

W. Rate Sheet Dated: 5/9/2022

Release Time: 12:35 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	97.931	97.681	97.431	4.000	97.721	97.471	97.221	2.875	94.240	94.079	93.919	3.125	N/A	N/A	N/A
4.125	98.576	98.326	98.076	4.125	98.366	98.116	97.866	3.000	94.561	94.401	94.241	3.250	N/A	N/A	N/A
4.250	98.811	98.661	98.348	4.250	98.601	98.451	98.138	3.125	94.884	94.723	94.563	3.375	N/A	N/A	N/A
4.375	99.442	99.292	98.979	4.375	99.232	99.082	98.769	3.250	96.151	95.882	95.612	3.500	N/A	N/A	N/A
4.500	100.072	99.922	99.609	4.500	99.862	99.712	99.399	3.375	96.468	96.198	95.929	3.625	N/A	N/A	N/A
4.625	100.685	100.535	100.222	4.625	100.475	100.325	100.012	3.500	96.788	96.518	96.249	Margin = 2.250		Index = 2.030	
4.750	100.239	100.089	99.573	4.750	100.029	99.879	99.363	3.625	97.102	96.832	96.563	30 Year OTC			
4.875	100.825	100.675	100.159	4.875	100.615	100.465	99.949	3.750	96.992	96.617	96.242	Rate	30 Day	45 Day	60 Day
5.000	101.387	101.237	100.721	5.000	101.177	101.027	100.511	3.875	97.293	96.918	96.543	5.000	99.295	98.717	98.201
5.125	101.909	101.759	101.243	5.125	101.699	101.549	101.033	4.000	97.584	97.209	96.834	5.125	99.817	99.239	98.723
5.250	101.377	101.227	100.696	5.250	101.167	101.017	100.486	4.125	97.859	97.484	97.109	5.250	99.285	98.535	98.004
5.375	101.877	101.727	101.196	5.375	101.667	101.517	100.986	4.250	99.362	99.212	99.062	5.375	99.785	99.035	98.504
5.500	102.336	102.186	101.655	5.500	102.126	101.976	101.445	4.375	99.623	99.473	99.323	5.500	100.244	99.494	98.963
5.625	102.741	102.591	102.060	5.625	102.531	102.381	101.850	4.500	99.866	99.716	99.566	5.625	100.649	99.899	99.368
5.750	101.666	101.516	101.016	5.750	101.456	101.306	100.806	4.625	100.086	99.936	99.786	5.750	99.574	99.074	98.574
5.875	102.063	101.913	101.413	5.875	101.853	101.703	101.203	4.750	99.369	99.219	99.069	5.875	99.971	99.471	98.971
6.000	102.427	102.277	101.777	6.000	102.217	102.067	101.567	4.875	99.580	99.430	99.280	6.000	100.335	99.835	99.335
6.125	102.772	102.622	102.122	6.125	102.562	102.412	101.912	5.000	99.768	99.618	99.468	6.125	100.680	100.180	99.680
6.250	103.072	102.922	102.422	6.250	101.364	101.214	100.714	5.125	99.941	99.791	99.641	6.250	100.980	100.730	100.480

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	97.731	97.631	97.381	97.131	4.000	97.521	97.421	97.171	96.921	2.875	93.370	93.270	93.109	92.949
4.125	98.376	98.276	98.026	97.776	4.125	98.166	98.066	97.816	97.566	3.000	93.691	93.591	93.431	93.271
4.250	98.611	98.511	98.361	98.048	4.250	98.401	98.301	98.151	97.838	3.125	94.014	93.914	93.753	93.593
4.375	99.242	99.142	98.992	98.679	4.375	99.032	98.932	98.782	98.469	3.250	95.881	95.781	95.512	95.242
4.500	99.872	99.772	99.622	99.309	4.500	99.662	99.562	99.412	99.099	3.375	96.198	96.098	95.828	95.559
4.625	100.485	100.385	100.235	99.922	4.625	100.275	100.175	100.025	99.712	3.500	96.518	96.418	96.148	95.879
4.750	100.039	99.939	99.789	99.273	4.750	99.829	99.729	99.579	99.063	3.625	96.832	96.732	96.462	96.193
4.875	100.625	100.525	100.375	99.859	4.875	100.415	100.315	100.165	99.649	3.750	97.222	97.122	96.747	96.372
5.000	101.187	101.087	100.937	100.421	5.000	100.977	100.877	100.727	100.211	3.875	97.523	97.423	97.048	96.673
5.125	101.709	101.609	101.459	100.943	5.125	101.499	101.399	101.249	100.733	4.000	97.814	97.714	97.339	96.964
5.250	101.177	101.077	100.927	100.396	5.250	100.967	100.867	100.717	100.186	4.125	98.089	97.989	97.614	97.239
5.375	101.677	101.577	101.427	100.896	5.375	101.467	101.367	101.217	100.686	4.250	98.892	98.792	98.642	98.492
5.500	102.136	102.036	101.886	101.355	5.500	101.926	101.826	101.676	101.145	4.375	99.153	99.053	98.903	98.753

