

W. Rate Sheet Dated: 5/11/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.493	98.243	97.993	4.000	98.283	98.033	97.783	2.875	95.138	94.970	94.802	3.125	N/A	N/A	N/A
4.125	99.138	98.888	98.638	4.125	98.928	98.678	98.428	3.000	95.460	95.292	95.124	3.250	N/A	N/A	N/A
4.250	99.217	99.067	98.755	4.250	99.007	98.857	98.545	3.125	95.782	95.614	95.446	3.375	N/A	N/A	N/A
4.375	99.848	99.698	99.386	4.375	99.638	99.488	99.176	3.250	96.667	96.475	96.284	3.500	N/A	N/A	N/A
4.500	100.478	100.328	100.016	4.500	100.268	100.118	99.806	3.375	96.983	96.792	96.601	3.625	N/A	N/A	N/A
4.625	101.091	100.941	100.629	4.625	100.881	100.731	100.419	3.500	97.303	97.112	96.921	Margin = 2.250		Index = 2.100	
4.750	100.411	100.261	99.605	4.750	100.201	100.051	99.395	3.625	97.617	97.426	97.235	30 Year OTC			
4.875	100.997	100.847	100.191	4.875	100.787	100.637	99.981	3.750	97.687	97.320	96.953	Rate	30 Day	45 Day	60 Day
5.000	101.559	101.409	100.753	5.000	101.349	101.199	100.543	3.875	97.988	97.621	97.254	5.000	100.467	99.920	99.264
5.125	102.081	101.931	101.275	5.125	101.871	101.721	101.065	4.000	98.280	97.913	97.545	5.125	100.989	100.442	99.786
5.250	101.330	101.180	100.571	5.250	101.120	100.970	100.361	4.125	98.555	98.188	97.820	5.250	100.238	99.738	99.129
5.375	101.830	101.680	101.071	5.375	101.620	101.470	100.861	4.250	99.581	99.190	98.800	5.375	100.738	100.238	99.629
5.500	102.289	102.139	101.530	5.500	102.079	101.929	101.320	4.375	99.841	99.451	99.060	5.500	101.197	100.697	100.088
5.625	102.694	102.544	101.935	5.625	102.484	102.334	101.725	4.500	100.085	99.694	99.304	5.625	101.602	101.102	100.493
5.750	101.791	101.641	101.016	5.750	101.581	101.431	100.806	4.625	100.304	99.914	99.523	5.750	100.699	100.074	99.449
5.875	102.188	102.038	101.413	5.875	101.978	101.828	101.203	4.750	99.619	99.469	99.319	5.875	101.096	100.471	99.846
6.000	102.552	102.402	101.777	6.000	102.342	102.192	101.567	4.875	99.830	99.680	99.530	6.000	101.460	100.835	100.210
6.125	102.897	102.747	102.122	6.125	102.687	102.537	101.912	5.000	100.018	99.868	99.718	6.125	101.805	101.180	100.555
6.250	103.197	103.047	102.422	6.250	101.489	101.339	100.714	5.125	100.191	100.041	99.891	6.250	102.105	101.855	101.605

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	98.293	98.193	97.943	97.693	4.000	98.083	97.983	97.733	97.483	2.875	94.268	94.168	94.000	93.832
4.125	98.938	98.838	98.588	98.338	4.125	98.728	98.628	98.378	98.128	3.000	94.590	94.490	94.322	94.154
4.250	99.017	98.917	98.767	98.455	4.250	98.807	98.707	98.557	98.245	3.125	94.912	94.812	94.644	94.476
4.375	99.648	99.548	99.398	99.086	4.375	99.438	99.338	99.188	98.876	3.250	96.397	96.297	96.105	95.914
4.500	100.278	100.178	100.028	99.716	4.500	100.068	99.968	99.818	99.506	3.375	96.713	96.613	96.422	96.231
4.625	100.891	100.791	100.641	100.329	4.625	100.681	100.581	100.431	100.119	3.500	97.033	96.933	96.742	96.551
4.750	100.211	100.111	99.961	99.305	4.750	100.001	99.901	99.751	99.095	3.625	97.347	97.247	97.056	96.865
4.875	100.797	100.697	100.547	99.891	4.875	100.587	100.487	100.337	99.681	3.750	97.917	97.817	97.450	97.083
5.000	101.359	101.259	101.109	100.453	5.000	101.149	101.049	100.899	100.243	3.875	98.218	98.118	97.751	97.384
5.125	101.881	101.781	101.631	100.975	5.125	101.671	101.571	101.421	100.765	4.000	98.510	98.410	98.043	97.675
5.250	101.130	101.030	100.880	100.271	5.250	100.920	100.820	100.670	100.061	4.125	98.785	98.685	98.318	97.950
5.375	101.630	101.530	101.380	100.771	5.375	101.420	101.320	101.170	100.561	4.250	99.111	99.011	98.620	98.230
5.500	102.089	101.989	101.839	101.230	5.500	101.879	101.779	101.629	101.020	4.375	99.371	99.271	98.881	98.490

