

W. Rate Sheet Dated: 5/9/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	97.493	97.228	96.978	4.000	97.283	97.018	96.768	2.875	93.954	93.790	93.626	3.125	N/A	N/A	N/A
4.125	98.138	97.873	97.623	4.125	97.928	97.663	97.413	3.000	94.276	94.112	93.948	3.250	N/A	N/A	N/A
4.250	98.327	98.177	97.880	4.250	98.117	97.967	97.670	3.125	94.598	94.434	94.270	3.375	N/A	N/A	N/A
4.375	98.958	98.808	98.511	4.375	98.748	98.598	98.301	3.250	95.893	95.616	95.339	3.500	N/A	N/A	N/A
4.500	99.588	99.438	99.141	4.500	99.378	99.228	98.931	3.375	96.210	95.933	95.655	3.625	N/A	N/A	N/A
4.625	100.201	100.051	99.754	4.625	99.991	99.841	99.544	3.500	96.530	96.253	95.975	Margin = 2.250		Index = 2.030	
4.750	99.833	99.683	99.167	4.750	99.623	99.473	98.957	3.625	96.844	96.567	96.289	30 Year OTC			
4.875	100.419	100.269	99.753	4.875	100.209	100.059	99.543	3.750	96.789	96.414	96.039	Rate	30 Day	45 Day	60 Day
5.000	100.981	100.831	100.315	5.000	100.771	100.621	100.105	3.875	97.090	96.715	96.340	5.000	99.889	99.342	98.826
5.125	101.503	101.353	100.837	5.125	101.293	101.143	100.627	4.000	97.381	97.006	96.631	5.125	100.411	99.864	99.348
5.250	100.517	100.367	99.617	5.250	100.307	100.157	99.407	4.125	97.656	97.281	96.906	5.250	99.425	98.675	97.925
5.375	101.017	100.867	100.117	5.375	100.807	100.657	99.907	4.250	98.768	98.618	98.468	5.375	99.925	99.175	98.425
5.500	101.476	101.326	100.576	5.500	101.266	101.116	100.366	4.375	99.029	98.879	98.729	5.500	100.384	99.634	98.884
5.625	101.881	101.731	100.981	5.625	101.671	101.521	100.771	4.500	99.272	99.122	98.972	5.625	100.789	100.039	99.289
5.750	101.666	101.516	101.016	5.750	101.456	101.306	100.806	4.625	99.492	99.342	99.192	5.750	100.574	100.074	99.574
5.875	102.063	101.913	101.413	5.875	101.853	101.703	101.203	4.750	99.275	99.125	98.975	5.875	100.971	100.471	99.971
6.000	102.427	102.277	101.777	6.000	102.217	102.067	101.567	4.875	99.486	99.336	99.186	6.000	101.335	100.835	100.335
6.125	102.772	102.622	102.122	6.125	102.562	102.412	101.912	5.000	99.674	99.524	99.374	6.125	101.680	101.180	100.680
6.250	103.072	102.922	102.422	6.250	101.364	101.214	100.714	5.125	99.847	99.697	99.547	6.250	101.980	101.730	101.480

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	97.293	97.193	96.928	96.678	4.000	97.083	96.983	96.718	96.468	2.875	93.084	92.984	92.820	92.656
4.125	97.938	97.838	97.573	97.323	4.125	97.728	97.628	97.363	97.113	3.000	93.406	93.306	93.142	92.978
4.250	98.127	98.027	97.877	97.580	4.250	97.917	97.817	97.667	97.370	3.125	93.728	93.628	93.464	93.300
4.375	98.758	98.658	98.508	98.211	4.375	98.548	98.448	98.298	98.001	3.250	95.623	95.523	95.246	94.969
4.500	99.388	99.288	99.138	98.841	4.500	99.178	99.078	98.928	98.631	3.375	95.940	95.840	95.563	95.285
4.625	100.001	99.901	99.751	99.454	4.625	99.791	99.691	99.541	99.244	3.500	96.260	96.160	95.883	95.605
4.750	99.633	99.533	99.383	98.867	4.750	99.423	99.323	99.173	98.657	3.625	96.574	96.474	96.197	95.919
4.875	100.219	100.119	99.969	99.453	4.875	100.009	99.909	99.759	99.243	3.750	97.019	96.919	96.544	96.169
5.000	100.781	100.681	100.531	100.015	5.000	100.571	100.471	100.321	99.805	3.875	97.320	97.220	96.845	96.470
5.125	101.303	101.203	101.053	100.537	5.125	101.093	100.993	100.843	100.327	4.000	97.611	97.511	97.136	96.761
5.250	100.317	100.217	100.067	99.317	5.250	100.107	100.007	99.857	99.107	4.125	97.886	97.786	97.411	97.036
5.375	100.817	100.717	100.567	99.817	5.375	100.607	100.507	100.357	99.607	4.250	98.298	98.198	98.048	97.898
5.500	101.276	101.176	101.026	100.276	5.500	101.066	100.966	100.816	100.066	4.375	98.559	98.459	98.309	98.159