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	96.545	95.967	95.451	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	97.067	96.489	95.973	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	96.535	95.785	95.254	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					5.375	97.035	96.285	95.754	Rate	30 Day	45 Day	60 Day
								5.500	97.494	96.744	96.213	6.250	N/A	N/A	N/A
								5.625	97.899	97.149	96.618	6.750	N/A	N/A	N/A
								5.750	96.824	96.324	95.824	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								5.875	97.221	96.721	96.221				
								6.000	97.585	97.085	96.585				
								6.125	97.930	97.430	96.930				
								6.250	98.230	97.980	97.730				
Borrower Paid Comp Only				Lender Paid Only				6.250	98.230	97.980	97.730				

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.:

6/8/2022

45 Day Lock Exp.:

6/23/2022

60 Day Lock Exp.:

7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 12:35 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	90.572	90.412	90.252	3.500	N/A	N/A	N/A
4.500	98.578	98.428	98.116	4.500	98.468	98.318	98.006	2.875	90.888	90.728	90.568	3.625	N/A	N/A	N/A
4.625	99.191	99.041	98.729	4.625	99.081	98.931	98.619	3.000	91.210	91.050	90.890	Margin = 2.250		Index = 2.030	
4.750	97.558	97.408	96.892	4.750	97.448	97.298	96.782	3.125	91.532	91.372	91.212	30 Year OTC			
4.875	98.144	97.994	97.478	4.875	98.034	97.884	97.368	3.250	93.056	92.786	92.517	Rate	30 Day	45 Day	60 Day
5.000	98.706	98.556	98.040	5.000	98.596	98.446	97.930	3.375	93.373	93.103	92.834	4.250	97.317	96.911	96.598
5.125	99.228	99.078	98.562	5.125	99.118	98.968	98.452	3.500	93.693	93.423	93.154	4.375	97.948	97.542	97.229
5.250	98.196	98.046	97.515	5.250	98.086	97.936	97.405	3.625	94.007	93.737	93.468	4.500	98.578	98.172	97.859
5.375	98.696	98.546	98.015	5.375	98.586	98.436	97.905	3.750	94.397	94.022	93.647	4.625	99.191	98.785	98.472
5.500	99.155	99.005	98.474	5.500	99.045	98.895	98.364	3.875	N/A	N/A	N/A	4.750	97.558	96.980	96.464
5.625	99.560	99.410	98.879	5.625	99.450	99.300	98.769	4.000	N/A	N/A	N/A	4.875	98.144	97.566	97.050
5.750	97.266	97.116	96.616	5.750	97.156	97.006	96.506	4.125	N/A	N/A	N/A	5.000	98.706	98.128	97.612
5.875	97.663	97.513	97.013	5.875	97.553	97.403	96.903	4.250	N/A	N/A	N/A	5.125	99.228	98.650	98.134
6.000	98.027	97.877	97.377	6.000	#N/A	N/A	.500	4.375	N/A	N/A	N/A	5.250	98.196	97.446	96.915
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	98.678	98.578	98.428	98.116	4.500	98.568	98.468	98.318	98.006	2.750	88.766	88.666	88.506	88.346
4.625	99.291	99.191	99.041	98.729	4.625	99.181	99.081	98.931	98.619	2.875	89.082	88.982	88.822	88.662
4.750	97.658	97.558	97.408	96.892	4.750	97.548	97.448	97.298	96.782	3.000	89.404	89.304	89.144	88.984
4.875	98.244	98.144	97.994	97.478	4.875	98.134	98.034	97.884	97.368	3.125	89.726	89.626	89.466	89.306
5.000	98.806	98.706	98.556	98.040	5.000	98.696	98.596	98.446	97.930	3.250	93.094	92.994	92.724	92.455
5.125	99.328	99.228	99.078	98.562	5.125	99.218	99.118	98.968	98.452	3.375	93.410	93.310	93.040	92.771
5.250	98.296	98.196	98.046	97.515	5.250	98.186	98.086	97.936	97.405	3.500	93.730	93.630	93.360	93.091
5.375	98.796	98.696	98.546	98.015	5.375	98.686	98.586	98.436	97.905	3.625	94.044	93.944	93.674	93.405
5.500	99.255	99.155	99.005	98.474	5.500	99.145	99.045	98.895	98.364	3.750	95.528	95.428	95.053	94.678

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 AVIM	-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.:

6/8/2022

45 Day Lock Exp.:

6/23/2022

60 Day Lock Exp.:

7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 12:35 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	96.041	95.924	95.841	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.135	95.974	95.935	2.000	N/A	N/A	N/A	4.250	95.974	95.864	95.759	
4.375	96.640	96.523	96.440	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.795	96.634	96.595	2.125	N/A	N/A	N/A	4.375	96.573	96.463	96.358	
4.500	97.159	97.042	96.959	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.434	97.273	97.234	2.250	N/A	N/A	N/A	4.500	97.106	96.982	96.876	
4.625	97.710	97.564	97.510	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	97.966	97.805	97.766	2.375	N/A	N/A	N/A	4.625	97.743	97.594	97.450	
4.750	98.330	98.184	98.130	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.489	98.328	98.289	2.500	N/A	N/A	N/A	4.750	98.364	98.215	98.071	
4.875	98.878	98.732	98.678	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	98.951	98.790	98.751	2.625	N/A	N/A	N/A	4.875	98.811	98.762	98.618	
4.990	99.268	99.122	99.068	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.193	99.032	98.993	2.750	N/A	N/A	N/A	4.990	99.301	99.152	99.008	
5.000	99.368	99.222	99.168	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.293	99.132	99.093	2.875	N/A	N/A	N/A	5.000	99.401	99.252	99.108	
5.125	99.777	99.551	99.577	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.440	99.261	99.240	2.990	N/A	N/A	N/A	5.125	99.789	99.596	99.423	
5.250	100.339	100.097	100.127	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	99.870	99.621	99.626	3.000	N/A	N/A	N/A	5.250	100.364	100.155	99.958	
5.375	100.698	100.456	100.486	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.157	99.908	99.913	3.125	N/A	N/A	N/A	5.375	100.723	100.514	100.317	
5.500	101.077	100.835	100.865	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.416	100.167	100.172	3.250	N/A	N/A	N/A	5.500	101.102	100.893	100.696	
5.625	101.480	101.180	101.188	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.622	100.322	100.312	3.375	N/A	N/A	N/A	5.625	101.506	101.219	100.932	
5.750	101.976	101.676	101.684	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.034	100.734	100.712	3.500	N/A	N/A	N/A	5.750	102.002	101.715	101.428	
5.875	102.362	102.062	102.070	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.355	101.055	101.033	3.625	N/A	N/A	N/A	5.875	102.388	102.101	101.814	
5.990	102.603	102.303	102.311	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.489	101.189	101.167	3.750	N/A	N/A	N/A	5.990	102.629	102.342	102.055	
6.000	102.703	102.403	102.411	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.589	101.289	101.267	3.875	N/A	N/A	N/A	6.000	102.729	102.442	102.155	
6.125	102.986	102.686	102.694	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.717	101.417	101.395	3.990	N/A	N/A	N/A	6.125	103.012	102.725	102.438	
6.250	102.648	102.311	102.309	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.409	101.072	101.045	4.000	N/A	N/A	N/A	6.250	102.716	102.387	102.054	
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	N/A	4.250	97.177	96.991	96.977	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.171	95.071	94.971	3.250	95.085	94.985	94.885
2.875	N/A	N/A	N/A	N/A	4.375	97.871	97.666	97.671	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	95.949	95.849	95.749	3.375	95.863	95.763	95.663
2.990	N/A	N/A	N/A	N/A	4.500	98.560	98.355	98.360	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.512	96.371	96.312	3.500	96.371	96.247	96.142
3.000	N/A	N/A	N/A	N/A	4.625	99.191	98.986	98.991	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.190	97.049	96.990	3.625	97.050	96.907	96.760
3.125	N/A	N/A	N/A	N/A	4.750	99.732	99.527	99.532	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.780	97.639	97.580	3.750	97.639	97.496	97.349
3.250	N/A	N/A	N/A	N/A	4.875	100.233	100.028	100.033	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.380	98.239	98.180	3.875	98.240	98.097	97.950
3.375	N/A	N/A	N/A	N/A	4.990	100.555	100.350	100.355	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.859	98.718	98.659	3.990	98.719	98.576	98.429
3.500	N/A	N/A	N/A	N/A	5.000	100.655	100.450	100.455	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.959	98.818	98.759	4.000	98.819	98.676	98.529
3.625	N/A	N/A	N/A	N/A	5.125	100.926	100.721	100.726	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.481	99.340	99.281	4.125	99.341	99.198	99.051
3.750	N/A	N/A	N/A	N/A	5.250	100.730	100.437	100.481	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.853	99.642	99.638	4.250	99.619	99.402	99.197
3.875	N/A	N/A	N/A	N/A	5.375	100.997	100.704	100.748	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.224	100.013	100.009	4.375	99.990	99.774	99.568
3.990	N/A	N/A	N/A	N/A	5.500	101.322	101.029	101.073	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.342	100.131	100.127	4.500	100.108	99.891	99.686
4.000	N/A	N/A	N/A	N/A	5.625	101.597	101.311	101.310	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.652	100.441	100.437	4.625	100.418	100.201	99.996
4.125	N/A	N/A	N/A	N/A	5.750	101.990	101.704	101.703	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.943	100.709	100.698	4.750	100.725	100.464	100.207
4.250	N/A	N/A	N/A	N/A	5.875	102.326	102.040	102.039	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.996	100.762	100.751	4.875	100.778	100.517	100.260
4.375	N/A	N/A	N/A	N/A	5.990	102.496	102.210	102.209	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.030	100.796	100.785	4.990	100.812	100.551	100.294
4.500	N/A	N/A	N/A	N/A	6.000	102.596	102.310	102.309	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.130	100.896	100.885	5.000	100.912	100.651	100.394
4.625	N/A	N/A	N/A	N/A	6.125	102.835	102.549	102.548	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.220	100.986	100.975	5.125	101.002	100.741	100.484
4.750	N/A	N/A	N/A	N/A	6.250	102.559	102.237	102.230	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.962	100.689	100.697	5.250	100.697	100.423	100.167
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	N/A	2.000	N/A	N/A	N/A	3.250	95.122	94.922	94.922	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.913	96.713	96.713
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.968	95.768	95.768	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.441	97.241	97.241
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.552	96.352	96.352	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.915	97.715	97.715
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.023	96.823	96.823	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.478	98.278	98.278
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.436	97.236	97.236	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.773	98.573	98.573
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.857	97.657	97.657	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.373	99.173	99.173
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.159	97.959	97.959	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.865	99.665	99.665
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.259	98.059	98.059	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.965	99.765	99.765
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.620	98.420	98.420	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.750	100.550	100.550
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.408	98.182	98.191	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.023	99.796	99.807
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.663	98.436	98.447	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.313	100.086	100.097
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.775	98.530	98.548</												



