

W. Rate Sheet Dated: 5/6/2022

Release Time: 05:05 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	97.571	97.306	97.087	4.000	97.221	96.956	96.737	2.875	93.772	93.604	93.436	3.125	N/A	N/A	N/A
4.125	98.212	97.947	97.728	4.125	97.862	97.597	97.378	3.000	94.094	93.926	93.758	3.250	N/A	N/A	N/A
4.250	98.446	98.296	97.983	4.250	98.096	97.946	97.633	3.125	94.416	94.248	94.080	3.375	N/A	N/A	N/A
4.375	99.061	98.911	98.598	4.375	98.711	98.561	98.248	3.250	95.812	95.539	95.265	3.500	N/A	N/A	N/A
4.500	99.663	99.513	99.200	4.500	99.313	99.163	98.850	3.375	96.124	95.851	95.578	3.625	N/A	N/A	N/A
4.625	100.235	100.085	99.772	4.625	99.885	99.735	99.422	3.500	96.433	96.160	95.886	Margin = 2.250		Index = 2.030	
4.750	99.815	99.665	99.134	4.750	99.465	99.315	98.784	3.625	96.730	96.457	96.184	30 Year OTC			
4.875	100.362	100.212	99.681	4.875	100.012	99.862	99.331	3.750	96.770	96.395	96.020	Rate	30 Day	45 Day	60 Day
5.000	100.869	100.719	100.188	5.000	100.519	100.369	99.838	3.875	97.054	96.679	96.304	5.000	99.777	99.215	98.684
5.125	101.337	101.187	100.656	5.125	100.987	100.837	100.306	4.000	97.322	96.947	96.572	5.125	100.245	99.683	99.152
5.250	100.962	100.812	100.062	5.250	100.612	100.462	99.712	4.125	97.567	97.192	96.817	5.250	99.870	99.183	98.433
5.375	101.409	101.259	100.509	5.375	101.059	100.909	100.159	4.250	98.830	98.680	98.530	5.375	100.317	99.630	98.880
5.500	101.812	101.662	100.912	5.500	101.462	101.312	100.562	4.375	99.067	98.917	98.767	5.500	100.720	100.033	99.283
5.625	102.166	102.016	101.266	5.625	101.816	101.666	100.916	4.500	99.281	99.131	98.981	5.625	101.074	100.387	99.637
5.750	101.609	101.459	100.959	5.750	101.259	101.109	100.609	4.625	99.472	99.322	99.172	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	99.394	99.244	99.094	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	99.584	99.434	99.284	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	99.763	99.613	99.463	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	99.937	99.787	99.637	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	97.371	97.271	97.006	96.787	4.000	97.021	96.921	96.656	96.437	2.875	92.902	92.802	92.634	92.466
4.125	98.012	97.912	97.647	97.428	4.125	97.662	97.562	97.297	97.078	3.000	93.224	93.124	92.956	92.788
4.250	98.246	98.146	97.996	97.683	4.250	97.896	97.796	97.646	97.333	3.125	93.546	93.446	93.278	93.110
4.375	98.861	98.761	98.611	98.298	4.375	98.511	98.411	98.261	97.948	3.250	95.542	95.442	95.169	94.895
4.500	99.463	99.363	99.213	98.900	4.500	99.113	99.013	98.863	98.550	3.375	95.854	95.754	95.481	95.208
4.625	100.035	99.935	99.785	99.472	4.625	99.685	99.585	99.435	99.122	3.500	96.163	96.063	95.790	95.516
4.750	99.615	99.515	99.365	98.834	4.750	99.265	99.165	99.015	98.484	3.625	96.460	96.360	96.087	95.814
4.875	100.162	100.062	99.912	99.381	4.875	99.812	99.712	99.562	99.031	3.750	97.000	96.900	96.525	96.150
5.000	100.669	100.569	100.419	99.888	5.000	100.319	100.219	100.069	99.538	3.875	97.284	97.184	96.809	96.434
5.125	101.137	101.037	100.887	100.356	5.125	100.787	100.687	100.537	100.006	4.000	97.552	97.452	97.077	96.702
5.250	100.762	100.662	100.512	99.762	5.250	100.412	100.312	100.162	99.412	4.125	97.797	97.697	97.322	96.947
5.375	101.209	101.109	100.959	100.209	5.375	100.859	100.759	100.609	99.859	4.250	98.360	98.260	98.110	97.960
5.500	101.612	101.512	101.362	100.612	5.500	101.262	101.162	101.012	100.262	4.375	98.597	98.497	98.347	98.197