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				5.000	97.139	96.592	96.076	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	97.661	97.114	96.598	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	96.675	95.925	95.175	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					5.375	97.175	96.425	95.675	Rate	30 Day	45 Day	60 Day
								5.500	97.634	96.884	96.134	6.250	N/A	N/A	N/A
								5.625	98.039	97.289	96.539	6.750	N/A	N/A	N/A
								5.750	97.824	97.324	96.824	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								5.875	98.221	97.721	97.221				
								6.000	98.585	98.085	97.585				
								6.125	98.930	98.430	97.930				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.230	98.980	98.730				

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@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: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	90.287	90.123	89.959	3.500	N/A	N/A	N/A
4.500	98.094	97.944	97.647	4.500	97.984	97.834	97.537	2.875	90.603	90.439	90.275	3.625	N/A	N/A	N/A
4.625	98.707	98.557	98.260	4.625	98.597	98.447	98.150	3.000	90.925	90.761	90.597	Margin = 2.250		Index = 2.030	
4.750	97.152	97.002	96.486	4.750	97.042	96.892	96.376	3.125	91.247	91.083	90.919	30 Year OTC			
4.875	97.738	97.588	97.072	4.875	97.628	97.478	96.962	3.250	92.798	92.521	92.243	Rate	30 Day	45 Day	60 Day
5.000	98.300	98.150	97.634	5.000	98.190	98.040	97.524	3.375	93.115	92.838	92.560	4.250	96.833	96.442	96.146
5.125	98.822	98.672	98.156	5.125	98.712	98.562	98.046	3.500	93.435	93.158	92.880	4.375	97.464	97.073	96.777
5.250	97.336	97.186	96.436	5.250	97.226	97.076	96.326	3.625	93.749	93.472	93.194	4.500	98.094	97.703	97.407
5.375	97.836	97.686	96.936	5.375	97.726	97.576	96.826	3.750	94.194	93.819	93.444	4.625	98.707	98.316	98.020
5.500	98.295	98.145	97.395	5.500	98.185	98.035	97.285	3.875	N/A	N/A	N/A	4.750	97.152	96.605	96.090
5.625	98.700	98.550	97.800	5.625	98.590	98.440	97.690	4.000	N/A	N/A	N/A	4.875	97.738	97.191	96.676
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	98.300	97.753	97.238
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	98.822	98.275	97.760
6.000	98.027	97.877	97.377	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	97.336	96.586	95.836
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	98.194	98.094	97.944	97.647	4.500	98.084	97.984	97.834	97.537	2.750	88.480	88.380	88.216	88.052
4.625	98.807	98.707	98.557	98.260	4.625	98.697	98.597	98.447	98.150	2.875	88.797	88.697	88.533	88.369
4.750	97.252	97.152	97.002	96.486	4.750	97.142	97.042	96.892	96.376	3.000	89.118	89.018	88.854	88.690
4.875	97.838	97.738	97.588	97.072	4.875	97.728	97.628	97.478	96.962	3.125	89.441	89.341	89.177	89.013
5.000	98.400	98.300	98.150	97.634	5.000	98.290	98.190	98.040	97.524	3.250	92.836	92.736	92.459	92.181
5.125	98.922	98.822	98.672	98.156	5.125	98.812	98.712	98.562	98.046	3.375	93.152	93.052	92.775	92.497
5.250	97.436	97.336	97.186	96.436	5.250	97.326	97.226	97.076	96.326	3.500	93.472	93.372	93.095	92.817
5.375	97.936	97.836	97.686	96.936	5.375	97.826	97.726	97.576	96.826	3.625	93.786	93.686	93.409	93.131
5.500	98.395	98.295	98.145	97.395	5.500	98.285	98.185	98.035	97.285	3.750	95.325	95.225	94.850	94.475

