

W. Rate Sheet Dated: 5/11/2022

Release Time: 3:30 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	98.556	98.306	98.056	4.000	98.346	98.096	97.846	2.875	95.251	95.079	94.908	3.125	N/A	N/A	N/A
4.125	99.201	98.951	98.701	4.125	98.991	98.741	98.491	3.000	95.573	95.401	95.229	3.250	N/A	N/A	N/A
4.250	99.264	99.114	98.802	4.250	99.054	98.904	98.592	3.125	95.895	95.723	95.552	3.375	N/A	N/A	N/A
4.375	99.895	99.745	99.433	4.375	99.685	99.535	99.223	3.250	96.655	96.468	96.280	3.500	N/A	N/A	N/A
4.500	100.525	100.375	100.063	4.500	100.315	100.165	99.853	3.375	96.972	96.784	96.597	3.625	N/A	N/A	N/A
4.625	101.138	100.988	100.676	4.625	100.928	100.778	100.466	3.500	97.292	97.104	96.917	Margin = 2.250		Index = 2.100	
4.750	100.567	100.417	99.855	4.750	100.357	100.207	99.645	3.625	97.606	97.418	97.231	30 Year OTC			
4.875	101.153	101.003	100.441	4.875	100.943	100.793	100.231	3.750	97.679	97.367	97.054	Rate	30 Day	45 Day	60 Day
5.000	101.715	101.565	101.003	5.000	101.505	101.355	100.793	3.875	97.980	97.668	97.355	5.000	100.623	100.092	99.530
5.125	102.237	102.087	101.525	5.125	102.027	101.877	101.315	4.000	98.272	97.959	97.647	5.125	101.145	100.614	100.052
5.250	101.752	101.602	101.024	5.250	101.542	101.392	100.814	4.125	98.547	98.234	97.922	5.250	100.660	100.160	99.582
5.375	102.252	102.102	101.524	5.375	102.042	101.892	101.314	4.250	99.268	98.878	98.487	5.375	101.160	100.660	100.082
5.500	102.711	102.561	101.983	5.500	102.501	102.351	101.773	4.375	99.529	99.138	98.748	5.500	101.619	101.119	100.541
5.625	103.116	102.966	102.388	5.625	102.906	102.756	102.178	4.500	99.772	99.382	98.991	5.625	102.024	101.524	100.946
5.750	102.791	102.641	102.491	5.750	102.581	102.431	102.281	4.625	99.992	99.601	99.211	5.750	101.699	101.074	100.824
5.875	103.188	103.038	102.888	5.875	102.978	102.828	102.678	4.750	99.650	99.500	99.350	5.875	102.096	101.471	101.221
6.000	103.552	103.402	103.252	6.000	103.342	103.192	103.042	4.875	99.861	99.711	99.561	6.000	102.460	101.835	101.585
6.125	103.897	103.747	103.597	6.125	103.687	103.537	103.387	5.000	100.049	99.899	99.749	6.125	102.805	102.180	101.930
6.250	104.197	104.047	103.422	6.250	102.489	102.339	101.714	5.125	100.222	100.072	99.922	6.250	103.105	102.855	102.605

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	98.356	98.256	98.006	97.756	4.000	98.146	98.046	97.796	97.546	2.875	94.381	94.281	94.109	93.938
4.125	99.001	98.901	98.651	98.401	4.125	98.791	98.691	98.441	98.191	3.000	94.703	94.603	94.431	94.259
4.250	99.064	98.964	98.814	98.502	4.250	98.854	98.754	98.604	98.292	3.125	95.025	94.925	94.753	94.582
4.375	99.695	99.595	99.445	99.133	4.375	99.485	99.385	99.235	98.923	3.250	96.385	96.285	96.098	95.910
4.500	100.325	100.225	100.075	99.763	4.500	100.115	100.015	99.865	99.553	3.375	96.702	96.602	96.414	96.227
4.625	100.938	100.838	100.688	100.376	4.625	100.728	100.628	100.478	100.166	3.500	97.022	96.922	96.734	96.547
4.750	100.367	100.267	100.117	99.555	4.750	100.157	100.057	99.907	99.345	3.625	97.336	97.236	97.048	96.861
4.875	100.953	100.853	100.703	100.141	4.875	100.743	100.643	100.493	99.931	3.750	97.909	97.809	97.497	97.184
5.000	101.515	101.415	101.265	100.703	5.000	101.305	101.205	101.055	100.493	3.875	98.210	98.110	97.798	97.485
5.125	102.037	101.937	101.787	101.225	5.125	101.827	101.727	101.577	101.015	4.000	98.502	98.402	98.089	97.777
5.250	101.552	101.452	101.302	100.724	5.250	101.342	101.242	101.092	100.514	4.125	98.777	98.677	98.364	98.052
5.375	102.052	101.952	101.802	101.224	5.375	101.842	101.742	101.592	101.014	4.250	98.798	98.698	98.308	97.917
5.500	102.511	102.411	102.261	101.683	5.500	102.301	102.201	102.051	101.473	4.375	99.059	98.959	98.568	98.178