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 $\leq$ 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	97.027	96.465	95.934	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	97.495	96.933	96.402	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	5.250	97.120	96.433	95.683	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					5.375	97.567	96.880	96.130	Rate	30 Day	45 Day	60 Day
								5.500	97.970	97.283	96.533	6.250	N/A	N/A	N/A
								5.625	98.324	97.637	96.887	6.750	N/A	N/A	N/A
								5.750	97.767	97.267	96.767	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								5.875	98.137	97.637	97.137				
								6.000	98.492	97.992	97.492				
								6.125	98.840	98.340	97.840				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.140	98.890	98.640				

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

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

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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 05:05 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	90.105	89.937	89.769	3.500	N/A	N/A	N/A
4.500	98.169	98.019	97.707	4.500	97.919	97.769	97.457	2.875	90.421	90.253	90.085	3.625	N/A	N/A	N/A
4.625	98.741	98.591	98.279	4.625	98.491	98.341	98.029	3.000	90.743	90.575	90.407	Margin = 2.250		Index = 2.030	
4.750	97.134	96.984	96.453	4.750	96.884	96.734	96.203	3.125	91.065	90.897	90.729	30 Year OTC			
4.875	97.681	97.531	97.000	4.875	97.431	97.281	96.750	3.250	92.717	92.444	92.170	Rate	30 Day	45 Day	60 Day
5.000	98.188	98.038	97.507	5.000	97.938	97.788	97.257	3.375	93.029	92.756	92.482	4.250	96.952	96.577	96.265
5.125	98.656	98.506	97.975	5.125	98.406	98.256	97.725	3.500	93.338	93.065	92.791	4.375	97.567	97.192	96.880
5.250	97.781	97.631	96.881	5.250	97.531	97.381	96.631	3.625	93.635	93.362	93.088	4.500	98.169	97.794	97.482
5.375	98.228	98.078	97.328	5.375	97.978	97.828	97.078	3.750	94.175	93.800	93.425	4.625	98.741	98.366	98.054
5.500	98.631	98.481	97.731	5.500	98.381	98.231	97.481	3.875	N/A	N/A	N/A	4.750	97.134	96.572	96.040
5.625	98.985	98.835	98.085	5.625	98.735	98.585	97.835	4.000	N/A	N/A	N/A	4.875	97.681	97.119	96.587
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	98.188	97.626	97.094
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	98.656	98.094	97.562
6.000	97.934	97.784	97.284	6.000	#N/A	N/A	.500	4.375	N/A	N/A	N/A	5.250	97.781	97.094	96.344
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	98.269	98.169	98.019	97.707	4.500	98.019	97.919	97.769	97.457	2.750	88.298	88.198	88.030	87.862
4.625	98.841	98.741	98.591	98.279	4.625	98.591	98.491	98.341	98.029	2.875	88.615	88.515	88.347	88.179
4.750	97.234	97.134	96.984	96.453	4.750	96.984	96.884	96.734	96.203	3.000	88.936	88.836	88.668	88.500
4.875	97.781	97.681	97.531	97.000	4.875	97.531	97.431	97.281	96.750	3.125	89.259	89.159	88.991	88.823
5.000	98.288	98.188	98.038	97.507	5.000	98.038	97.938	97.788	97.257	3.250	92.754	92.654	92.381	92.107
5.125	98.756	98.656	98.506	97.975	5.125	98.506	98.406	98.256	97.725	3.375	93.067	92.967	92.694	92.420
5.250	97.881	97.781	97.631	96.881	5.250	97.631	97.531	97.381	96.631	3.500	93.375	93.275	93.002	92.728
5.375	98.328	98.228	98.078	97.328	5.375	98.078	97.978	97.828	97.078	3.625	93.673	93.573	93.300	93.026
5.500	98.731	98.631	98.481	97.731	5.500	98.481	98.381	98.231	97.481	3.750	95.306	95.206	94.831	94.456