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.:

6/8/2022

45 Day Lock Exp.:

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60 Day Lock Exp.:

7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	95.682	95.565	95.482	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	95.916	95.755	95.716	2.000	N/A	N/A	N/A	4.250	95.615	95.505	95.400
4.375	96.280	96.163	96.080	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.577	96.416	96.377	2.125	N/A	N/A	N/A	4.375	96.213	96.103	95.998
4.500	96.851	96.705	96.651	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.215	97.054	97.015	2.250	N/A	N/A	N/A	4.500	96.884	96.735	96.591
4.625	97.491	97.345	97.291	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	97.748	97.587	97.548	2.375	N/A	N/A	N/A	4.625	97.524	97.375	97.231
4.750	98.112	97.966	97.912	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.270	98.109	98.070	2.500	N/A	N/A	N/A	4.750	98.145	97.996	97.852
4.875	98.659	98.513	98.459	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	98.732	98.571	98.532	2.625	N/A	N/A	N/A	4.875	98.692	98.543	98.399
4.990	99.049	98.903	98.849	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	98.974	98.813	98.774	2.750	N/A	N/A	N/A	4.990	99.083	98.934	98.790
5.000	99.149	99.003	98.949	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.074	98.913	98.874	2.875	N/A	N/A	N/A	5.000	99.183	99.034	98.890
5.125	99.500	99.318	99.300	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.198	99.037	98.998	2.990	N/A	N/A	N/A	5.125	99.505	99.336	99.193
5.250	100.027	99.785	99.815	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	99.557	99.308	99.313	3.000	N/A	N/A	N/A	5.250	100.051	99.842	99.645
5.375	100.385	100.143	100.173	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	99.844	99.595	99.600	3.125	N/A	N/A	N/A	5.375	100.410	100.201	100.004
5.500	100.765	100.523	100.553	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.103	99.854	99.859	3.250	N/A	N/A	N/A	5.500	100.789	100.580	100.383
5.625	101.168	100.868	100.876	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.309	100.009	99.999	3.375	N/A	N/A	N/A	5.625	101.194	100.907	100.620
5.750	101.664	101.364	101.372	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.721	100.421	100.399	3.500	N/A	N/A	N/A	5.750	101.690	101.403	101.116
5.875	102.049	101.749	101.757	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.042	100.742	100.720	3.625	N/A	N/A	N/A	5.875	102.075	101.788	101.501
5.990	102.290	101.990	101.998	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.177	100.877	100.855	3.750	N/A	N/A	N/A	5.990	102.316	102.029	101.742
6.000	102.390	102.090	102.098	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.277	100.977	100.955	3.875	N/A	N/A	N/A	6.000	102.416	102.129	101.842
6.125	102.673	102.373	102.381	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.404	101.104	101.082	3.990	N/A	N/A	N/A	6.125	102.699	102.412	102.125
6.250	102.336	101.999	101.997	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.097	100.760	100.733	4.000	N/A	N/A	N/A	6.250	102.403	102.074	101.741
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	96.943	96.738	96.743	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	94.858	94.758	94.658	3.250	94.772	94.672	94.572
2.875	N/A	N/A	N/A	4.375	97.653	97.448	97.453	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	95.636	95.536	95.436	3.375	95.550	95.450	95.350
2.990	N/A	N/A	N/A	4.500	98.341	98.136	98.141	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.215	96.074	96.015	3.500	96.074	95.947	95.834
3.000	N/A	N/A	N/A	4.625	98.973	98.768	98.773	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	96.893	96.752	96.693	3.625	96.753	96.610	96.463
3.125	N/A	N/A	N/A	4.750	99.513	99.308	99.313	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.483	97.342	97.283	3.750	97.342	97.199	97.052