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	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	N/A	N/A	N/A	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	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					5.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								5.625	N/A	N/A	N/A	6.750	N/A	N/A	N/A
								5.750	N/A	N/A	N/A	DPA Advantage Adjustment			
								5.875	N/A	N/A	N/A	203(k) / 203(k)s		-0.250	
								6.000	N/A	N/A	N/A	203(k) & 203(k)s are Borrower Paid only			
								6.125	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				6.250	N/A	N/A	N/A				

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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/10/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 1:00 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	91.470	91.302	91.134	3.500	N/A	N/A	N/A
4.500	98.922	98.772	98.460	4.500	98.812	98.662	98.350	2.875	91.787	91.619	91.451	3.625	N/A	N/A	N/A
4.625	99.535	99.385	99.073	4.625	99.425	99.275	98.963	3.000	92.108	91.940	91.772	Margin = 2.250		Index = 2.100	
4.750	98.292	98.142	97.486	4.750	98.182	98.032	97.376	3.125	92.431	92.263	92.095	30 Year OTC			
4.875	98.878	98.728	98.072	4.875	98.768	98.618	97.962	3.250	93.572	93.381	93.189	Rate	30 Day	45 Day	60 Day
5.000	99.440	99.290	98.634	5.000	99.330	99.180	98.524	3.375	93.888	93.697	93.505	4.250	97.661	97.224	96.911
5.125	99.962	99.812	99.156	5.125	99.852	99.702	99.046	3.500	94.208	94.017	93.825	4.375	98.292	97.855	97.542
5.250	98.274	98.124	97.515	5.250	98.164	98.014	97.405	3.625	94.522	94.331	94.139	4.500	98.922	98.485	98.172
5.375	98.774	98.624	98.015	5.375	98.664	98.514	97.905	3.750	95.092	94.725	94.358	4.625	99.535	99.098	98.785
5.500	99.233	99.083	98.474	5.500	99.123	98.973	98.364	3.875	N/A	N/A	N/A	4.750	98.292	97.745	97.089
5.625	99.638	99.488	98.879	5.625	99.528	99.378	98.769	4.000	N/A	N/A	N/A	4.875	98.878	98.331	97.675
5.750	97.391	97.241	96.616	5.750	97.281	97.131	96.506	4.125	N/A	N/A	N/A	5.000	99.440	98.893	98.237
5.875	97.788	97.638	97.013	5.875	97.678	97.528	96.903	4.250	N/A	N/A	N/A	5.125	99.962	99.415	98.759
6.000	98.152	98.002	97.377	6.000	#N/A	N/A	.625	4.375	N/A	N/A	N/A	5.250	98.274	97.774	97.165
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	99.022	98.922	98.772	98.460	4.500	98.912	98.812	98.662	98.350	2.750	90.977	90.877	90.709	90.541
4.625	99.635	99.535	99.385	99.073	4.625	99.525	99.425	99.275	98.963	2.875	91.293	91.193	91.025	90.857
4.750	98.392	98.292	98.142	97.486	4.750	98.282	98.182	98.032	97.376	3.000	91.615	91.515	91.347	91.179
4.875	98.978	98.878	98.728	98.072	4.875	98.868	98.768	98.618	97.962	3.125	91.937	91.837	91.669	91.501
5.000	99.540	99.440	99.290	98.634	5.000	99.430	99.330	99.180	98.524	3.250	94.359	94.259	94.068	93.876
5.125	100.062	99.962	99.812	99.156	5.125	99.952	99.852	99.702	99.046	3.375	94.676	94.576	94.385	94.193
5.250	98.374	98.274	98.124	97.515	5.250	98.264	98.164	98.014	97.405	3.500	94.996	94.896	94.705	94.513
5.375	98.874	98.774	98.624	98.015	5.375	98.764	98.664	98.514	97.905	3.625	95.310	95.210	95.019	94.827
5.500	99.333	99.233	99.083	98.474	5.500	99.223	99.123	98.973	98.364	3.750	96.411	96.311	95.944	95.577