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
6.250	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
6.750	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 05:05 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	95.722	95.605	95.522	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	95.844	95.683	95.644	2.000	N/A	N/A	N/A	4.250	95.655	95.543	95.437
4.375	96.316	96.199	96.116	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.500	96.339	96.300	2.125	N/A	N/A	N/A	4.375	96.248	96.136	96.030
4.500	96.830	96.713	96.630	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.134	96.973	96.934	2.250	N/A	N/A	N/A	4.500	96.805	96.666	96.551
4.625	97.408	97.262	97.208	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	97.667	97.506	97.467	2.375	N/A	N/A	N/A	4.625	97.444	97.291	97.147
4.750	98.029	97.883	97.829	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.192	98.031	97.992	2.500	N/A	N/A	N/A	4.750	98.066	97.913	97.769
4.875	98.577	98.431	98.377	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	98.653	98.492	98.453	2.625	N/A	N/A	N/A	4.875	98.614	98.461	98.317
4.990	98.961	98.815	98.761	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	98.893	98.732	98.693	2.750	N/A	N/A	N/A	4.990	98.998	98.845	98.701
5.000	99.061	98.915	98.861	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	98.993	98.832	98.793	2.875	N/A	N/A	N/A	5.000	99.098	98.945	98.801
5.125	99.539	99.290	99.339	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.188	98.981	98.988	2.990	N/A	N/A	N/A	5.125	99.586	99.365	99.169
5.250	100.109	99.860	99.885	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	99.641	99.385	99.391	3.000	N/A	N/A	N/A	5.250	100.156	99.935	99.739
5.375	100.464	100.215	100.240	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	99.924	99.668	99.674	3.125	N/A	N/A	N/A	5.375	100.511	100.290	100.094
5.500	100.852	100.603	100.627	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.196	99.940	99.946	3.250	N/A	N/A	N/A	5.500	100.899	100.678	100.482
5.625	101.306	101.006	101.012	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.447	100.147	100.132	3.375	N/A	N/A	N/A	5.625	101.360	101.074	100.786
5.750	101.796	101.496	101.502	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.854	100.554	100.539	3.500	N/A	N/A	N/A	5.750	101.850	101.564	101.276
5.875	102.176	101.876	101.882	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.171	100.871	100.856	3.625	N/A	N/A	N/A	5.875	102.230	101.944	101.656
5.990	102.417	102.117	102.123	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.301	101.001	100.986	3.750	N/A	N/A	N/A	5.990	102.472	102.186	101.898
6.000	102.517	102.217	102.223	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.401	101.101	101.086	3.875	N/A	N/A	N/A	6.000	102.572	102.286	101.998
6.125	102.800	102.500	102.506	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.532	101.232	101.217	3.990	N/A	N/A	N/A	6.125	102.855	102.569	102.281
6.250	102.404	101.950	102.017	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.166	100.712	100.762	4.000	N/A	N/A	N/A	6.250	102.351	101.976	101.673
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	96.886	96.691	96.686	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	94.783	94.683	94.583	3.250	94.697	94.597	94.497
2.875	N/A	N/A	N/A	4.375	97.588	97.383	97.388	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	95.545	95.445	95.345	3.375	95.459	95.359	95.259
2.990	N/A	N/A	N/A	4.500	98.268	98.063	98.068	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.116	95.975	95.916	3.500	95.975	95.844	95.739
3.000	N/A	N/A	N/A	4.625	98.900	98.695	98.700	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	96.790	96.649	96.590	3.625	96.649	96.507	96.360
3.125	N/A	N/A	N/A	4.750	99.441	99.236	99.241	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.364	97.223	97.164	3.750	97.224	97.082	96.935