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 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								5.875	N/A	N/A	N/A				
								6.000	N/A	N/A	N/A				
								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@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: 3:30 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	91.584	91.412	91.240	3.500	N/A	N/A	N/A
4.500	98.969	98.819	98.507	4.500	98.859	98.709	98.397	2.875	91.900	91.728	91.556	3.625	N/A	N/A	N/A
4.625	99.582	99.432	99.120	4.625	99.472	99.322	99.010	3.000	92.222	92.050	91.878	Margin = 2.250		Index = 2.100	
4.750	98.448	98.298	97.736	4.750	98.338	98.188	97.626	3.125	92.544	92.372	92.200	30 Year OTC			
4.875	99.034	98.884	98.322	4.875	98.924	98.774	98.212	3.250	93.560	93.373	93.185	Rate	30 Day	45 Day	60 Day
5.000	99.596	99.446	98.884	5.000	99.486	99.336	98.774	3.375	93.877	93.690	93.502	4.250	97.708	97.271	96.958
5.125	100.118	99.968	99.406	5.125	100.008	99.858	99.296	3.500	94.197	94.010	93.822	4.375	98.339	97.902	97.589
5.250	98.696	98.546	97.968	5.250	98.586	98.436	97.858	3.625	94.511	94.324	94.136	4.500	98.969	98.532	98.219
5.375	99.196	99.046	98.468	5.375	99.086	98.936	98.358	3.750	95.084	94.772	94.459	4.625	99.582	99.145	98.832
5.500	99.655	99.505	98.927	5.500	99.545	99.395	98.817	3.875	N/A	N/A	N/A	4.750	98.448	97.917	97.354
5.625	100.060	99.910	99.332	5.625	99.950	99.800	99.222	4.000	N/A	N/A	N/A	4.875	99.034	98.503	97.940
5.750	98.391	98.241	98.091	5.750	98.281	98.131	97.981	4.125	N/A	N/A	N/A	5.000	99.596	99.065	98.502
5.875	98.788	98.638	98.488	5.875	98.678	98.528	98.378	4.250	N/A	N/A	N/A	5.125	100.118	99.587	99.024
6.000	99.152	99.002	98.852	6.000	#N/A	N/A	.150	4.375	N/A	N/A	N/A	5.250	98.696	98.196	97.618
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	99.069	98.969	98.819	98.507	4.500	98.959	98.859	98.709	98.397	2.750	91.090	90.990	90.818	90.646
4.625	99.682	99.582	99.432	99.120	4.625	99.572	99.472	99.322	99.010	2.875	91.406	91.306	91.134	90.962
4.750	98.548	98.448	98.298	97.736	4.750	98.438	98.338	98.188	97.626	3.000	91.728	91.628	91.456	91.284
4.875	99.134	99.034	98.884	98.322	4.875	99.024	98.924	98.774	98.212	3.125	92.050	91.950	91.778	91.606
5.000	99.696	99.596	99.446	98.884	5.000	99.586	99.486	99.336	98.774	3.250	94.348	94.248	94.061	93.873
5.125	100.218	100.118	99.968	99.406	5.125	100.108	100.008	99.858	99.296	3.375	94.664	94.564	94.377	94.189
5.250	98.796	98.696	98.546	97.968	5.250	98.686	98.586	98.436	97.858	3.500	94.984	94.884	94.697	94.509
5.375	99.296	99.196	99.046	98.468	5.375	99.186	99.086	98.936	98.358	3.625	95.298	95.198	95.011	94.823
5.500	99.755	99.655	99.505	98.927	5.500	99.645	99.545	99.395	98.817	3.750	96.403	96.303	95.991	95.678

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	-0.750
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.750%-4.625%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No 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.: 6/10/2022