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.:

6/8/2022

45 Day Lock Exp.:

6/23/2022

60 Day Lock Exp.:

7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 12:35 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.041	95.924	95.841	4.250	96.135	95.974	95.935	4.250	97.177	96.991	96.977	3.250	95.171	95.071	94.971	3.250	95.122	94.922	94.922
4.375	96.640	96.523	96.440	4.375	96.795	96.634	96.595	4.375	97.871	97.666	97.671	3.375	95.949	95.849	95.749	3.375	95.968	95.768	95.768
4.500	97.159	97.042	96.959	4.500	97.434	97.273	97.234	4.500	98.560	98.355	98.360	3.500	96.512	96.371	96.312	3.500	96.552	96.352	96.352
4.625	97.710	97.564	97.510	4.625	97.966	97.805	97.766	4.625	99.191	98.986	98.991	3.625	97.190	97.049	96.990	3.625	97.023	96.823	96.823
4.750	98.330	98.184	98.130	4.750	98.489	98.328	98.289	4.750	99.732	99.527	99.532	3.750	97.780	97.639	97.580	3.750	97.436	97.236	97.236
4.875	98.878	98.732	98.678	4.875	98.951	98.790	98.751	4.875	100.233	100.028	100.033	3.875	98.380	98.239	98.180	3.875	97.857	97.657	97.657
4.990	99.268	99.122	99.068	4.990	99.193	99.032	98.993	4.990	100.555	100.350	100.355	3.990	98.859	98.718	98.659	3.990	98.159	97.959	97.959
5.000	99.368	99.222	99.168	5.000	99.293	99.132	99.093	5.000	100.655	100.450	100.455	4.000	98.959	98.818	98.759	4.000	98.259	98.059	98.059
5.125	99.777	99.551	99.577	5.125	99.440	99.261	99.240	5.125	100.926	100.721	100.726	4.125	99.481	99.340	99.281	4.125	98.620	98.420	98.420
5.250	100.339	100.097	100.127	5.250	99.870	99.621	99.626	5.250	100.730	100.437	100.481	4.250	99.853	99.642	99.638	4.250	98.408	98.182	98.191
5.375	100.698	100.456	100.486	5.375	100.157	99.908	99.913	5.375	100.997	100.704	100.748	4.375	100.224	100.013	100.009	4.375	98.663	98.436	98.447
5.500	101.077	100.835	100.865	5.500	100.416	100.167	100.172	5.500	101.322	101.029	101.073	4.500	100.342	100.131	100.127	4.500	98.775	98.530	98.548
5.625	101.480	101.180	101.188	5.625	100.622	100.322	100.312	5.625	101.597	101.311	101.310	4.625	100.652	100.441	100.437	4.625	99.132	98.882	98.886
5.750	101.976	101.676	101.684	5.750	101.034	100.734	100.712	5.750	101.990	101.704	101.703	4.750	100.943	100.709	100.698	4.750	99.406	99.156	99.160
5.875	102.362	102.062	102.070	5.875	101.355	101.055	101.033	5.875	102.326	102.040	102.039	4.875	100.996	100.762	100.751	4.875	99.442	99.192	99.196
5.990	102.603	102.303	102.311	5.990	101.489	101.189	101.167	5.990	102.496	102.210	102.209	4.990	101.030	100.796	100.785	4.990	99.423	99.173	99.177
6.000	102.703	102.403	102.411	6.000	101.589	101.289	101.267	6.000	102.596	102.310	102.309	5.000	101.130	100.896	100.885	5.000	99.523	99.273	99.277
6.125	102.986	102.686	102.694	6.125	101.717	101.417	101.395	6.125	102.835	102.549	102.548	5.125	101.220	100.986	100.975	5.125	99.577	99.327	99.331
6.250	102.648	102.311	102.309	6.250	101.409	101.072	101.045	6.250	102.559	102.237	102.230	5.250	100.962	100.689	100.697	5.250	99.034	98.761	98.775