3.250	N/A	N/A	N/A	4.875	99.943	99.738	99.743	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	97.949	97.808	97.749	3.875	97.809	97.667	97.520
3.375	N/A	N/A	N/A	4.990	100.261	100.056	100.061	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.426	98.285	98.226	3.990	98.285	98.143	97.996
3.500	N/A	N/A	N/A	5.000	100.361	100.156	100.161	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.526	98.385	98.326	4.000	98.385	98.243	98.096
3.625	N/A	N/A	N/A	5.125	100.633	100.428	100.433	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.046	98.905	98.846	4.125	98.906	98.764	98.617
3.750	N/A	N/A	N/A	5.250	100.508	100.208	100.242	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.457	99.246	99.246	4.250	99.226	99.007	98.809
3.875	N/A	N/A	N/A	5.375	100.774	100.474	100.508	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.834	99.623	99.623	4.375	99.603	99.384	99.186
3.990	N/A	N/A	N/A	5.500	101.107	100.807	100.841	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	99.960	99.749	99.749	4.500	99.729	99.510	99.312
4.000	N/A	N/A	N/A	5.625	101.415	101.129	101.129	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.264	100.053	100.053	4.625	100.034	99.815	99.617
4.125	N/A	N/A	N/A	5.750	101.803	101.517	101.517	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.443	100.209	100.203	4.750	100.232	99.969	99.713
4.250	N/A	N/A	N/A	5.875	102.136	101.850	101.850	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.462	100.228	100.222	4.875	100.251	99.988	99.732
4.375	N/A	N/A	N/A	5.990	102.307	102.021	102.021	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.509	100.275	100.269	4.990	100.298	100.035	99.779
4.500	N/A	N/A	N/A	6.000	102.407	102.121	102.121	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.609	100.375	100.369	5.000	100.398	100.135	99.879
4.625	N/A	N/A	N/A	6.125	102.639	102.353	102.353	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.717	100.483	100.477	5.125	100.506	100.243	99.987
4.750	N/A	N/A	N/A	6.250	102.310	101.871	101.935	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.480	100.207	100.211	5.250	100.218	99.938	99.681
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	94.747	94.547	94.547	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.529	96.329	96.329
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.576	95.376	95.376	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.053	96.853	96.853
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.158	95.958	95.958	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.523	97.323	97.323
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.626	96.426	96.426	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.083	97.883	97.883
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.026	96.826	96.826	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.381	98.181	98.181
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.432	97.232	97.232	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.977	98.777	98.777
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	97.733	97.533	97.533	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.464	99.264	99.264
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	97.833	97.633	97.633	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.564	99.364	99.364
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.194	97.994	97.994	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.333	100.133	100.133
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.018	97.792	97.799	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.636	99.409	99.417
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.283	98.056	98.064	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.922	99.695	99.703
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.367	98.141	98.148	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.093	99.866	99.874
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.625	98.673	98.423	98.431	3.375											