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				
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				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	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.:

6/10/2022

45 Day Lock Exp.:

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7/11/2022

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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	96.669	96.559	96.469	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.616	96.492	96.416	2.000	N/A	N/A	N/A	4.250	96.609	96.502	96.409
4.375	97.259	97.149	97.059	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.268	97.144	97.068	2.125	N/A	N/A	N/A	4.375	97.199	97.092	96.999
4.500	97.770	97.660	97.570	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.897	97.773	97.697	2.250	N/A	N/A	N/A	4.500	97.710	97.603	97.510
4.625	98.156	98.034	97.956	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.421	98.297	98.221	2.375	N/A	N/A	N/A	4.625	98.236	98.102	97.966
4.750	98.765	98.641	98.565	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.936	98.812	98.736	2.500	N/A	N/A	N/A	4.750	98.846	98.712	98.576
4.875	99.303	99.179	99.103	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.390	99.266	99.190	2.625	N/A	N/A	N/A	4.875	99.385	99.251	99.115
4.990	99.683	99.559	99.483	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.623	99.499	99.423	2.750	N/A	N/A	N/A	4.990	99.764	99.630	99.494
5.000	99.783	99.659	99.583	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.723	99.599	99.523	2.875	N/A	N/A	N/A	5.000	99.864	99.730	99.594
5.125	100.100	99.961	99.900	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.847	99.723	99.647	2.990	N/A	N/A	N/A	5.125	100.172	100.031	99.895
5.250	100.644	100.483	100.444	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.181	100.020	99.981	3.000	N/A	N/A	N/A	5.250	100.736	100.565	100.391
5.375	100.992	100.831	100.792	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.458	100.297	100.258	3.125	N/A	N/A	N/A	5.375	101.084	100.913	100.739
5.500	101.362	101.201	101.162	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.713	100.552	100.513	3.250	N/A	N/A	N/A	5.500	101.454	101.283	101.109
5.625	101.706	101.516	101.450	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.846	100.656	100.614	3.375	N/A	N/A	N/A	5.625	101.816	101.572	101.315
5.750	102.191	102.001	101.935	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.249	101.059	100.993	3.500	N/A	N/A	N/A	5.750	102.301	102.057	101.800
5.875	102.569	102.379	102.313	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.564	101.374	101.308	3.625	N/A	N/A	N/A	5.875	102.679	102.435	102.178
5.990	102.804	102.614	102.548	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.694	101.504	101.438	3.750	N/A	N/A	N/A	5.990	102.913	102.669	102.412
6.000	102.904	102.714	102.648	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.794	101.604	101.538	3.875	N/A	N/A	N/A	6.000	103.013	102.769	102.512
6.125	103.181	102.991	102.925	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.918	101.728	101.662	3.990	N/A	N/A	N/A	6.125	103.290	103.046	102.789
6.250	102.881	102.661	102.559	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.643	101.423	101.321	4.000	N/A	N/A	N/A	6.250	103.039	102.729	102.396
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.250	97.836	97.726	97.636	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.618	95.518	95.418	3.250	95.532	95.432	95.332
2.875	N/A	N/A	N/A	4.375	98.386	98.268	98.186	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.390	96.290	96.190	3.375	96.304	96.204	96.104
2.990	N/A	N/A	N/A	4.500	99.058	98.934	98.858	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.858	96.758	96.658	3.500	96.772	96.672	96.572
3.000	N/A	N/A	N/A	4.625	99.679	99.555	99.479	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.460	97.338	97.260	3.625	97.338	97.237	97.138
3.125	N/A	N/A	N/A	4.750	100.211	100.087	100.011	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.035	97.902	97.835	3.750	97.902	97.761	97.615