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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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.: 6/8/2022
45 Day Lock Exp.: 6/23/2022
60 Day Lock Exp.: 7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 12:35 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	94.736	94.600	94.528	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	92.586	92.450	92.378	2.750	N/A	N/A	N/A	4.000	.457	.593	.665
4.125	95.325	95.225	95.125	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.175	93.075	92.975	2.875	N/A	N/A	N/A	4.125	.457	.557	.657
4.250	96.128	96.028	95.928	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	93.978	93.878	93.778	2.990	N/A	N/A	N/A	4.250	.457	.557	.657
4.375	96.759	96.653	96.559	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	94.609	94.503	94.409	3.000	N/A	N/A	N/A	4.375	.457	.563	.657
4.500	97.357	97.247	97.156	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	95.207	95.097	95.006	3.125	N/A	N/A	N/A	4.500	.457	.567	.658
4.625	97.707	97.592	97.502	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	95.557	95.442	95.352	3.250	N/A	N/A	N/A	4.625	.487	.602	.692
4.750	98.375	98.203	98.097	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	96.225	96.053	95.947	3.375	N/A	N/A	N/A	4.750	.517	.689	.795
4.875	98.968	98.793	98.687	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	96.818	96.643	96.537	3.500	N/A	N/A	N/A	4.875	.546	.721	.827
4.990	99.367	99.192	99.086	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	97.217	97.042	96.936	3.625	N/A	N/A	N/A	4.990	.670	.845	.951
5.000	99.467	99.292	99.186	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	97.317	97.142	97.036	3.750	N/A	N/A	N/A	5.000	.570	.745	.851
5.125	99.814	99.639	99.533	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	97.664	97.489	97.383	3.875	N/A	N/A	N/A	5.125	.591	.766	.872
5.250	100.254	100.046	99.941	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.104	97.896	97.791	3.990	N/A	N/A	N/A	5.250	.607	.815	.920
5.375	100.689	100.476	100.370	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	98.539	98.326	98.220	4.000	N/A	N/A	N/A	5.375	.626	.839	.945
5.500	101.124	100.873	100.765	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	98.974	98.723	98.615	4.125	N/A	N/A	N/A	5.500	.656	.907	1.015
5.625	101.426	101.079	100.988	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.276	98.929	98.838	4.250	N/A	N/A	N/A	5.625	.739	1.086	1.177
5.750	101.919	101.564	101.462	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.769	99.414	99.312	4.375	N/A	N/A	N/A	5.750	.801	1.156	1.258
5.875	102.263	101.905	101.802	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	100.113	99.755	99.652	4.500	N/A	N/A	N/A	5.875	.861	1.219	1.322
5.990	102.485	102.124	102.020	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	100.335	99.974	99.870	4.625	N/A	N/A	N/A	5.990	1.021	1.382	1.486
6.000	102.585	102.224	102.120	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	100.435	100.074	99.970	4.750	N/A	N/A	N/A	6.000	.921	1.282	1.386

