

W. Rate Sheet Dated: 5/10/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.556	98.306	98.071	4.000	98.346	98.096	97.861	2.875	95.146	94.986	94.826	3.125	N/A	N/A	N/A
4.125	99.201	98.951	98.716	4.125	98.991	98.741	98.506	3.000	95.467	95.307	95.147	3.250	N/A	N/A	N/A
4.250	99.295	99.145	98.833	4.250	99.085	98.935	98.623	3.125	95.790	95.630	95.470	3.375	N/A	N/A	N/A
4.375	99.926	99.776	99.464	4.375	99.716	99.566	99.254	3.250	96.647	96.390	96.132	3.500	N/A	N/A	N/A
4.500	100.556	100.406	100.094	4.500	100.346	100.196	99.884	3.375	96.964	96.706	96.448	3.625	N/A	N/A	N/A
4.625	101.169	101.019	100.707	4.625	100.959	100.809	100.497	3.500	97.284	97.026	96.768	Margin = 2.250		Index = 2.100	
4.750	100.614	100.464	100.073	4.750	100.404	100.254	99.863	3.625	97.598	97.340	97.082	30 Year OTC			
4.875	101.200	101.050	100.659	4.875	100.990	100.840	100.449	3.750	97.601	97.242	96.883	Rate	30 Day	45 Day	60 Day
5.000	101.762	101.612	101.221	5.000	101.552	101.402	101.011	3.875	97.902	97.543	97.184	5.000	100.670	99.983	99.592
5.125	102.284	102.134	101.743	5.125	102.074	101.924	101.533	4.000	98.194	97.834	97.475	5.125	101.192	100.505	100.114
5.250	101.189	101.039	100.289	5.250	100.979	100.829	100.079	4.125	98.469	98.109	97.750	5.250	100.097	99.066	98.316
5.375	101.689	101.539	100.789	5.375	101.479	101.329	100.579	4.250	99.393	99.081	98.768	5.375	100.597	99.566	98.816
5.500	102.148	101.998	101.248	5.500	101.938	101.788	101.038	4.375	99.654	99.341	99.029	5.500	101.056	100.025	99.275
5.625	102.553	102.403	101.653	5.625	102.343	102.193	101.443	4.500	99.897	99.585	99.272	5.625	101.461	100.430	99.680
5.750	101.666	101.516	101.016	5.750	101.456	101.306	100.806	4.625	100.117	99.804	99.492	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	99.540	99.390	99.240	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	99.752	99.602	99.452	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	99.939	99.789	99.639	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	100.113	99.963	99.813	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	98.356	98.256	98.006	97.771	4.000	98.146	98.046	97.796	97.561	2.875	94.276	94.176	94.016	93.856
4.125	99.001	98.901	98.651	98.416	4.125	98.791	98.691	98.441	98.206	3.000	94.597	94.497	94.337	94.177
4.250	99.095	98.995	98.845	98.533	4.250	98.885	98.785	98.635	98.323	3.125	94.920	94.820	94.660	94.500
4.375	99.726	99.626	99.476	99.164	4.375	99.516	99.416	99.266	98.954	3.250	96.377	96.277	96.020	95.762
4.500	100.356	100.256	100.106	99.794	4.500	100.146	100.046	99.896	99.584	3.375	96.694	96.594	96.336	96.078
4.625	100.969	100.869	100.719	100.407	4.625	100.759	100.659	100.509	100.197	3.500	97.014	96.914	96.656	96.398
4.750	100.414	100.314	100.164	99.773	4.750	100.204	100.104	99.954	99.563	3.625	97.328	97.228	96.970	96.712
4.875	101.000	100.900	100.750	100.359	4.875	100.790	100.690	100.540	100.149	3.750	97.831	97.731	97.372	97.013
5.000	101.562	101.462	101.312	100.921	5.000	101.352	101.252	101.102	100.711	3.875	98.132	98.032	97.673	97.314
5.125	102.084	101.984	101.834	101.443	5.125	101.874	101.774	101.624	101.233	4.000	98.424	98.324	97.964	97.605
5.250	100.989	100.889	100.739	99.989	5.250	100.779	100.679	100.529	99.779	4.125	98.699	98.599	98.239	97.880
5.375	101.489	101.389	101.239	100.489	5.375	101.279	101.179	101.029	100.279	4.250	98.923	98.823	98.511	98.198
5.500	101.948	101.848	101.698	100.948	5.500	101.738	101.638	101.488	100.738	4.375	99.184	99.084	98.771	98.454