3.250	N/A	N/A	N/A	4.875	100.703	100.579	100.503	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.625	98.492	98.425	3.875	98.493	98.352	98.206
3.375	N/A	N/A	N/A	4.990	101.018	100.893	100.818	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.096	98.963	98.896	3.990	98.964	98.823	98.677
3.500	N/A	N/A	N/A	5.000	101.118	100.993	100.918	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.196	99.063	98.996	4.000	99.064	98.923	98.777
3.625	N/A	N/A	N/A	5.125	101.386	101.261	101.186	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.711	99.578	99.511	4.125	99.578	99.437	99.291
3.750	N/A	N/A	N/A	5.250	101.073	100.912	100.853	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.865	99.670	99.665	4.250	99.673	99.486	99.311
3.875	N/A	N/A	N/A	5.375	101.332	101.171	101.112	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.230	100.035	100.030	4.375	100.038	99.851	99.676
3.990	N/A	N/A	N/A	5.500	101.649	101.488	101.429	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.349	100.154	100.149	4.500	100.156	99.969	99.794
4.000	N/A	N/A	N/A	5.625	101.807	101.617	101.575	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.648	100.453	100.448	4.625	100.455	100.268	100.093
4.125	N/A	N/A	N/A	5.750	102.191	102.001	101.947	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.860	100.665	100.637	4.750	100.665	100.442	100.200
4.250	N/A	N/A	N/A	5.875	102.520	102.330	102.276	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.913	100.718	100.690	4.875	100.718	100.495	100.253
4.375	N/A	N/A	N/A	5.990	102.687	102.497	102.443	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.943	100.748	100.720	4.990	100.747	100.524	100.282
4.500	N/A	N/A	N/A	6.000	102.787	102.597	102.543	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.043	100.848	100.820	5.000	100.847	100.624	100.382
4.625	N/A	N/A	N/A	6.125	103.017	102.827	102.773	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.128	100.933	100.905	5.125	100.932	100.709	100.467
4.750	N/A	N/A	N/A	6.250	102.779	102.559	102.469	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.888	100.615	100.625	5.250	100.590	100.329	100.088
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	95.491	95.291	95.291	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.359	97.159	97.159
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.239	96.039	96.039	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.881	97.681	97.681
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.819	96.619	96.619	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.349	98.149	98.149
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.285	97.085	97.085	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.900	98.700	98.700
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.691	97.491	97.491	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.026	98.826	98.826
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.106	97.906	97.906	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.616	99.416	99.416
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.399	98.199	98.199	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.100	99.900	99.900
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.499	98.299	98.299	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.200	100.000	100.000
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.858	98.658	98.658	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.727	100.527	100.527
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.455	98.244	98.255	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.131	99.920	99.931
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.705	98.494	98.505	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.417	100.206	100.217
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.786	98.575	98.586	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.594	100.383	100.394
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.6.															