3.250	N/A	N/A	N/A	4.875	100.014	99.809	99.814	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.084	97.943	97.884	3.875	97.943	97.800	97.653
3.375	N/A	N/A	N/A	4.990	100.336	100.131	100.136	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.562	98.421	98.362	3.990	98.422	98.279	98.132
3.500	N/A	N/A	N/A	5.000	100.436	100.231	100.236	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.662	98.521	98.462	4.000	98.522	98.379	98.232
3.625	N/A	N/A	N/A	5.125	100.707	100.502	100.507	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.185	99.044	98.985	4.125	99.044	98.901	98.754
3.750	N/A	N/A	N/A	5.250	100.417	100.124	100.168	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.556	99.345	99.341	4.250	99.322	99.106	98.900
3.875	N/A	N/A	N/A	5.375	100.685	100.392	100.436	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.927	99.716	99.712	4.375	99.693	99.476	99.271
3.990	N/A	N/A	N/A	5.500	101.009	100.716	100.760	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.045	99.834	99.830	4.500	99.811	99.595	99.389
4.000	N/A	N/A	N/A	5.625	101.284	100.998	100.997	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.355	100.144	100.140	4.625	100.121	99.904	99.699
4.125	N/A	N/A	N/A	5.750	101.677	101.391	101.390	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.646	100.412	100.401	4.750	100.428	100.167	99.910
4.250	N/A	N/A	N/A	5.875	102.013	101.727	101.726	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.699	100.465	100.454	4.875	100.481	100.220	99.963
4.375	N/A	N/A	N/A	5.990	102.184	101.898	101.897	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.733	100.499	100.488	4.990	100.516	100.255	99.998
4.500	N/A	N/A	N/A	6.000	102.284	101.998	101.997	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.833	100.599	100.588	5.000	100.616	100.355	100.098
4.625	N/A	N/A	N/A	6.125	102.522	102.236	102.235	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.923	100.689	100.678	5.125	100.705	100.444	100.187
4.750	N/A	N/A	N/A	6.250	102.247	101.925	101.918	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.665	100.392	100.400	5.250	100.400	100.126	99.870
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	94.823	94.623	94.623	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.601	96.401	96.401
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.671	95.471	95.471	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.129	96.929	96.929
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.255	96.055	96.055	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.603	97.403	97.403
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.726	96.526	96.526	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.165	97.965	97.965
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.139	96.939	96.939	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.476	98.276	98.276
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.560	97.360	97.360	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.076	98.876	98.876
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	97.862	97.662	97.662	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.568	99.368	99.368
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	97.962	97.762	97.762	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.668	99.468	99.468
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.324	98.124	98.124	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.453	100.253	100.253
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.111	97.884	97.895	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.726	99.500	99.509
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.366	98.139	98.150	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.016	99.790	99.799
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.478	98.233	98.252	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.195	99.969	99.978
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.625	98.835	98.585	98.589	3.											