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 Unit	0.000	VA Jumbo	
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	97.920	97.233	96.842	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	98.442	97.755	97.364	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	5.250	97.347	96.316	95.566	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					5.375	97.847	96.816	96.066	Rate	30 Day	45 Day	60 Day
								5.500	98.306	97.275	96.525	6.250	N/A	N/A	N/A
								5.625	98.711	97.680	96.930	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/9/2022

45 Day Lock Exp.:

6/24/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/10/2022

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	91.478	91.318	91.158	3.500	N/A	N/A	N/A
4.500	99.000	98.850	98.538	4.500	98.890	98.740	98.428	2.875	91.795	91.635	91.475	3.625	N/A	N/A	N/A
4.625	99.613	99.463	99.151	4.625	99.503	99.353	99.041	3.000	92.116	91.956	91.796	Margin = 2.250		Index = 2.100	
4.750	98.495	98.345	97.954	4.750	98.385	98.235	97.844	3.125	92.439	92.279	92.119	30 Year OTC			
4.875	99.081	98.931	98.540	4.875	98.971	98.821	98.430	3.250	93.552	93.294	93.036	Rate	30 Day	45 Day	60 Day
5.000	99.643	99.493	99.102	5.000	99.533	99.383	98.992	3.375	93.869	93.611	93.353	4.250	97.739	97.333	97.020
5.125	100.165	100.015	99.624	5.125	100.055	99.905	99.514	3.500	94.189	93.931	93.673	4.375	98.370	97.964	97.651
5.250	98.133	97.983	97.233	5.250	98.023	97.873	97.123	3.625	94.503	94.245	93.987	4.500	99.000	98.594	98.281
5.375	98.633	98.483	97.733	5.375	98.523	98.373	97.623	3.750	95.006	94.647	94.287	4.625	99.613	99.207	98.894
5.500	99.092	98.942	98.192	5.500	98.982	98.832	98.082	3.875	N/A	N/A	N/A	4.750	98.495	97.808	97.417
5.625	99.497	99.347	98.597	5.625	99.387	99.237	98.487	4.000	N/A	N/A	N/A	4.875	99.081	98.394	98.003
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	99.643	98.956	98.565
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	100.165	99.478	99.087
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	98.133	97.102	96.352
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	99.100	99.000	98.850	98.538	4.500	98.990	98.890	98.740	98.428	2.750	90.984	90.884	90.724	90.564	
4.625	99.713	99.613	99.463	99.151	4.625	99.603	99.503	99.353	99.041	2.875	91.301	91.201	91.041	90.881	
4.750	98.595	98.495	98.345	97.954	4.750	98.485	98.385	98.235	97.844	3.000	91.622	91.522	91.362	91.202	
4.875	99.181	99.081	98.931	98.540	4.875	99.071	98.971	98.821	98.430	3.125	91.945	91.845	91.685	91.525	
5.000	99.743	99.643	99.493	99.102	5.000	99.633	99.533	99.383	98.992	3.250	94.340	94.240	93.982	93.724	
5.125	100.265	100.165	100.015	99.624	5.125	100.155	100.055	99.905	99.514	3.375	94.656	94.556	94.298	94.040	
5.250	98.233	98.133	97.983	97.233	5.250	98.123	98.023	97.873	97.123	3.500	94.976	94.876	94.618	94.360	
5.375	98.733	98.633	98.483	97.733	5.375	98.623	98.523	98.373	97.623	3.625	95.290	95.190	94.932	94.674	
5.500	99.192	99.092	98.942	98.192	5.500	99.082	98.982	98.832	98.082	3.750	96.325	96.225	95.866	95.506	