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	95.943	95.754	95.663	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.321	94.221	94.121	3.000	.950	1.050	1.150
2.875	N/A	N/A	N/A	4.125	96.676	96.482	96.392	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.650	94.502	94.450	3.125	.950	1.098	1.150
2.990	N/A	N/A	N/A	4.250	97.336	97.127	97.017	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.244	95.093	95.042	3.250	.950	1.101	1.152
3.000	N/A	N/A	N/A	4.375	98.077	97.868	97.759	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.047	95.860	95.810	3.375	.700	.887	.937
3.125	N/A	N/A	N/A	4.500	98.757	98.544	98.435	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.679	96.461	96.391	3.500	.700	.918	.988
3.250	N/A	N/A	N/A	4.625	99.243	99.027	98.918	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.298	97.075	97.005	3.625	.700	.923	.993
3.375	N/A	N/A	N/A	4.750	99.774	99.553	99.444	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.805	97.577	97.507	3.750	.700	.938	.998
3.500	N/A	N/A	N/A	4.875	100.290	100.064	99.955	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.270	98.041	97.971	3.875	.700	.929	.999
3.625	N/A	N/A	N/A	4.990	100.489	100.260	100.150	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.604	98.371	98.301	3.990	.813	1.046	1.116
3.750	N/A	N/A	N/A	5.000	100.589	100.360	100.250	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.704	98.471	98.401	4.000	.713	.946	1.016
3.875	N/A	N/A	N/A	5.125	100.242	99.912	99.783	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.798	98.521	98.431	4.125	.726	1.003	1.093
3.990	N/A	N/A	N/A	5.250	100.786	100.451	100.322	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.381	99.101	99.012	4.250	.739	1.019	1.108
4.000	N/A	N/A	N/A	5.375	101.046	100.708	100.578	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.826	99.544	99.455	4.375	.752	1.034	1.123
4.125	N/A	N/A	N/A	5.500	101.398	101.056	100.926	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.108	99.825	99.735	4.500	.756	1.039	1.129
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	100.392	100.198	100.090	4.625	.758	.952	1.060
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	100.851	100.654	100.545	4.750	.760	.957	1.066
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	101.191	100.997	100.888	4.875	.762	.956	1.065
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	101.456	101.260	101.151	4.990	.901	1.097	1.206
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	101.556	101.360	101.251	5.000	.801	.997	1.106

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	92.121	92.021	91.921	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	92.450	92.302	92.250	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	93.044	92.893	92.842	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	93.847	93.660	93.610	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	94.479	94.261	94.191	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	95.098	94.875	94.805	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	95.605	95.377	95.307	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	96.070	95.841	95.771	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	96.404	96.171	96.101	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.504	96.271	96.201	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	96.598	96.321	96.231	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.181	96.901	96.812	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	97.626	97.344	97.255	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	97.908	97.625	97.535	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.192	97.998	97.890	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.651	98.454	98.345	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	98.991	98.797	98.688	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.256	99.060	98.951	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.356	99.160	99.051	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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.:

6/8/2022

45 Day Lock Exp.:

6/23/2022

60 Day Lock Exp.:

7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 12:35 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	94.736	94.600	94.528	4.000	92.586	92.450	92.378	3.500	92.929	92.714	92.643	3.000	94.321	94.221	94.121	3.000	92.121	92.021	91.921
4.125	95.325	95.225	95.125	4.125	93.175	93.075	92.975	3.625	93.715	93.494	93.423	3.125	94.650	94.502	94.450	3.125	92.450	92.302	92.250
4.250	96.128	96.028	95.928	4.250	93.978	93.878	93.778	3.750	94.483	94.306	94.215	3.250	95.244	95.093	95.042	3.250	93.044	92.893	92.842
4.375	96.759	96.653	96.559	4.375	94.609	94.503	94.409	3.875	95.189	95.007	94.916	3.375	96.047	95.860	95.810	3.375	93.847	93.660	93.610
4.500	97.357	97.247	97.156	4.500	95.207	95.097	95.006	3.990	95.843	95.654	95.563	3.500	96.679	96.461	96.391	3.500	94.479	94.261	94.191
4.625	97.707	97.592	97.502	4.625	95.557	95.442	95.352	4.000	95.943	95.754	95.663	3.625	97.298	97.075	97.005	3.625	95.098	94.875	94.805
4.750	98.375	98.203	98.097	4.750	96.225	96.053	95.947	4.125	96.676	96.482	96.392	3.750	97.805	97.577	97.507	3.750	95.605	95.377	95.307
4.875	98.968	98.793	98.687	4.875	96.818	96.643	96.537	4.250	97.336	97.127	97.017	3.875	98.270	98.041	97.971	3.875	96.070	95.841	95.771
4.990	99.367	99.192	99.086	4.990	97.217	97.042	96.936	4.375	98.077	97.868	97.759	3.990	98.604	98.371	98.301	3.990	96.404	96.171	96.101
5.000	99.467	99.292	99.186	5.000	97.317	97.142	97.036	4.500	98.757	98.544	98.435	4.000	98.704	98.471	98.401	4.000	96.504	96.271	96.201
5.125	99.814	99.639	99.533	5.125	97.664	97.489	97.383	4.625	99.243	99.027	98.918	4.125	98.798	98.521	98.431	4.125	96.598	96.321	96.231
5.250	100.254	100.046	99.941	5.250	98.104	97.896	97.791	4.750	99.774	99.553	99.444	4.250	99.381	99.101	99.012	4.250	97.181	96.901	96.812
5.375	100.689	100.476	100.370	5.375	98.539	98.326	98.220	4.875	100.290	100.064	99.955	4.375	99.826	99.544	99.455	4.375	97.626	97.344	97.255
5.500	101.124	100.873	100.765	5.500	98.974	98.723	98.615	4.990	100.489	100.260	100.150	4.500	100.108	99.825	99.735	4.500	97.908	97.625	97.535
5.625	101.426	101.079	100.988	5.625	99.276	98.929	98.838	5.000	100.589	100.360	100.250	4.625	100.392	100.198	100.090	4.625	98.192	97.998	97.890
5.750	101.919	101.564	101.462	5.750	99.769	99.414	99.312	5.125	100.242	99.912	99.783	4.750	100.851	100.654	100.545	4.750	98.651	98.454	98.345
5.875	102.263	101.905	101.802	5.875	100.113	99.755	99.652	5.250	100.786	100.451	100.322	4.875	101.191	100.997	100.888	4.875	98.991	98.797	98.688
5.990	102.485	102.124	102.020	5.990	100.335	99.974	99.870	5.375	101.046	100.708	100.578	4.990	101.456	101.260	101.151	4.990	99.256	99.060	98.951
6.000	102.585	102.224	102.120	6.000	100.435	100.074	99.970	5.500	101.398	101.056	100.926	5.000	101.556	101.360	101.251	5.000	99.356	99.160	99.051