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: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	95.682	95.565	95.482	4.250	95.916	95.755	95.716	4.250	96.943	96.738	96.743	3.250	94.858	94.758	94.658	3.250	94.823	94.623	94.623
4.375	96.280	96.163	96.080	4.375	96.577	96.416	96.377	4.375	97.653	97.448	97.453	3.375	95.636	95.536	95.436	3.375	95.671	95.471	95.471
4.500	96.851	96.705	96.651	4.500	97.215	97.054	97.015	4.500	98.341	98.136	98.141	3.500	96.215	96.074	96.015	3.500	96.255	96.055	96.055
4.625	97.491	97.345	97.291	4.625	97.748	97.587	97.548	4.625	98.973	98.768	98.773	3.625	96.893	96.752	96.693	3.625	96.726	96.526	96.526
4.750	98.112	97.966	97.912	4.750	98.270	98.109	98.070	4.750	99.513	99.308	99.313	3.750	97.483	97.342	97.283	3.750	97.139	96.939	96.939
4.875	98.659	98.513	98.459	4.875	98.732	98.571	98.532	4.875	100.014	99.809	99.814	3.875	98.084	97.943	97.884	3.875	97.560	97.360	97.360
4.990	99.049	98.903	98.849	4.990	98.974	98.813	98.774	4.990	100.336	100.131	100.136	3.990	98.562	98.421	98.362	3.990	97.862	97.662	97.662
5.000	99.149	99.003	98.949	5.000	99.074	98.913	98.874	5.000	100.436	100.231	100.236	4.000	98.662	98.521	98.462	4.000	97.962	97.762	97.762
5.125	99.500	99.318	99.300	5.125	99.198	99.037	98.998	5.125	100.707	100.502	100.507	4.125	99.185	99.044	98.985	4.125	98.324	98.124	98.124
5.250	100.027	99.785	99.815	5.250	99.557	99.308	99.313	5.250	100.417	100.124	100.168	4.250	99.556	99.345	99.341	4.250	98.111	97.884	97.895
5.375	100.385	100.143	100.173	5.375	99.844	99.595	99.600	5.375	100.685	100.392	100.436	4.375	99.927	99.716	99.712	4.375	98.366	98.139	98.150
5.500	100.765	100.523	100.553	5.500	100.103	99.854	99.859	5.500	101.009	100.716	100.760	4.500	100.045	99.834	99.830	4.500	98.478	98.233	98.252
5.625	101.168	100.868	100.876	5.625	100.309	100.009	99.999	5.625	101.284	100.998	100.997	4.625	100.355	100.144	100.140	4.625	98.835	98.585	98.589
5.750	101.664	101.364	101.372	5.750	100.721	100.421	100.399	5.750	101.677	101.391	101.390	4.750	100.646	100.412	100.401	4.750	99.109	98.859	98.863
5.875	102.049	101.749	101.757	5.875	101.042	100.742	100.720	5.875	102.013	101.727	101.726	4.875	100.699	100.465	100.454	4.875	99.145	98.895	98.899
5.990	102.290	101.990	101.998	5.990	101.177	100.877	100.855	5.990	102.184	101.898	101.897	4.990	100.733	100.499	100.488	4.990	99.126	98.876	98.880
6.000	102.390	102.090	102.098	6.000	101.277	100.977	100.955	6.000	102.284	101.998	101.997	5.000	100.833	100.599	100.588	5.000	99.226	98.976	98.980
6.125	102.673	102.373	102.381	6.125	101.404	101.104	101.082	6.125	102.522	102.236	102.235	5.125	100.923	100.689	100.678	5.125	99.280	99.030	99.034
6.250	102.336	101.999	101.997	6.250	101.097	100.760	100.733	6.250	102.247	101.925	101.918	5.250	100.665	100.392	100.400	5.250	98.737	98.464	98.478