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.:

6/9/2022

45 Day Lock Exp.:

6/24/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/10/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.250	96.799	96.682	96.599	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.804	96.665	96.604	2.000	N/A	N/A	N/A	4.250	96.731	96.622	96.516	
4.375	97.396	97.279	97.196	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.463	97.324	97.263	2.125	N/A	N/A	N/A	4.375	97.328	97.219	97.113	
4.500	97.917	97.800	97.717	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.100	97.961	97.900	2.250	N/A	N/A	N/A	4.500	97.849	97.740	97.634	
4.625	98.363	98.224	98.163	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.632	98.493	98.432	2.375	N/A	N/A	N/A	4.625	98.430	98.288	98.144	
4.750	98.983	98.844	98.783	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.153	99.014	98.953	2.500	N/A	N/A	N/A	4.750	99.050	98.908	98.764	
4.875	99.529	99.390	99.329	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.614	99.475	99.414	2.625	N/A	N/A	N/A	4.875	99.596	99.454	99.310	
4.990	99.918	99.779	99.718	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.855	99.716	99.655	2.750	N/A	N/A	N/A	4.990	99.985	99.843	99.699	
5.000	100.018	99.879	99.818	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.955	99.816	99.755	2.875	N/A	N/A	N/A	5.000	100.085	99.943	99.799	
5.125	100.321	100.182	100.121	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.081	99.942	99.881	2.990	N/A	N/A	N/A	5.125	100.388	100.246	100.102	
5.250	100.645	100.433	100.445	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.181	99.969	99.980	3.000	N/A	N/A	N/A	5.250	100.685	100.495	100.314	
5.375	101.000	100.788	100.800	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.467	100.255	100.266	3.125	N/A	N/A	N/A	5.375	101.041	100.851	100.670	
5.500	101.380	101.168	101.180	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.725	100.513	100.524	3.250	N/A	N/A	N/A	5.500	101.421	101.231	101.050	
5.625	101.731	101.489	101.457	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.872	100.630	100.620	3.375	N/A	N/A	N/A	5.625	101.789	101.514	101.227	
5.750	102.225	101.983	101.939	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.283	101.041	100.997	3.500	N/A	N/A	N/A	5.750	102.283	102.008	101.721	
5.875	102.609	102.367	102.323	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.603	101.361	101.317	3.625	N/A	N/A	N/A	5.875	102.668	102.393	102.106	
5.990	102.849	102.607	102.563	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.736	101.494	101.450	3.750	N/A	N/A	N/A	5.990	102.908	102.633	102.346	
6.000	102.949	102.707	102.663	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.836	101.594	101.550	3.875	N/A	N/A	N/A	6.000	103.008	102.733	102.446	
6.125	103.231	102.989	102.945	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.963	101.721	101.677	3.990	N/A	N/A	N/A	6.125	103.290	103.015	102.728	
6.250	102.833	102.591	102.514	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.594	101.352	101.275	4.000	N/A	N/A	N/A	6.250	102.969	102.661	102.328	
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	97.968	97.851	97.768	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.571	95.471	95.371	3.250	95.485	95.385	95.285
2.875	N/A	N/A	N/A	N/A	4.375	98.574	98.435	98.374	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.349	96.249	96.149	3.375	96.263	96.163	96.063
2.990	N/A	N/A	N/A	N/A	4.500	99.261	99.122	99.061	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.850	96.746	96.650	3.500	96.745	96.642	96.539
3.000	N/A	N/A	N/A	N/A	4.625	99.891	99.752	99.691	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.513	97.380	97.313	3.625	97.380	97.249	97.114
3.125	N/A	N/A	N/A	N/A	4.750	100.431	100.292	100.231	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.103	97.970	97.903	3.750	97.970	97.830	97.668