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.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 05:05 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	95.722	95.605	95.522	4.250	95.844	95.683	95.644	4.250	96.886	96.691	96.686	3.250	94.783	94.683	94.583	3.250	94.747	94.547	94.547
4.375	96.316	96.199	96.116	4.375	96.500	96.339	96.300	4.375	97.588	97.383	97.388	3.375	95.545	95.445	95.345	3.375	95.576	95.376	95.376
4.500	96.830	96.713	96.630	4.500	97.134	96.973	96.934	4.500	98.268	98.063	98.068	3.500	96.116	95.975	95.916	3.500	96.158	95.958	95.958
4.625	97.408	97.262	97.208	4.625	97.667	97.506	97.467	4.625	98.900	98.695	98.700	3.625	96.790	96.649	96.590	3.625	96.626	96.426	96.426
4.750	98.029	97.883	97.829	4.750	98.192	98.031	97.992	4.750	99.441	99.236	99.241	3.750	97.364	97.223	97.164	3.750	97.026	96.826	96.826
4.875	98.577	98.431	98.377	4.875	98.653	98.492	98.453	4.875	99.943	99.738	99.743	3.875	97.949	97.808	97.749	3.875	97.432	97.232	97.232
4.990	98.961	98.815	98.761	4.990	98.893	98.732	98.693	4.990	100.261	100.056	100.061	3.990	98.426	98.285	98.226	3.990	97.733	97.533	97.533
5.000	99.061	98.915	98.861	5.000	98.993	98.832	98.793	5.000	100.361	100.156	100.161	4.000	98.526	98.385	98.326	4.000	97.833	97.633	97.633
5.125	99.539	99.290	99.339	5.125	99.188	98.981	98.988	5.125	100.633	100.428	100.433	4.125	99.046	98.905	98.846	4.125	98.194	97.994	97.994
5.250	100.109	99.860	99.885	5.250	99.641	99.385	99.391	5.250	100.508	100.208	100.242	4.250	99.457	99.246	99.246	4.250	98.018	97.792	97.799
5.375	100.464	100.215	100.240	5.375	99.924	99.668	99.674	5.375	100.774	100.474	100.508	4.375	99.834	99.623	99.623	4.375	98.283	98.056	98.064
5.500	100.852	100.603	100.627	5.500	100.196	99.940	99.946	5.500	101.107	100.807	100.841	4.500	99.960	99.749	99.749	4.500	98.367	98.141	98.148
5.625	101.306	101.006	101.012	5.625	100.447	100.147	100.132	5.625	101.415	101.129	101.129	4.625	100.264	100.053	100.053	4.625	98.673	98.423	98.431
5.750	101.796	101.496	101.502	5.750	100.854	100.554	100.539	5.750	101.803	101.517	101.517	4.750	100.443	100.209	100.203	4.750	98.911	98.661	98.663
5.875	102.176	101.876	101.882	5.875	101.171	100.871	100.856	5.875	102.136	101.850	101.850	4.875	100.462	100.228	100.222	4.875	98.914	98.664	98.666
5.990	102.417	102.117	102.123	5.990	101.301	101.001	100.986	5.990	102.307	102.021	102.021	4.990	100.509	100.275	100.269	4.990	98.909	98.659	98.661
6.000	102.517	102.217	102.223	6.000	101.401	101.101	101.086	6.000	102.407	102.121	102.121	5.000	100.609	100.375	100.369	5.000	99.009	98.759	98.761
6.125	102.800	102.500	102.506	6.125	101.532	101.232	101.217	6.125	102.639	102.353	102.353	5.125	100.717	100.483	100.477	5.125	99.077	98.827	98.829
6.250	102.404	101.950	102.017	6.250	101.166	100.712	100.762	6.250	102.310	101.871	101.935	5.250	100.480	100.207	100.211	5.250	98.555	98.282	98.290