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)
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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.279	94.159	94.079	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	92.465	92.345	92.265	2.750	N/A	N/A	N/A	4.000	94.265	94.145	94.065
4.125	94.957	94.857	94.757	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.221	93.121	93.021	2.875	N/A	N/A	N/A	4.125	94.962	94.862	94.762
4.250	95.774	95.674	95.574	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	94.572	94.472	94.372	2.990	N/A	N/A	N/A	4.250	95.776	95.676	95.576
4.375	96.417	96.313	96.217	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	95.503	95.399	95.303	3.000	N/A	N/A	N/A	4.375	96.556	96.452	96.356
4.500	97.030	96.921	96.830	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.130	96.021	95.930	3.125	N/A	N/A	N/A	4.500	97.236	97.127	97.036
4.625	97.390	97.276	97.185	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	96.490	96.376	96.285	3.250	N/A	N/A	N/A	4.625	97.664	97.550	97.459
4.750	97.912	97.738	97.633	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	97.012	96.838	96.733	3.375	N/A	N/A	N/A	4.750	98.346	98.172	98.067
4.875	98.520	98.345	98.240	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	97.622	97.447	97.342	3.500	N/A	N/A	N/A	4.875	98.945	98.770	98.665
4.990	98.933	98.757	98.651	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	97.681	97.505	97.399	3.625	N/A	N/A	N/A	4.990	99.349	99.173	99.067
5.000	99.033	98.857	98.751	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	97.781	97.605	97.499	3.750	N/A	N/A	N/A	5.000	99.449	99.273	99.167
5.125	99.411	99.215	99.109	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	97.833	97.637	97.531	3.875	N/A	N/A	N/A	5.125	99.800	99.604	99.498
5.250	99.993	99.771	99.666	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.399	98.177	98.072	3.990	N/A	N/A	N/A	5.250	100.194	99.972	99.867
5.375	100.442	100.214	100.108	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.124	98.896	98.790	4.000	N/A	N/A	N/A	5.375	100.633	100.405	100.299
5.500	100.860	100.625	100.518	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.562	99.327	99.220	4.125	N/A	N/A	N/A	5.500	101.043	100.808	100.701
5.625	101.077	100.832	100.724	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.801	99.556	99.448	4.250	N/A	N/A	N/A	5.625	101.253	101.008	100.900
5.750	101.438	101.068	100.967	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.858	99.488	99.387	4.375	N/A	N/A	N/A	5.750	101.436	101.066	100.965
5.875	101.794	101.420	101.317	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	100.504	100.130	100.027	4.500	N/A	N/A	N/A	5.875	101.785	101.411	101.308
5.990	102.029	101.651	101.547	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	100.739	100.361	100.257	4.625	N/A	N/A	N/A	5.990	102.012	101.634	101.530
6.000	102.129	101.751	101.647	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	100.839	100.461	100.357	4.750	N/A	N/A	N/A	6.000	102.112	101.734	101.630
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	95.576	95.386	95.296	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	93.986	93.855	93.786	3.000	93.981	93.850	93.781
2.875	N/A	N/A	N/A	4.125	96.317	96.123	96.032	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.307	94.159	94.107	3.125	94.537	94.389	94.337
2.990	N/A	N/A	N/A	4.250	96.921	96.725	96.634	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	94.904	94.753	94.703	3.250	94.903	94.752	94.702
3.000	N/A	N/A	N/A	4.375	97.634	97.426	97.317	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.717	95.523	95.472	3.375	95.734	95.540	95.489
3.125	N/A	N/A	N/A	4.500	98.323	98.112	98.002	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.350	96.132	96.062	3.500	96.366	96.148	96.078
3.250	N/A	N/A	N/A	4.625	98.817	98.603	98.493	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.972	96.750	96.680	3.625	96.986	96.764	96.694
3.375	N/A	N/A	N/A	4.750	99.357	99.138	99.028	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.483	97.255	97.185	3.750	97.495	97.267	97.197
3.500	N/A	N/A	N/A	4.875	99.884	99.658	99.549	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.952	97.723	97.653	3.875	97.961	97.732	97.662
3.625	N/A	N/A	N/A	4.990	100.090	99.860	99.750	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.288	98.060	97.990	3.990	98.295	98.067	97.997
3.750	N/A	N/A	N/A	5.000	100.190	99.960	99.850	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.388	98.160	98.090	4.000	98.395	98.167	98.097
3.875	N/A	N/A	N/A	5.125	100.253	99.908	99.778	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.534	98.257	98.167	4.125	98.885	98.608	98.518
3.990	N/A	N/A	N/A	5.250	100.807	100.456	100.326	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.122	98.842	98.752	4.250	99.282	99.002	98.912
4.000	N/A	N/A	N/A	5.375	101.072	100.716	100.587	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.570	99.288	99.199	4.375	99.728	99.446	99.357
4.125	N/A	N/A	N/A	5.500	101.431	101.070	100.941	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.854	99.571	99.481	4.500	100.011	99.728	99.638
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	100.109	99.997	99.888	4.625	100.652	100.540	100.431
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	100.570	100.456	100.347	4.750	100.696	100.582	100.473
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	100.912	100.797	100.688	4.875	101.038	100.923	100.814
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	101.178	101.061	100.952	4.990	101.303	101.186	101.077
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	101.278	101.161	101.052	5.000	101.403	101.286	101.177
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	91.898	91.767	91.698	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	92.687	92.539	92.487	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	92.894	92.743	92.693	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	93.795	93.601	93.550	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	94.430	94.212	94.142	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	95.112	94.890	94.820	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	95.761	95.533	95.463	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	96.352	96.123	96.053	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	96.784	96.556	96.486	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	96.884	96.656	96.586	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	97.548	97.271	97.181	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.156	97.876	97.786	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	98.612	98.330	98.241	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	98.902	98.619	98.529	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	99.979	99.867	99.758	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	99.872	99.758	99.649	3.750	N/A	N/A	N/A	3.750</							