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.:

6/10/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.669	96.559	96.469	4.250	96.616	96.492	96.416	4.250	97.836	97.726	97.636	3.250	95.618	95.518	95.418	3.250	95.491	95.291	95.291
4.375	97.259	97.149	97.059	4.375	97.268	97.144	97.068	4.375	98.386	98.268	98.186	3.375	96.390	96.290	96.190	3.375	96.239	96.039	96.039
4.500	97.770	97.660	97.570	4.500	97.897	97.773	97.697	4.500	99.058	98.934	98.858	3.500	96.858	96.758	96.658	3.500	96.819	96.619	96.619
4.625	98.156	98.034	97.956	4.625	98.421	98.297	98.221	4.625	99.679	99.555	99.479	3.625	97.460	97.338	97.260	3.625	97.285	97.085	97.085
4.750	98.765	98.641	98.565	4.750	98.936	98.812	98.736	4.750	100.211	100.087	100.011	3.750	98.035	97.902	97.835	3.750	97.691	97.491	97.491
4.875	99.303	99.179	99.103	4.875	99.390	99.266	99.190	4.875	100.703	100.579	100.503	3.875	98.625	98.492	98.425	3.875	98.106	97.906	97.906
4.990	99.683	99.559	99.483	4.990	99.623	99.499	99.423	4.990	101.018	100.893	100.818	3.990	99.096	98.963	98.896	3.990	98.399	98.199	98.199
5.000	99.783	99.659	99.583	5.000	99.723	99.599	99.523	5.000	101.118	100.993	100.918	4.000	99.196	99.063	98.996	4.000	98.499	98.299	98.299
5.125	100.100	99.961	99.900	5.125	99.847	99.723	99.647	5.125	101.386	101.261	101.186	4.125	99.711	99.578	99.511	4.125	98.858	98.658	98.658
5.250	100.644	100.483	100.444	5.250	100.181	100.020	99.981	5.250	101.073	100.912	100.853	4.250	99.865	99.670	99.665	4.250	98.455	98.244	98.255
5.375	100.992	100.831	100.792	5.375	100.458	100.297	100.258	5.375	101.332	101.171	101.112	4.375	100.230	100.035	100.030	4.375	98.705	98.494	98.505
5.500	101.362	101.201	101.162	5.500	100.713	100.552	100.513	5.500	101.649	101.488	101.429	4.500	100.349	100.154	100.149	4.500	98.786	98.575	98.586
5.625	101.706	101.516	101.450	5.625	100.846	100.656	100.614	5.625	101.807	101.617	101.575	4.625	100.648	100.453	100.448	4.625	99.087	98.876	98.872
5.750	102.191	102.001	101.935	5.750	101.249	101.059	100.993	5.750	102.191	102.001	101.947	4.750	100.860	100.665	100.637	4.750	99.357	99.146	99.128
5.875	102.569	102.379	102.313	5.875	101.564	101.374	101.308	5.875	102.520	102.330	102.276	4.875	100.913	100.718	100.690	4.875	99.391	99.180	99.162
5.990	102.804	102.614	102.548	5.990	101.694	101.504	101.438	5.990	102.687	102.497	102.443	4.990	100.943	100.748	100.720	4.990	99.373	99.162	99.144
6.000	102.904	102.714	102.648	6.000	101.794	101.604	101.538	6.000	102.787	102.597	102.543	5.000	101.043	100.848	100.820	5.000	99.473	99.262	99.244
6.125	103.181	102.991	102.925	6.125	101.918	101.728	101.662	6.125	103.017	102.827	102.773	5.125	101.128	100.933	100.905	5.125	99.519	99.308	99.290
6.250	102.881	102.661	102.559	6.250	101.643	101.423	101.321	6.250	102.779	102.559	102.469	5.250	100.888	100.615	100.625	5.250	98.962	98.689	98.708