45 Day Lock Exp.: 6/27/2022

60 Day Lock Exp.: 7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 3:30 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.763	96.653	96.563	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.725	96.601	96.525	2.000	N/A	N/A	N/A	4.250	96.703	96.596	96.491
4.375	97.352	97.242	97.152	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.377	97.253	97.177	2.125	N/A	N/A	N/A	4.375	97.292	97.185	97.080
4.500	97.863	97.753	97.663	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.007	97.883	97.807	2.250	N/A	N/A	N/A	4.500	97.804	97.697	97.592
4.625	98.263	98.139	98.063	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.531	98.407	98.331	2.375	N/A	N/A	N/A	4.625	98.345	98.211	98.075
4.750	98.874	98.750	98.674	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.045	98.921	98.845	2.500	N/A	N/A	N/A	4.750	98.956	98.822	98.686
4.875	99.413	99.289	99.213	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.499	99.375	99.299	2.625	N/A	N/A	N/A	4.875	99.494	99.360	99.224
4.990	99.792	99.668	99.592	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.733	99.609	99.533	2.750	N/A	N/A	N/A	4.990	99.874	99.740	99.604
5.000	99.892	99.768	99.692	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.833	99.709	99.633	2.875	N/A	N/A	N/A	5.000	99.974	99.840	99.704
5.125	100.192	100.067	99.992	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.956	99.832	99.756	2.990	N/A	N/A	N/A	5.125	100.273	100.139	100.003
5.250	100.659	100.498	100.459	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.196	100.035	99.996	3.000	N/A	N/A	N/A	5.250	100.751	100.580	100.406
5.375	101.007	100.846	100.807	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.474	100.313	100.274	3.125	N/A	N/A	N/A	5.375	101.099	100.928	100.754
5.500	101.378	101.217	101.178	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.729	100.568	100.529	3.250	N/A	N/A	N/A	5.500	101.470	101.299	101.125
5.625	101.722	101.532	101.466	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.862	100.672	100.630	3.375	N/A	N/A	N/A	5.625	101.831	101.587	101.330
5.750	102.207	102.017	101.951	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.265	101.075	101.009	3.500	N/A	N/A	N/A	5.750	102.317	102.073	101.816
5.875	102.585	102.395	102.329	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.580	101.390	101.324	3.625	N/A	N/A	N/A	5.875	102.695	102.451	102.194
5.990	102.819	102.629	102.563	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.710	101.520	101.454	3.750	N/A	N/A	N/A	5.990	102.929	102.685	102.428
6.000	102.919	102.729	102.663	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.810	101.620	101.554	3.875	N/A	N/A	N/A	6.000	103.029	102.785	102.528
6.125	103.196	103.006	102.940	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.934	101.744	101.678	3.990	N/A	N/A	N/A	6.125	103.306	103.062	102.805
6.250	102.897	102.677	102.575	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.658	101.438	101.336	4.000	N/A	N/A	N/A	6.250	103.055	102.745	102.412
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	97.930	97.820	97.730	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.665	95.565	95.465	3.250	95.579	95.479	95.379
2.875	N/A	N/A	N/A	4.375	98.489	98.365	98.289	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.437	96.337	96.237	3.375	96.351	96.251	96.151
2.990	N/A	N/A	N/A	4.500	99.167	99.043	98.967	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.905	96.805	96.705	3.500	96.819	96.719	96.619
3.000	N/A	N/A	N/A	4.625	99.789	99.665	99.589	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.485	97.379	97.285	3.625	97.379	97.279	97.179
3.125	N/A	N/A	N/A	4.750	100.320	100.196	100.120	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.051	97.918	97.851	3.750	97.918	97.777	97.630
3.250	N/A	N/A	N/A	4.875	100.812	100.688	100.612	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.641	98.508	98.441	3.875	98.508	98.367	98.221
3.375	N/A	N/A	N/A	4.990	101.127	101.003	100.927	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.112	98.979	98.912	3.990	98.979	98.838	98.691
3.500	N/A	N/A	N/A	5.000	101.227	101.103	101.027	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.212	99.079	99.012	4.000	99.079	98.938	98.791
3.625	N/A	N/A	N/A	5.125	101.495	101.371	101.295	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.726	99.593	99.526	4.125	99.594	99.453	99.307
3.750	N/A	N/A	N/A	5.250	101.089	100.928	100.869	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.881	99.686	99.681	4.250	99.689	99.502	99.327
3.875	N/A	N/A	N/A	5.375	101.348	101.187	101.128	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.245	100.050	100.045	4.375	100.053	99.866	99.691
3.990	N/A	N/A	N/A	5.500	101.664	101.503	101.444	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.364	100.169	100.164	4.500	100.172	99.985	99.810
4.000	N/A	N/A	N/A	5.625	101.823	101.633	101.591	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.663	100.468	100.463	4.625	100.471	100.284	100.109
4.125	N/A	N/A	N/A	5.750	102.207	102.017	101.963	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.876	100.681	100.653	4.750	100.681	100.458	100.216
4.250	N/A	N/A	N/A	5.875	102.536	102.346	102.292	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.928	100.733	100.705	4.875	100.733	100.510	100.268
4.375	N/A	N/A	N/A	5.990	102.703	102.513	102.459	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.958	100.763	100.735	4.990	100.763	100.540	100.298
4.500	N/A	N/A	N/A	6.000	102.803	102.613	102.559	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.058	100.863	100.835	5.000	100.863	100.640	100.398
4.625	N/A	N/A	N/A	6.125	103.032	102.842	102.788	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.143	100.948	100.920	5.125	100.948	100.725	100.483
4.750	N/A	N/A	N/A	6.250	102.794	102.574	102.484	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.904	100.631	100.641	5.250	100.605	100.344	100.103
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	95.538	95.338	95.338	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.405	97.205	97.205
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.254	96.054	96.054	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.928	97.728	97.728
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.834	96.634	96.634	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.396	98.196	98.196
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.300	97.100	97.100	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.947	98.747	98.747
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.707	97.507	97.507	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.041	98.841	98.841
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.121	97.921	97.921	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.632	99.432	99.432
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.414	98.214	98.214	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.116	99.916	99.916
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.514	98.314	98.314	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.216	100.016	100.016
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.874	98.674	98.674	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.743	100.543	100.543
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.471	98.260	98.271	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.146	99.935	99.946
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.720	98.509	98.520	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.432	100.221	100.232
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.802	98.591	98.602	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.610	100.3.39	



