.175	
6.875	100.675	100.550	100.425	
6.990	100.915	100.790	100.665	
7.125	101.175	101.050	100.925	
7.250	101.425	101.300	101.175	
7.375	101.675	101.550	101.425	
7.500	101.800	101.675	101.550	
7.625	101.925	101.800	101.675	
7.750	102.050	101.925	101.800	
7.875	102.175	102.050	101.925	
7.990	102.290	102.165	102.040	
8.125	102.425	102.300	102.175	
8.250	102.550	102.425	102.300	
8.375	102.675	102.550	102.425	
8.500	102.800	102.675	102.550	
8.625	102.925	102.800	102.675	
8.750	103.050	102.925	102.800	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006		
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)