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: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.279	94.159	94.079	4.000	92.465	92.345	92.265	3.500	92.439	92.239	92.167	3.000	93.986	93.855	93.786	3.000	91.898	91.767	91.698
4.125	94.957	94.857	94.757	4.125	93.221	93.121	93.021	3.625	93.228	93.024	92.952	3.125	94.307	94.159	94.107	3.125	92.687	92.539	92.487
4.250	95.774	95.674	95.574	4.250	94.572	94.472	94.372	3.750	94.107	93.930	93.839	3.250	94.904	94.753	94.703	3.250	92.894	92.743	92.693
4.375	96.417	96.313	96.217	4.375	95.503	95.399	95.303	3.875	94.816	94.630	94.540	3.375	95.717	95.523	95.472	3.375	93.795	93.601	93.550
4.500	97.030	96.921	96.830	4.500	96.130	96.021	95.930	3.990	95.476	95.286	95.196	3.500	96.350	96.132	96.062	3.500	94.430	94.212	94.142
4.625	97.390	97.276	97.185	4.625	96.490	96.376	96.285	4.000	95.576	95.386	95.296	3.625	96.972	96.750	96.680	3.625	95.112	94.890	94.820
4.750	97.912	97.738	97.633	4.750	97.012	96.838	96.733	4.125	96.317	96.123	96.032	3.750	97.483	97.255	97.185	3.750	95.761	95.533	95.463
4.875	98.520	98.345	98.240	4.875	97.622	97.447	97.342	4.250	96.921	96.725	96.634	3.875	97.952	97.723	97.653	3.875	96.352	96.123	96.053
4.990	98.933	98.757	98.651	4.990	97.681	97.505	97.399	4.375	97.634	97.426	97.317	3.990	98.288	98.060	97.990	3.990	96.784	96.556	96.486
5.000	99.033	98.857	98.751	5.000	97.781	97.605	97.499	4.500	98.323	98.112	98.002	4.000	98.388	98.160	98.090	4.000	96.884	96.656	96.586
5.125	99.411	99.215	99.109	5.125	97.833	97.637	97.531	4.625	98.817	98.603	98.493	4.125	98.534	98.257	98.167	4.125	97.548	97.271	97.181
5.250	99.993	99.771	99.666	5.250	98.399	98.177	98.072	4.750	99.357	99.138	99.028	4.250	99.122	98.842	98.752	4.250	98.156	97.876	97.786
5.375	100.442	100.214	100.108	5.375	99.124	98.896	98.790	4.875	99.884	99.658	99.549	4.375	99.570	99.288	99.199	4.375	98.612	98.330	98.241
5.500	100.860	100.625	100.518	5.500	99.562	99.327	99.220	4.990	100.090	99.860	99.750	4.500	99.854	99.571	99.481	4.500	98.902	98.619	98.529
5.625	101.077	100.832	100.724	5.625	99.801	99.556	99.448	5.000	100.190	99.960	99.850	4.625	100.109	99.997	99.888	4.625	99.979	99.867	99.758
5.750	101.438	101.068	100.967	5.750	99.858	99.488	99.387	5.125	100.253	99.908	99.778	4.750	100.570	100.456	100.347	4.750	99.872	99.758	99.649
5.875	101.794	101.420	101.317	5.875	100.504	100.130	100.027	5.250	100.807	100.456	100.326	4.875	100.912	100.797	100.688	4.875	100.774	100.659	100.550
5.990	102.029	101.651	101.547	5.990	100.739	100.361	100.257	5.375	101.072	100.716	100.587	4.990	101.178	101.061	100.952	4.990	101.040	100.923	100.814
6.000	102.129	101.751	101.647	6.000	100.839	100.461	100.357	5.500	101.431	101.070	100.941	5.000	101.278	101.161	101.052	5.000	101.140	101.023	100.914