3.250	N/A	N/A	N/A	N/A	4.875	100.930	100.791	100.730	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.700	98.567	98.500	3.875	98.567	98.427	98.265
3.375	N/A	N/A	N/A	N/A	4.990	101.251	101.112	101.051	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.178	99.045	98.978	3.990	99.045	98.905	98.743
3.500	N/A	N/A	N/A	N/A	5.000	101.351	101.212	101.151	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.278	99.145	99.078	4.000	99.145	99.005	98.843
3.625	N/A	N/A	N/A	N/A	5.125	101.621	101.482	101.421	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.799	99.666	99.599	4.125	99.666	99.526	99.364
3.750	N/A	N/A	N/A	N/A	5.250	101.076	100.864	100.842	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.009	99.798	99.793	4.250	99.774	99.559	99.354
3.875	N/A	N/A	N/A	N/A	5.375	101.342	101.130	101.108	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.378	100.167	100.162	4.375	100.144	99.929	99.724
3.990	N/A	N/A	N/A	N/A	5.500	101.665	101.453	101.431	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.500	100.289	100.284	4.500	100.265	100.050	99.845
4.000	N/A	N/A	N/A	N/A	5.625	101.835	101.593	101.585	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.804	100.593	100.588	4.625	100.569	100.354	100.149
4.125	N/A	N/A	N/A	N/A	5.750	102.226	101.984	101.951	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.050	100.816	100.804	4.750	100.830	100.569	100.313
4.250	N/A	N/A	N/A	N/A	5.875	102.561	102.319	102.286	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.102	100.868	100.856	4.875	100.882	100.621	100.365
4.375	N/A	N/A	N/A	N/A	5.990	102.731	102.489	102.456	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.135	100.901	100.889	4.990	100.915	100.654	100.398
4.500	N/A	N/A	N/A	N/A	6.000	102.831	102.589	102.556	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.235	101.001	100.989	5.000	101.015	100.754	100.498
4.625	N/A	N/A	N/A	N/A	6.125	103.068	102.826	102.793	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.324	101.090	101.078	5.125	101.104	100.843	100.587
4.750	N/A	N/A	N/A	N/A	6.250	102.732	102.490	102.424	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.066	100.793	100.802	5.250	100.800	100.528	100.272
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	95.461	95.261	95.261	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.313	97.113	97.113
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.290	96.090	96.090	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.841	97.641	97.641
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.874	96.674	96.674	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.314	98.114	98.114
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.344	97.144	97.144	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.877	98.677	98.677
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.756	97.556	97.556	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.094	98.894	98.894
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.175	97.975	97.975	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.692	99.492	99.492
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.477	98.277	98.277	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.183	99.983	99.983
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.577	98.377	98.377	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.283	100.083	100.083
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.937	98.737	98.737	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	101.067	100.867	100.867
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.564	98.338	98.349	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.178	99.951	99.963
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.820	98.594	98.605	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.466	100.239	100.251
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.903														