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

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

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

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

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



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

30 Day Lock Exp.: 6/10/2022
45 Day Lock Exp.: 6/27/2022
60 Day Lock Exp.: 7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.403	95.303	95.203	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.523	93.423	93.323	2.750	N/A	N/A	N/A	4.000	94.884	94.784	94.684
4.125	95.981	95.881	95.781	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.085	93.985	93.885	2.875	N/A	N/A	N/A	4.125	95.472	95.372	95.272
4.250	96.760	96.657	96.560	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.488	95.385	95.288	2.990	N/A	N/A	N/A	4.250	96.202	96.099	96.002
4.375	97.379	97.271	97.178	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.269	96.161	96.068	3.000	N/A	N/A	N/A	4.375	96.883	96.775	96.682
4.500	97.954	97.838	97.745	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.020	96.904	96.811	3.125	N/A	N/A	N/A	4.500	97.563	97.447	97.354
4.625	98.280	98.163	98.070	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.382	97.265	97.172	3.250	N/A	N/A	N/A	4.625	97.975	97.858	97.765
4.750	98.869	98.667	98.566	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	97.973	97.771	97.670	3.375	N/A	N/A	N/A	4.750	98.657	98.455	98.354
4.875	99.430	99.228	99.126	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.488	98.286	98.184	3.500	N/A	N/A	N/A	4.875	99.234	99.032	98.930
4.990	99.812	99.609	99.508	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.522	98.319	98.218	3.625	N/A	N/A	N/A	4.990	99.631	99.428	99.327
5.000	99.912	99.709	99.608	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.622	98.419	98.318	3.750	N/A	N/A	N/A	5.000	99.731	99.528	99.427
5.125	100.289	100.092	99.991	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.639	98.442	98.341	3.875	N/A	N/A	N/A	5.125	100.122	99.925	99.824
5.250	100.687	100.465	100.377	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.029	98.807	98.719	3.990	N/A	N/A	N/A	5.250	100.508	100.286	100.198
5.375	101.121	100.900	100.810	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.579	99.358	99.268	4.000	N/A	N/A	N/A	5.375	100.956	100.735	100.645
5.500	101.454	101.228	101.137	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.946	99.720	99.629	4.125	N/A	N/A	N/A	5.500	101.298	101.072	100.981
5.625	101.646	101.422	101.330	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.170	99.946	99.854	4.250	N/A	N/A	N/A	5.625	101.500	101.276	101.184
5.750	101.967	101.759	101.667	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	100.971	100.763	100.671	4.375	N/A	N/A	N/A	5.750	101.695	101.487	101.395
5.875	102.298	102.089	101.996	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	101.774	101.565	101.472	4.500	N/A	N/A	N/A	5.875	102.037	101.828	101.735
5.990	102.510	102.296	102.202	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	101.988	101.774	101.680	4.625	N/A	N/A	N/A	5.990	102.253	102.039	101.945
6.000	102.610	102.396	102.302	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	102.088	101.874	101.780	4.750	N/A	N/A	N/A	6.000	102.353	102.139	102.045
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	96.540	96.438	96.340	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.718	94.583	94.518	3.000	94.254	94.119	94.054
2.875	N/A	N/A	N/A	4.125	97.265	97.160	97.065	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.064	94.924	94.864	3.125	94.803	94.663	94.603
2.990	N/A	N/A	N/A	4.250	97.855	97.746	97.655	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.655	95.511	95.455	3.250	95.331	95.187	95.131
3.000	N/A	N/A	N/A	4.375	98.455	98.355	98.255	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.423	96.274	96.223	3.375	96.101	95.952	95.901
3.125	N/A	N/A	N/A	4.500	99.127	99.027	98.927	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.972	96.819	96.772	3.500	96.653	96.500	96.453
3.250	N/A	N/A	N/A	4.625	99.608	99.508	99.408	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.567	97.429	97.364	3.625	97.234	97.096	97.031
3.375	N/A	N/A	N/A	4.750	100.131	100.031	99.931	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.070	97.926	97.862	3.750	97.670	97.526	97.462
3.500	N/A	N/A	N/A	4.875	100.639	100.539	100.439	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.532	98.387	98.323	3.875	98.136	97.991	97.927
3.625	N/A	N/A	N/A	4.990	100.833	100.733	100.633	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.862	98.714	98.650	3.990	98.469	98.321	98.257
3.750	N/A	N/A	N/A	5.000	100.933	100.833	100.733	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.962	98.814	98.750	4.000	98.569	98.421	98.357
3.875	N/A	N/A	N/A	5.125	100.614	100.466	100.347	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.300	99.057	98.975	4.125	99.052	98.809	98.727
3.990	N/A	N/A	N/A	5.250	101.150	100.997	100.878	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.879	99.633	99.551	4.250	99.617	99.371	99.289
4.000	N/A	N/A	N/A	5.375	101.405	101.249	101.130	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.320	100.072	99.990	4.375	100.061	99.813	99.731
4.125	N/A	N/A	N/A	5.500	101.751	101.591	101.472	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.600	100.350	100.268	4.500	100.346	100.096	100.014
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	100.485	100.277	100.177	4.625	100.980	100.772	100.672
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	100.940	100.730	100.630	4.750	100.756	100.546	100.446
4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	101.283	101.071	100.971	4.875	101.098	100.886	100.786
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	101.546	101.332	101.232	4.990	101.363	101.149	101.049
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	101.646	101.432	101.332	5.000	101.463	101.249	101.149
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	92.632	92.497	92.432	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	93.120	92.980	92.920	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	93.183	93.039	92.983	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	94.129	93.980	93.929	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	94.838	94.685	94.638	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	95.709	95.571	95.506	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	96.704	96.560	96.496	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	97.288	97.143	97.079	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	97.714	97.566	97.502	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	97.814	97.666	97.602	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	98.448	98.205	98.123	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	99.047	98.801	98.719	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	99.496	99.248	99.166	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	99.782	99.532	99.450	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	100.943	100.735	100.635	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	100.244	100.034	99.934	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	101.147	100.935	100.83												



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.:

6/10/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.403	95.303	95.203	4.000	93.523	93.423	93.323	3.500	93.637	93.537	93.437	3.000	94.718	94.583	94.518	3.000	92.632	92.497	92.432
4.125	95.981	95.881	95.781	4.125	94.085	93.985	93.885	3.625	94.416	94.316	94.216	3.125	95.064	94.924	94.864	3.125	93.120	92.980	92.920
4.250	96.760	96.657	96.560	4.250	95.488	95.385	95.288	3.750	95.093	94.993	94.893	3.250	95.655	95.511	95.455	3.250	93.183	93.039	92.983
4.375	97.379	97.271	97.178	4.375	96.269	96.161	96.068	3.875	95.793	95.693	95.593	3.375	96.423	96.274	96.223	3.375	94.129	93.980	93.929
4.500	97.954	97.838	97.745	4.500	97.020	96.904	96.811	3.990	96.440	96.338	96.240	3.500	96.972	96.819	96.772	3.500	94.838	94.685	94.638
4.625	98.280	98.163	98.070	4.625	97.382	97.265	97.172	4.000	96.540	96.438	96.340	3.625	97.567	97.429	97.364	3.625	95.709	95.571	95.506
4.750	98.869	98.667	98.566	4.750	97.973	97.771	97.670	4.125	97.265	97.160	97.065	3.750	98.070	97.926	97.862	3.750	96.704	96.560	96.496
4.875	99.430	99.228	99.126	4.875	98.488	98.286	98.184	4.250	97.855	97.746	97.655	3.875	98.532	98.387	98.323	3.875	97.288	97.143	97.079
4.990	99.812	99.609	99.508	4.990	98.522	98.319	98.218	4.375	98.455	98.355	98.255	3.990	98.862	98.714	98.650	3.990	97.714	97.566	97.502
5.000	99.912	99.709	99.608	5.000	98.622	98.419	98.318	4.500	99.127	99.027	98.927	4.000	98.962	98.814	98.750	4.000	97.814	97.666	97.602
5.125	100.289	100.092	99.991	5.125	98.639	98.442	98.341	4.625	99.608	99.508	99.408	4.125	99.300	99.057	98.975	4.125	98.448	98.205	98.123
5.250	100.687	100.465	100.377	5.250	99.029	98.807	98.719	4.750	100.131	100.031	99.931	4.250	99.879	99.633	99.551	4.250	99.047	98.801	98.719
5.375	101.121	100.900	100.810	5.375	99.579	99.358	99.268	4.875	100.639	100.539	100.439	4.375	100.320	100.072	99.990	4.375	99.496	99.248	99.166
5.500	101.454	101.228	101.137	5.500	99.946	99.720	99.629	4.990	100.833	100.733	100.633	4.500	100.600	100.350	100.268	4.500	99.782	99.532	99.450
5.625	101.646	101.422	101.330	5.625	100.170	99.946	99.854	5.000	100.933	100.833	100.733	4.625	100.485	100.277	100.177	4.625	100.943	100.735	100.635
5.750	101.967	101.759	101.667	5.750	100.971	100.763	100.671	5.125	100.614	100.466	100.347	4.750	100.940	100.730	100.630	4.750	100.244	100.034	99.934
5.875	102.298	102.089	101.996	5.875	101.774	101.565	101.472	5.250	101.150	100.997	100.878	4.875	101.283	101.071	100.971	4.875	101.147	100.935	100.835
5.990	102.510	102.296	102.202	5.990	101.988	101.774	101.680	5.375	101.405	101.249	101.130	4.990	101.546	101.332	101.232	4.990	101.408	101.194	101.094
6.000	102.610	102.396	102.302	6.000	102.088	101.874	101.780	5.500	101.751	101.591	101.472	5.000	101.646	101.432	101.332	5.000	101.508	101.294	101.194