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



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

30 Day Lock Exp.: 6/8/2022
45 Day Lock Exp.: 6/23/2022
60 Day Lock Exp.: 7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 12:35 pm 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.:

6/8/2022

45 Day Lock Exp.:

6/23/2022

60 Day Lock Exp.:

7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 12:35 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	94.736	94.600	94.528	4.000	95.943	95.754	95.663	3.000	94.321	94.221	94.121	4.000	92.986	92.850	92.778	3.000	92.571	92.471	92.371
4.125	95.325	95.225	95.125	4.125	96.676	96.482	96.392	3.125	94.650	94.502	94.450	4.125	93.575	93.475	93.375	3.125	92.900	92.752	92.700
4.250	96.128	96.028	95.928	4.250	97.336	97.127	97.017	3.250	95.244	95.093	95.042	4.250	94.378	94.278	94.178	3.250	93.494	93.343	93.292
4.375	96.759	96.653	96.559	4.375	98.077	97.868	97.759	3.375	96.047	95.860	95.810	4.375	95.009	94.903	94.809	3.375	94.297	94.110	94.060
4.500	97.357	97.247	97.156	4.500	98.757	98.544	98.435	3.500	96.679	96.461	96.391	4.500	95.607	95.497	95.406	3.500	94.929	94.711	94.641
4.625	97.707	97.592	97.502	4.625	99.243	99.027	98.918	3.625	97.298	97.075	97.005	4.625	95.957	95.842	95.752	3.625	95.548	95.325	95.255
4.750	98.375	98.203	98.097	4.750	99.774	99.553	99.444	3.750	97.805	97.577	97.507	4.750	96.625	96.453	96.347	3.750	96.055	95.827	95.757
4.875	98.968	98.793	98.687	4.875	100.290	100.064	99.955	3.875	98.270	98.041	97.971	4.875	97.218	97.043	96.937	3.875	96.520	96.291	96.221
4.990	99.367	99.192	99.086	4.990	100.489	100.260	100.150	3.990	98.604	98.371	98.301	4.990	97.617	97.442	97.336	3.990	96.854	96.621	96.551
5.000	99.467	99.292	99.186	5.000	100.589	100.360	100.250	4.000	98.704	98.471	98.401	5.000	97.717	97.542	97.436	4.000	96.954	96.721	96.651
5.125	99.814	99.639	99.533	5.125	100.242	99.912	99.783	4.125	98.798	98.521	98.431	5.125	98.064	97.889	97.783	4.125	97.048	96.771	96.681
5.250	100.254	100.046	99.941	5.250	100.786	100.451	100.322	4.250	99.381	99.101	99.012	5.250	98.504	98.296	98.191	4.250	97.631	97.351	97.262
5.375	100.689	100.476	100.370	5.375	101.046	100.708	100.578	4.375	99.826	99.544	99.455	5.375	98.939	98.726	98.620	4.375	98.076	97.794	97.705
5.500	101.124	100.873	100.765	5.500	101.398	101.056	100.926	4.500	100.108	99.825	99.735	5.500	99.374	99.123	99.015	4.500	98.358	98.075	97.985
5.625	101.426	101.079	100.988	5.625	101.718	101.375	101.246	4.625	100.392	100.198	100.090	5.625	99.676	99.329	99.238	4.625	98.642	98.448	98.340
5.750	101.919	101.564	101.462	5.750	102.140	101.761	101.612	4.750	100.851	100.654	100.545	5.750	100.169	99.814	99.712	4.750	99.101	98.904	98.795
5.875	102.280	101.922	101.819	5.875	102.500	102.119	101.970	4.875	101.191	100.997	100.888	5.875	100.530	100.172	100.069	4.875	99.441	99.247	99.138
5.990	102.523	102.162	102.058	5.990	102.678	102.297	102.148	4.990	101.456	101.260	101.151	5.990	100.773	100.412	100.308	4.990	99.706	99.510	99.401
6.000	102.623	102.262	102.158	6.000	102.778	102.397	102.248	5.000	101.556	101.360	101.251	6.000	100.873	100.512	100.408	5.000	99.806	99.610	99.501