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.:

6/9/2022

45 Day Lock Exp.:

6/24/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/10/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.799	96.682	96.599	4.250	96.804	96.665	96.604	4.250	97.968	97.851	97.768	3.250	95.571	95.471	95.371	3.250	95.461	95.261	95.261
4.375	97.396	97.279	97.196	4.375	97.463	97.324	97.263	4.375	98.574	98.435	98.374	3.375	96.349	96.249	96.149	3.375	96.290	96.090	96.090
4.500	97.917	97.800	97.717	4.500	98.100	97.961	97.900	4.500	99.261	99.122	99.061	3.500	96.850	96.746	96.650	3.500	96.874	96.674	96.674
4.625	98.363	98.224	98.163	4.625	98.632	98.493	98.432	4.625	99.891	99.752	99.691	3.625	97.513	97.380	97.313	3.625	97.344	97.144	97.144
4.750	98.983	98.844	98.783	4.750	99.153	99.014	98.953	4.750	100.431	100.292	100.231	3.750	98.103	97.970	97.903	3.750	97.756	97.556	97.556
4.875	99.529	99.390	99.329	4.875	99.614	99.475	99.414	4.875	100.930	100.791	100.730	3.875	98.700	98.567	98.500	3.875	98.175	97.975	97.975
4.990	99.918	99.779	99.718	4.990	99.855	99.716	99.655	4.990	101.251	101.112	101.051	3.990	99.178	99.045	98.978	3.990	98.477	98.277	98.277
5.000	100.018	99.879	99.818	5.000	99.955	99.816	99.755	5.000	101.351	101.212	101.151	4.000	99.278	99.145	99.078	4.000	98.577	98.377	98.377
5.125	100.321	100.182	100.121	5.125	100.081	99.942	99.881	5.125	101.621	101.482	101.421	4.125	99.799	99.666	99.599	4.125	98.937	98.737	98.737
5.250	100.645	100.433	100.445	5.250	100.181	99.969	99.980	5.250	101.076	100.864	100.842	4.250	100.009	99.798	99.793	4.250	98.564	98.338	98.349
5.375	101.000	100.788	100.800	5.375	100.467	100.255	100.266	5.375	101.342	101.130	101.108	4.375	100.378	100.167	100.162	4.375	98.820	98.594	98.605
5.500	101.380	101.168	101.180	5.500	100.725	100.513	100.524	5.500	101.665	101.453	101.431	4.500	100.500	100.289	100.284	4.500	98.903	98.677	98.688
5.625	101.731	101.489	101.457	5.625	100.872	100.630	100.620	5.625	101.835	101.593	101.585	4.625	100.804	100.593	100.588	4.625	99.239	98.989	98.994
5.750	102.225	101.983	101.939	5.750	101.283	101.041	100.997	5.750	102.226	101.984	101.951	4.750	101.050	100.816	100.804	4.750	99.512	99.262	99.267
5.875	102.609	102.367	102.323	5.875	101.603	101.361	101.317	5.875	102.561	102.319	102.286	4.875	101.102	100.868	100.856	4.875	99.550	99.300	99.304
5.990	102.849	102.607	102.563	5.990	101.736	101.494	101.450	5.990	102.731	102.489	102.456	4.990	101.135	100.901	100.889	4.990	99.531	99.281	99.286
6.000	102.949	102.707	102.663	6.000	101.836	101.594	101.550	6.000	102.831	102.589	102.556	5.000	101.235	101.001	100.989	5.000	99.631	99.381	99.386
6.125	103.231	102.989	102.945	6.125	101.963	101.721	101.677	6.125	103.068	102.826	102.793	5.125	101.324	101.090	101.078	5.125	99.679	99.429	99.434
6.250	102.833	102.591	102.514	6.250	101.594	101.352	101.275	6.250	102.732	102.490	102.424	5.250	101.066	100.793	100.802	5.250	99.139	98.866	98.883

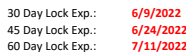
Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-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 LTPAs do not apply and the lender must use SFC 118.			

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



Prices are subject to change without notice.

Rate	15 Year 105-125				15 Year 1125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
	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	92.670	92.539	92.470	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	93.449	93.301	93.244	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	93.574	93.423	93.366	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	94.514	94.350	94.293	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	95.165	94.931	94.861	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	95.842	95.603	95.524	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.352	96.108	96.030	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	96.817	96.569	96.491	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.206	96.962	96.883	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.306	97.062	96.983	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	98.251	97.880	97.779	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	98.850	98.375	98.375	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	99.300	98.923	98.823	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.587	99.209	99.109	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.832	100.639	100.516	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	100.367	100.170	100.047	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	101.264	101.070	100.947	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	101.531	101.332	101.209	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	101.631	101.432	101.309	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	