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@afwholesale.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.: 7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 05:05 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.320	94.220	94.120	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	92.170	92.070	91.970	2.750	N/A	N/A	N/A	4.000	.469	.569	.669
4.125	94.980	94.880	94.780	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	92.830	92.730	92.630	2.875	N/A	N/A	N/A	4.125	.469	.569	.669
4.250	95.772	95.672	95.572	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	93.622	93.522	93.422	2.990	N/A	N/A	N/A	4.250	.469	.569	.669
4.375	96.392	96.292	96.192	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	94.242	94.142	94.042	3.000	N/A	N/A	N/A	4.375	.469	.569	.669
4.500	96.983	96.883	96.783	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	94.833	94.733	94.633	3.125	N/A	N/A	N/A	4.500	.469	.569	.669
4.625	97.404	97.236	97.148	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	95.254	95.086	94.998	3.250	N/A	N/A	N/A	4.625	.493	.661	.749
4.750	98.075	97.890	97.789	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	95.925	95.740	95.639	3.375	N/A	N/A	N/A	4.750	.517	.702	.803
4.875	98.661	98.474	98.373	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	96.511	96.324	96.223	3.500	N/A	N/A	N/A	4.875	.542	.729	.830
4.990	99.050	98.862	98.761	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	96.900	96.712	96.611	3.625	N/A	N/A	N/A	4.990	.666	.854	.955
5.000	99.150	98.962	98.861	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	97.000	96.812	96.711	3.750	N/A	N/A	N/A	5.000	.566	.754	.855
5.125	99.493	99.309	99.207	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	97.343	97.159	97.057	3.875	N/A	N/A	N/A	5.125	.583	.767	.869
5.250	100.012	99.799	99.699	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	97.862	97.649	97.549	3.990	N/A	N/A	N/A	5.250	.598	.811	.911
5.375	100.442	100.224	100.123	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	98.292	98.074	97.973	4.000	N/A	N/A	N/A	5.375	.615	.833	.934
5.500	100.918	100.626	100.523	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	98.768	98.476	98.373	4.125	N/A	N/A	N/A	5.500	.632	.924	1.027
5.625	101.217	100.826	100.740	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.067	98.676	98.590	4.250	N/A	N/A	N/A	5.625	.711	1.102	1.188
5.750	101.700	101.300	101.204	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.550	99.150	99.054	4.375	N/A	N/A	N/A	5.750	.774	1.174	1.270
5.875	102.037	101.632	101.534	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.887	99.482	99.384	4.500	N/A	N/A	N/A	5.875	.834	1.239	1.337
5.990	102.251	101.846	101.747	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	100.101	99.696	99.597	4.625	N/A	N/A	N/A	5.990	.994	1.399	1.498
6.000	102.351	101.946	101.847	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	100.201	99.796	99.697	4.750	N/A	N/A	N/A	6.000	.894	1.299	1.398
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	95.593	95.421	95.334	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	93.919	93.775	93.719	3.000	.974	1.118	1.174
2.875	N/A	N/A	N/A	4.125	96.319	96.143	96.056	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.210	94.064	94.010	3.125	.974	1.120	1.174
2.990	N/A	N/A	N/A	4.250	97.067	96.860	96.755	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	94.801	94.652	94.601	3.250	.974	1.123	1.174
3.000	N/A	N/A	N/A	4.375	97.805	97.591	97.486	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.623	95.411	95.351	3.375	.736	.948	1.008
3.125	N/A	N/A	N/A	4.500	98.477	98.263	98.157	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.250	96.034	95.966	3.500	.736	.952	1.020
3.250	N/A	N/A	N/A	4.625	98.962	98.745	98.640	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.863	96.643	96.576	3.625	.736	.956	1.023
3.375	N/A	N/A	N/A	4.750	99.492	99.270	99.165	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.357	97.131	97.063	3.750	.745	.971	1.039
3.500	N/A	N/A	N/A	4.875	100.006	99.779	99.673	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.806	97.580	97.512	3.875	.756	.982	1.050
3.625	N/A	N/A	N/A	4.990	100.197	99.966	99.861	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.137	97.911	97.844	3.990	.867	1.093	1.160
3.750	N/A	N/A	N/A	5.000	100.297	100.066	99.961	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.237	98.011	97.944	4.000	.767	.993	1.060
3.875	N/A	N/A	N/A	5.125	100.283	99.940	99.816	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.431	98.109	98.023	4.125	.777	1.099	1.185
3.990	N/A	N/A	N/A	5.250	100.821	100.473	100.350	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.019	98.695	98.608	4.250	.779	1.103	1.190
4.000	N/A	N/A	N/A	5.375	101.080	100.729	100.606	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.470	99.144	99.058	4.375	.781	1.107	1.193
4.125	N/A	N/A	N/A	5.500	101.438	101.085	100.961	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.757	99.425	99.339	4.500	.781	1.113	1.199
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	99.992	99.771	99.666	4.625	.781	1.002	1.107
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	100.414	100.190	100.085	4.750	.816	1.040	1.145
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	100.720	100.497	100.392	4.875	.852	1.075	1.180
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	100.999	100.772	100.667	4.990	.976	1.203	1.308
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	101.099	100.872	100.767	5.000	.876	1.103	1.208