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.			
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.: 6/10/2022
45 Day Lock Exp.: 6/27/2022
60 Day Lock Exp.: 7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/10/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.403	95.303	95.203	4.000	96.540	96.438	96.340	3.000	94.718	94.583	94.518	4.000	93.788	93.688	93.588	3.000	93.025	92.890	92.825
4.125	95.981	95.881	95.781	4.125	97.265	97.160	97.065	3.125	95.064	94.924	94.864	4.125	94.358	94.258	94.158	3.125	93.442	93.302	93.242
4.250	96.760	96.657	96.560	4.250	97.855	97.746	97.655	3.250	95.655	95.511	95.455	4.250	95.449	95.346	95.249	3.250	93.769	93.625	93.569
4.375	97.379	97.271	97.178	4.375	98.455	98.355	98.255	3.375	96.423	96.274	96.223	4.375	96.149	96.041	95.948	3.375	94.626	94.477	94.426
4.500	97.954	97.838	97.745	4.500	99.127	99.027	98.927	3.500	96.972	96.819	96.772	4.500	96.812	96.696	96.603	3.500	95.255	95.102	95.055
4.625	98.280	98.163	98.070	4.625	99.608	99.508	99.408	3.625	97.567	97.429	97.364	4.625	97.156	97.039	96.946	3.625	95.988	95.850	95.785
4.750	98.869	98.667	98.566	4.750	100.131	100.031	99.931	3.750	98.070	97.926	97.862	4.750	97.746	97.544	97.443	3.750	96.737	96.593	96.529
4.875	99.430	99.228	99.126	4.875	100.639	100.539	100.439	3.875	98.532	98.387	98.323	4.875	98.284	98.082	97.980	3.875	97.260	97.115	97.051
4.990	99.812	99.609	99.508	4.990	100.833	100.733	100.633	3.990	98.862	98.714	98.650	4.990	98.492	98.289	98.188	3.990	97.638	97.490	97.426
5.000	99.912	99.709	99.608	5.000	100.933	100.833	100.733	4.000	98.962	98.814	98.750	5.000	98.592	98.389	98.288	4.000	97.738	97.590	97.526
5.125	100.289	100.092	99.991	5.125	100.614	100.466	100.347	4.125	99.300	99.057	98.975	5.125	98.789	98.592	98.491	4.125	98.224	97.981	97.899
5.250	100.687	100.465	100.377	5.250	101.150	100.997	100.878	4.250	99.879	99.633	99.551	5.250	99.183	98.961	98.873	4.250	98.813	98.567	98.485
5.375	101.121	100.900	100.810	5.375	101.405	101.249	101.130	4.375	100.320	100.072	99.990	5.375	99.675	99.454	99.364	4.375	99.258	99.010	98.928
5.500	101.454	101.228	101.137	5.500	101.751	101.591	101.472	4.500	100.600	100.350	100.268	5.500	100.025	99.799	99.708	4.500	99.541	99.291	99.209
5.625	101.646	101.422	101.330	5.625	102.068	101.907	101.788	4.625	100.485	100.277	100.177	5.625	100.233	100.009	99.917	4.625	100.064	99.856	99.756
5.750	101.967	101.759	101.667	5.750	102.002	101.824	101.687	4.750	100.940	100.730	100.630	5.750	100.794	100.586	100.494	4.750	99.942	99.732	99.632
5.875	102.315	102.106	102.013	5.875	102.356	102.176	102.039	4.875	101.283	101.071	100.971	5.875	101.378	101.169	101.076	4.875	100.565	100.353	100.253
5.990	102.548	102.334	102.240	5.990	102.532	102.350	102.212	4.990	101.546	101.332	101.232	5.990	101.612	101.398	101.304	4.990	100.827	100.613	100.513
6.000	102.648	102.434	102.340	6.000	102.632	102.450	102.312	5.000	101.646	101.432	101.332	6.000	101.712	101.498	101.404	5.000	100.927	100.713	100.613

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/10/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

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Lockdesk@afrwholesale.com

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7/11/2022

W. Rate Sheet Dated: 5/11/2022

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Non QM

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

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

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	93.925	93.800	93.675	
5.375	94.425	94.300	94.175	
5.500	94.675	94.550	94.425	
5.625	95.425	95.300	95.175	
5.750	96.050	95.925	95.800	
5.875	96.425	96.300	96.175	
5.990	96.800	96.675	96.550	
6.125	97.550	97.425	97.300	
6.250	97.800	97.675	97.550	
6.375	98.050	97.925	97.800	
6.500	99.300	99.175	99.050	
6.625	99.550	99.425	99.300	
6.750	99.800	99.675	99.550	
6.875	100.050	99.925	99.800	
6.990	100.300	100.175	100.050	
7.125	100.550	100.425	100.300	
7.250	100.800	100.675	100.550	
7.375	101.050	100.925	100.800	
7.500	101.175	101.050	100.925	
7.625	101.300	101.175	101.050	
7.750	101.425	101.300	101.175	
7.875	101.550	101.425	101.300	
7.990	101.675	101.550	101.425	
8.125	101.800	101.675	101.550	
8.250	101.925	101.800	101.675	
8.375	102.050	101.925	101.800	
8.500	102.175	102.050	101.925	
8.625	102.300	102.175	102.050	
8.750	102.425	102.300	102.175	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-1.000	-2.250
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-1.250	-2.750
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.750	-3.250
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.500	-4.250
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.250	-4.750
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-3.750	-3.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.500	-2.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006		
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