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: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/8/2022

45 Day Lock Exp.:

6/23/2022

60 Day Lock Exp.:

7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.279	94.159	94.079	4.000	95.576	95.386	95.296	3.000	93.986	93.855	93.786	4.000	92.697	92.577	92.497	3.000	92.292	92.161	92.092
4.125	94.957	94.857	94.757	4.125	96.317	96.123	96.032	3.125	94.307	94.159	94.107	4.125	93.414	93.314	93.214	3.125	92.847	92.699	92.647
4.250	95.774	95.674	95.574	4.250	96.921	96.725	96.634	3.250	94.904	94.753	94.703	4.250	94.498	94.398	94.298	3.250	93.249	93.098	93.048
4.375	96.417	96.313	96.217	4.375	97.634	97.426	97.317	3.375	95.717	95.523	95.472	4.375	95.285	95.181	95.085	3.375	94.106	93.912	93.861
4.500	97.030	96.921	96.830	4.500	98.323	98.112	98.002	3.500	96.350	96.132	96.062	4.500	95.905	95.796	95.705	3.500	94.740	94.522	94.452
4.625	97.390	97.276	97.185	4.625	98.817	98.603	98.493	3.625	96.972	96.750	96.680	4.625	96.265	96.151	96.060	3.625	95.392	95.170	95.100
4.750	97.912	97.738	97.633	4.750	99.357	99.138	99.028	3.750	97.483	97.255	97.185	4.750	96.787	96.613	96.508	3.750	95.972	95.744	95.674
4.875	98.520	98.345	98.240	4.875	99.884	99.658	99.549	3.875	97.952	97.723	97.653	4.875	97.396	97.221	97.116	3.875	96.502	96.273	96.203
4.990	98.933	98.757	98.651	4.990	100.090	99.860	99.750	3.990	98.288	98.060	97.990	4.990	97.632	97.456	97.350	3.990	96.886	96.658	96.588
5.000	99.033	98.857	98.751	5.000	100.190	99.960	99.850	4.000	98.388	98.160	98.090	5.000	97.732	97.556	97.450	4.000	96.986	96.758	96.688
5.125	99.411	99.215	99.109	5.125	100.253	99.908	99.778	4.125	98.534	98.257	98.167	5.125	97.947	97.751	97.645	4.125	97.391	97.114	97.024
5.250	99.993	99.771	99.666	5.250	100.807	100.456	100.326	4.250	99.122	98.842	98.752	5.250	98.521	98.299	98.194	4.250	97.989	97.709	97.619
5.375	100.442	100.214	100.108	5.375	101.072	100.716	100.587	4.375	99.570	99.288	99.199	5.375	99.108	98.880	98.774	4.375	98.441	98.159	98.070
5.500	100.860	100.625	100.518	5.500	101.431	101.070	100.941	4.500	99.854	99.571	99.481	5.500	99.536	99.301	99.194	4.500	98.728	98.445	98.355
5.625	101.077	100.832	100.724	5.625	101.759	101.397	101.267	4.625	100.109	99.997	99.888	5.625	99.764	99.519	99.411	4.625	99.394	99.282	99.173
5.750	101.438	101.068	100.967	5.750	101.662	101.269	101.120	4.750	100.570	100.456	100.347	5.750	99.973	99.603	99.502	4.750	99.571	99.457	99.348
5.875	101.811	101.437	101.334	5.875	102.029	101.632	101.483	4.875	100.912	100.797	100.688	5.875	100.491	100.117	100.014	4.875	100.193	100.078	99.969
5.990	102.067	101.689	101.585	5.990	102.212	101.816	101.667	4.990	101.178	101.061	100.952	5.990	100.747	100.369	100.265	4.990	100.459	100.342	100.233
6.000	102.167	101.789	101.685	6.000	102.312	101.916	101.767	5.000	101.278	101.161	101.052	6.000	100.847	100.469	100.365	5.000	100.559	100.442	100.333

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/8/2022

45 Day Lock Exp.:

6/23/2022

60 Day Lock Exp.:

7/8/2022

W. Rate Sheet Dated: 5/9/2022

Release Time: 10:00 am ET

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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	0.500	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

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



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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
4.875	93.800	93.675	93.550
4.990	94.260	94.135	94.010
5.125	94.550	94.425	94.300
5.250	94.925	94.800	94.675
5.375	95.425	95.300	95.175
5.500	95.675	95.550	95.425
5.625	96.425	96.300	96.175
5.750	97.050	96.925	96.800
5.875	97.425	97.300	97.175
5.990	97.800	97.675	97.550
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	100.050	99.925	99.800
6.625	100.300	100.175	100.050
6.750	100.550	100.425	100.300
6.875	100.800	100.675	100.550
6.990	101.050	100.925	100.800
7.125	101.300	101.175	101.050
7.250	101.550	101.425	101.300
7.375	101.800	101.675	101.550
7.500	101.925	101.800	101.675
7.625	102.050	101.925	101.800
7.750	102.175	102.050	101.925
7.875	102.300	102.175	102.050
7.990	102.425	102.300	102.175
8.125	102.550	102.425	102.300
8.250	102.675	102.550	102.425
8.375	N/A	N/A	N/A
* 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	
4.875	93.550	93.425	93.300	
4.990	94.010	93.885	93.760	
5.125	94.300	94.175	94.050	
5.250	94.675	94.550	94.425	
5.375	95.175	95.050	94.925	
5.500	95.425	95.300	95.175	
5.625	96.175	96.050	95.925	
5.750	96.800	96.675	96.550	
5.875	97.175	97.050	96.925	
5.990	97.550	97.425	97.300	
6.125	98.300	98.175	98.050	
6.250	98.550	98.425	98.300	
6.375	98.800	98.675	98.550	
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	N/A	N/A	N/A	
* 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	
4.990	93.760	93.635	93.510	
5.125	94.050	93.925	93.800	
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	99.550	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	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

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

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FHA ID# - 1358600006

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