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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 05:05 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.320	94.220	94.120	4.000	92.170	92.070	91.970	3.500	92.561	92.381	92.312	3.000	93.919	93.775	93.719	3.000	91.719	91.575	91.519
4.125	94.980	94.880	94.780	4.125	92.830	92.730	92.630	3.625	93.340	93.154	93.085	3.125	94.210	94.064	94.010	3.125	92.010	91.864	91.810
4.250	95.772	95.672	95.572	4.250	93.622	93.522	93.422	3.750	94.147	93.987	93.900	3.250	94.801	94.652	94.601	3.250	92.601	92.452	92.401
4.375	96.392	96.292	96.192	4.375	94.242	94.142	94.042	3.875	94.846	94.682	94.595	3.375	95.623	95.411	95.351	3.375	93.423	93.211	93.151
4.500	96.983	96.883	96.783	4.500	94.833	94.733	94.633	3.990	95.493	95.321	95.234	3.500	96.250	96.034	95.966	3.500	94.050	93.834	93.766
4.625	97.404	97.236	97.148	4.625	95.254	95.086	94.998	4.000	95.593	95.421	95.334	3.625	96.863	96.643	96.576	3.625	94.663	94.443	94.376
4.750	98.075	97.890	97.789	4.750	95.925	95.740	95.639	4.125	96.319	96.143	96.056	3.750	97.357	97.131	97.063	3.750	95.157	94.931	94.863
4.875	98.661	98.474	98.373	4.875	96.511	96.324	96.223	4.250	97.067	96.860	96.755	3.875	97.806	97.580	97.512	3.875	95.606	95.380	95.312
4.990	99.050	98.862	98.761	4.990	96.900	96.712	96.611	4.375	97.805	97.591	97.486	3.990	98.137	97.911	97.844	3.990	95.937	95.711	95.644
5.000	99.150	98.962	98.861	5.000	97.000	96.812	96.711	4.500	98.477	98.263	98.157	4.000	98.237	98.011	97.944	4.000	96.037	95.811	95.744
5.125	99.493	99.309	99.207	5.125	97.343	97.159	97.057	4.625	98.962	98.745	98.640	4.125	98.431	98.109	98.023	4.125	96.231	95.909	95.823
5.250	100.012	99.799	99.699	5.250	97.862	97.649	97.549	4.750	99.492	99.270	99.165	4.250	99.019	98.695	98.608	4.250	96.819	96.495	96.408
5.375	100.442	100.224	100.123	5.375	98.292	98.074	97.973	4.875	100.006	99.779	99.673	4.375	99.470	99.144	99.058	4.375	97.270	96.944	96.858
5.500	100.918	100.626	100.523	5.500	98.768	98.476	98.373	4.990	100.197	99.966	99.861	4.500	99.757	99.425	99.339	4.500	97.557	97.225	97.139
5.625	101.217	100.826	100.740	5.625	99.067	98.676	98.590	5.000	100.297	100.066	99.961	4.625	99.992	99.771	99.666	4.625	97.792	97.571	97.466
5.750	101.700	101.300	101.204	5.750	99.550	99.150	99.054	5.125	100.283	99.940	99.816	4.750	100.414	100.190	100.085	4.750	98.214	97.990	97.885
5.875	102.037	101.632	101.534	5.875	99.887	99.482	99.384	5.250	100.821	100.473	100.350	4.875	100.720	100.497	100.392	4.875	98.520	98.297	98.192
5.990	102.251	101.846	101.747	5.990	100.101	99.696	99.597	5.375	101.080	100.729	100.606	4.990	100.999	100.772	100.667	4.990	98.799	98.572	98.467
6.000	102.351	101.946	101.847	6.000	100.201	99.796	99.697	5.500	101.438	101.085	100.961	5.000	101.099	100.872	100.767	5.000	98.899	98.672	98.567