Cash Out Refi				
FICO ↓ \ TVT →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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
CHOICE Renovation	-1.000
Loan Size <i>doesn't apply to standard conv loans (primary/2nd homes)</i>	
\$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

Subordination Enhanced Refief Refi			
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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Refill Refi LPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
Second Home	1	>95.00%	0.000	0.750
		95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

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FHA ID# - 1358600006

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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.:

6/9/2022

45 Day Lock Exp.:

6/24/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/10/2022

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			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.470	95.370	95.270	4.000	93.588	93.488	93.388	3.500	93.609	93.509	93.409	3.000	94.756	94.625	94.556
4.125	96.111	96.011	95.911	4.125	94.389	94.289	94.189	3.625	94.390	94.290	94.190	3.125	95.083	94.935	94.878
4.250	96.900	96.799	96.697	4.250	95.628	95.527	95.425	3.750	95.150	95.050	94.950	3.250	95.676	95.525	95.468
4.375	97.517	97.411	97.309	4.375	96.297	96.191	96.089	3.875	95.854	95.754	95.654	3.375	96.452	96.288	96.231
4.500	98.101	97.991	97.889	4.500	97.029	96.919	96.817	3.990	96.500	96.400	96.300	3.500	97.081	96.847	96.777
4.625	98.428	98.315	98.212	4.625	97.520	97.407	97.304	4.000	96.600	96.500	96.400	3.625	97.698	97.459	97.380
4.750	99.049	98.862	98.743	4.750	98.151	97.964	97.845	4.125	97.326	97.226	97.126	3.750	98.202	97.958	97.880
4.875	99.611	99.425	99.306	4.875	98.669	98.483	98.364	4.250	97.914	97.814	97.714	3.875	98.665	98.417	98.339
4.990	99.994	99.810	99.690	4.990	98.714	98.530	98.410	4.375	98.608	98.503	98.380	3.990	98.992	98.748	98.669
5.000	100.094	99.910	99.790	5.000	98.814	98.630	98.510	4.500	99.279	99.172	99.049	4.000	99.092	98.848	98.769
5.125	100.481	100.299	100.179	5.125	98.855	98.673	98.553	4.625	99.758	99.647	99.524	4.125	99.337	98.966	98.865
5.250	100.757	100.579	100.507	5.250	99.123	98.945	98.873	4.750	100.280	100.164	100.041	4.250	99.916	99.542	99.441
5.375	101.192	101.013	100.939	5.375	99.672	99.493	99.419	4.875	100.787	100.666	100.543	4.375	100.358	99.981	99.881
5.500	101.523	101.344	101.268	5.500	100.035	99.856	99.780	4.990	100.980	100.855	100.732	4.500	100.641	100.263	100.163
5.625	101.714	101.536	101.458	5.625	100.260	100.082	100.004	5.000	101.080	100.955	100.832	4.625	100.602	100.409	100.286
5.750	101.672	101.472	101.350	5.750	99.240	99.040	98.918	5.125	100.561	100.431	100.286	4.750	101.059	100.862	100.739
5.875	102.000	101.801	101.677	5.875	100.058	99.859	99.735	5.250	101.095	100.960	100.815	4.875	101.400	101.206	101.083
5.990	102.209	102.008	101.882	5.990	100.265	100.064	99.938	5.375	101.350	101.212	101.066	4.990	101.667	101.468	101.345
6.000	102.309	102.108	101.982	6.000	100.365	100.164	100.038	5.500	101.692	101.552	101.407	5.000	101.767	101.568	101.445

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		

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

FHA ID# - 1358600006



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.: 6/9/2022
45 Day Lock Exp.: 6/24/2022
60 Day Lock Exp.: 7/11/2022

W. Rate Sheet Dated: 5/10/2022

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

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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)

FHA ID# - 1358600006

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

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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.:

6/9/2022

45 Day Lock Exp.:

6/24/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/10/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.470	95.370	95.270	4.000	96.600	96.500	96.400	3.000	94.756	94.625	94.556	4.000	93.854	93.754	93.654	3.000	93.063	92.932	92.863
4.125	96.111	96.011	95.911	4.125	97.326	97.226	97.126	3.125	95.083	94.935	94.878	4.125	94.575	94.475	94.375	3.125	93.616	93.468	93.411
4.250	96.900	96.799	96.697	4.250	97.914	97.814	97.714	3.250	95.676	95.525	95.468	4.250	95.589	95.488	95.386	3.250	93.975	93.824	93.767
4.375	97.517	97.411	97.309	4.375	98.608	98.503	98.380	3.375	96.452	96.288	96.231	4.375	96.232	96.126	96.024	3.375	94.833	94.669	94.612
4.500	98.101	97.991	97.889	4.500	99.279	99.172	99.049	3.500	97.081	96.847	96.777	4.500	96.890	96.780	96.678	3.500	95.473	95.239	95.169
4.625	98.428	98.315	98.212	4.625	99.758	99.647	99.524	3.625	97.698	97.459	97.380	4.625	97.299	97.186	97.083	3.625	96.120	95.881	95.802
4.750	99.049	98.862	98.743	4.750	100.280	100.164	100.041	3.750	98.202	97.958	97.880	4.750	97.925	97.738	97.619	3.750	96.627	96.383	96.305
4.875	99.611	99.425	99.306	4.875	100.787	100.666	100.543	3.875	98.665	98.417	98.339	4.875	98.465	98.279	98.160	3.875	97.091	96.843	96.765
4.990	99.994	99.810	99.690	4.990	100.980	100.855	100.732	3.990	98.992	98.748	98.669	4.990	98.679	98.495	98.375	3.990	97.449	97.205	97.126
5.000	100.094	99.910	99.790	5.000	101.080	100.955	100.832	4.000	99.092	98.848	98.769	5.000	98.779	98.595	98.475	4.000	97.549	97.305	97.226
5.125	100.481	100.299	100.179	5.125	100.561	100.431	100.286	4.125	99.337	98.966	98.865	5.125	98.993	98.811	98.691	4.125	98.144	97.773	97.672
5.250	100.757	100.579	100.507	5.250	101.095	100.960	100.815	4.250	99.916	99.542	99.441	5.250	99.265	99.087	99.015	4.250	98.733	98.359	98.258
5.375	101.192	101.013	100.939	5.375	101.350	101.212	101.066	4.375	100.358	99.981	99.881	5.375	99.757	99.578	99.504	4.375	99.179	98.802	98.702
5.500	101.523	101.344	101.268	5.500	101.692	101.552	101.407	4.500	100.641	100.263	100.163	5.500	100.104	99.925	99.849	4.500	99.464	99.086	98.986
5.625	101.714	101.536	101.458	5.625	102.007	101.864	101.718	4.625	100.602	100.409	100.286	5.625	100.312	100.134	100.056	4.625	100.067	99.874	99.751
5.750	101.672	101.472	101.350	5.750	101.823	101.666	101.498	4.750	101.059	100.862	100.739	5.750	99.781	99.581	99.459	4.750	100.063	99.866	99.743
5.875	102.017	101.818	101.694	5.875	102.174	102.015	101.847	4.875	101.400	101.206	101.083	5.875	100.371	100.172	100.048	4.875	100.682	100.488	100.365
5.990	102.247	102.046	101.920	5.990	102.349	102.187	102.018	4.990	101.667	101.468	101.345	5.990	100.600	100.399	100.273	4.990	100.949	100.750	100.627
6.000	102.347	102.146	102.020	6.000	102.449	102.287	102.118	5.000	101.767	101.568	101.445	6.000	100.700	100.499	100.373	5.000	101.049	100.850	100.727

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

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

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

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

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

Lock Desk Policy			
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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)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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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.:

6/9/2022

45 Day Lock Exp.:

6/24/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/10/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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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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7/11/2022

W. Rate Sheet Dated: 5/10/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		99.550		
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									

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)