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/8/2022

45 Day Lock Exp.:

6/23/2022

60 Day Lock Exp.:

7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 12:35 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.

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

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

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

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



AFR Loan Center

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	94.425	94.300	94.175	
5.375	94.925	94.800	94.675	
5.500	95.175	95.050	94.925	
5.625	95.925	95.800	95.675	
5.750	96.550	96.425	96.300	
5.875	96.925	96.800	96.675	
5.990	97.300	97.175	97.050	
6.125	98.050	97.925	97.800	
6.250	98.300	98.175	98.050	
6.375	98.550	98.425	98.300	
6.500	99.800	99.675	99.550	
6.625	100.050	99.925	99.800	
6.750	100.300	100.175	100.050	
6.875	100.550	100.425	100.300	
6.990	100.800	100.675	100.550	
7.125	101.050	100.925	100.800	
7.250	101.300	101.175	101.050	
7.375	101.550	101.425	101.300	
7.500	101.675	101.550	101.425	
7.625	101.800	101.675	101.550	
7.750	101.925	101.800	101.675	
7.875	102.050	101.925	101.800	
7.990	102.175	102.050	101.925	
8.125	102.300	102.175	102.050	
8.250	102.425	102.300	102.175	
8.375	102.550	102.425	102.300	
8.500	102.675	102.550	102.425	
8.625	102.800	102.675	102.550	
8.750	102.925	102.800	102.675	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	94.175	94.050	93.925	
5.375	94.675	94.550	94.425	
5.500	94.925	94.800	94.675	
5.625	95.675	95.550	95.425	
5.750	96.300	96.175	96.050	
5.875	96.675	96.550	96.425	
5.990	97.050	96.925	96.800	
6.125	97.800	97.675	97.550	
6.250	98.050	97.925	97.800	
6.375	98.300	98.175	98.050	
6.500	99.550	99.425	99.300	
6.625	99.800	99.675	99.550	
6.750	100.050	99.925	99.800	
6.875	100.300	100.175	100.050	
6.990	100.550	100.425	100.300	
7.125	100.800	100.675	100.550	
7.250	101.050	100.925	100.800	
7.375	101.300	101.175	101.050	
7.500	101.425	101.300	101.175	
7.625	101.550	101.425	101.300	
7.750	101.675	101.550	101.425	
7.875	101.800	101.675	101.550	
7.990	101.925	101.800	101.675	
8.125	102.050	101.925	101.800	
8.250	102.175	102.050	101.925	
8.375	102.300	102.175	102.050	
8.500	102.425	102.300	102.175	
8.625	102.550	102.425	102.300	
8.750	102.675	102.550	102.425	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	93.925	93.800	93.675	
5.375	94.425	94.300	94.175	
5.500	94.675	94.550	94.425	
5.625	95.425	95.300	95.175	
5.750	96.050	95.925	95.800	
5.875	96.425	96.300	96.175	
5.990	96.800	96.675	96.550	
6.125	97.550	97.425	97.300	
6.250	97.800	97.675	97.550	
6.375	98.050	97.925	97.800	
6.500	99.300	99.175	99.050	
6.625	99.550	99.425	99.300	
6.750	99.800	99.675	99.550	
6.875	100.050	99.925	99.800	
6.990	100.300	100.175	100.050	
7.125	100.550	100.425	100.300	
7.250	100.800	100.675	100.550	
7.375	101.050	100.925	100.800	
7.500	101.175	101.050	100.925	
7.625	101.300	101.175	101.050	
7.750	101.425	101.300	101.175	
7.875	101.550	101.425	101.300	
7.990	101.675	101.550	101.425	
8.125	101.800	101.675	101.550	
8.250	101.925	101.800	101.675	
8.375	102.050	101.925	101.800	
8.500	102.175	102.050	101.925	
8.625	102.300	102.175	102.050	
8.750	102.425	102.300	102.175	
* 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	-1.000	-2.250
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-1.250	-2.750
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.750	-3.250
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.500	-4.250
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.250	-4.750
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	-3.750	-3.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.500	-2.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006		
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