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	-1.000	-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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FHA ID# - 1358600006			



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W. Rate Sheet Dated: 5/6/2022

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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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 05:05 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.320	94.220	94.120	4.000	95.593	95.421	95.334	3.000	93.919	93.775	93.719	4.000	92.570	92.470	92.370	3.000	92.169	92.025	91.969
4.125	94.980	94.880	94.780	4.125	96.319	96.143	96.056	3.125	94.210	94.064	94.010	4.125	93.230	93.130	93.030	3.125	92.460	92.314	92.260
4.250	95.772	95.672	95.572	4.250	97.067	96.860	96.755	3.250	94.801	94.652	94.601	4.250	94.022	93.922	93.822	3.250	93.051	92.902	92.851
4.375	96.392	96.292	96.192	4.375	97.805	97.591	97.486	3.375	95.623	95.411	95.351	4.375	94.642	94.542	94.442	3.375	93.873	93.661	93.601
4.500	96.983	96.883	96.783	4.500	98.477	98.263	98.157	3.500	96.250	96.034	95.966	4.500	95.233	95.133	95.033	3.500	94.500	94.284	94.216
4.625	97.404	97.236	97.148	4.625	98.962	98.745	98.640	3.625	96.863	96.643	96.576	4.625	95.654	95.486	95.398	3.625	95.113	94.893	94.826
4.750	98.075	97.890	97.789	4.750	99.492	99.270	99.165	3.750	97.357	97.131	97.063	4.750	96.325	96.140	96.039	3.750	95.607	95.381	95.313
4.875	98.661	98.474	98.373	4.875	100.006	99.779	99.673	3.875	97.806	97.580	97.512	4.875	96.911	96.724	96.623	3.875	96.056	95.830	95.762
4.990	99.050	98.862	98.761	4.990	100.197	99.966	99.861	3.990	98.137	97.911	97.844	4.990	97.300	97.112	97.011	3.990	96.387	96.161	96.094
5.000	99.150	98.962	98.861	5.000	100.297	100.066	99.961	4.000	98.237	98.011	97.944	5.000	97.400	97.212	97.111	4.000	96.487	96.261	96.194
5.125	99.493	99.309	99.207	5.125	100.283	99.940	99.816	4.125	98.431	98.109	98.023	5.125	97.743	97.559	97.457	4.125	96.681	96.359	96.273
5.250	100.012	99.799	99.699	5.250	100.821	100.473	100.350	4.250	99.019	98.695	98.608	5.250	98.262	98.049	97.949	4.250	97.269	96.945	96.858
5.375	100.442	100.224	100.123	5.375	101.080	100.729	100.606	4.375	99.470	99.144	99.058	5.375	98.692	98.474	98.373	4.375	97.720	97.394	97.308
5.500	100.918	100.626	100.523	5.500	101.438	101.085	100.961	4.500	99.757	99.425	99.339	5.500	99.168	98.876	98.773	4.500	98.007	97.675	97.589
5.625	101.217	100.826	100.740	5.625	101.758	101.402	101.278	4.625	99.992	99.771	99.666	5.625	99.467	99.076	98.990	4.625	98.242	98.021	97.916
5.750	101.700	101.300	101.204	5.750	101.915	101.494	101.352	4.750	100.414	100.190	100.085	5.750	99.950	99.550	99.454	4.750	98.664	98.440	98.335
5.875	102.052	101.647	101.549	5.875	102.266	101.843	101.700	4.875	100.720	100.497	100.392	5.875	100.302	99.897	99.799	4.875	98.970	98.747	98.642
5.990	102.288	101.883	101.784	5.990	102.444	102.019	101.877	4.990	100.999	100.772	100.667	5.990	100.538	100.133	100.034	4.990	99.249	99.022	98.917
6.000	102.388	101.983	101.884	6.000	102.544	102.119	101.977	5.000	101.099	100.872	100.767	6.000	100.638	100.233	100.134	5.000	99.349	99.122	99.017

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

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

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

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

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

Lock Desk Policy		
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.		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.:

6/6/2022

45 Day Lock Exp.:

6/20/2022

60 Day Lock Exp.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 05:05 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, 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.:

7/5/2022

W. Rate Sheet Dated: 5/6/2022

Release Time: 05:05 pm ET

Prices are subject to change without notice.

Non QM

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

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

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

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

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FHA ID# - 1358600006		
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)