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: 3:30 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	96.763	96.653	96.563	4.250	96.725	96.601	96.525	4.250	97.930	97.820	97.730	3.250	95.665	95.565	95.465	3.250	95.538	95.338	95.338
4.375	97.352	97.242	97.152	4.375	97.377	97.253	97.177	4.375	98.489	98.365	98.289	3.375	96.437	96.337	96.237	3.375	96.254	96.054	96.054
4.500	97.863	97.753	97.663	4.500	98.007	97.883	97.807	4.500	99.167	99.043	98.967	3.500	96.905	96.805	96.705	3.500	96.834	96.634	96.634
4.625	98.263	98.139	98.063	4.625	98.531	98.407	98.331	4.625	99.789	99.665	99.589	3.625	97.485	97.379	97.285	3.625	97.300	97.100	97.100
4.750	98.874	98.750	98.674	4.750	99.045	98.921	98.845	4.750	100.320	100.196	100.120	3.750	98.051	97.918	97.851	3.750	97.707	97.507	97.507
4.875	99.413	99.289	99.213	4.875	99.499	99.375	99.299	4.875	100.812	100.688	100.612	3.875	98.641	98.508	98.441	3.875	98.121	97.921	97.921
4.990	99.792	99.668	99.592	4.990	99.733	99.609	99.533	4.990	101.127	101.003	100.927	3.990	99.112	98.979	98.912	3.990	98.414	98.214	98.214
5.000	99.892	99.768	99.692	5.000	99.833	99.709	99.633	5.000	101.227	101.103	101.027	4.000	99.212	99.079	99.012	4.000	98.514	98.314	98.314
5.125	100.192	100.067	99.992	5.125	99.956	99.832	99.756	5.125	101.495	101.371	101.295	4.125	99.726	99.593	99.526	4.125	98.874	98.674	98.674
5.250	100.659	100.498	100.459	5.250	100.196	100.035	99.996	5.250	101.089	100.928	100.869	4.250	99.881	99.686	99.681	4.250	98.471	98.260	98.271
5.375	101.007	100.846	100.807	5.375	100.474	100.313	100.274	5.375	101.348	101.187	101.128	4.375	100.245	100.050	100.045	4.375	98.720	98.509	98.520
5.500	101.378	101.217	101.178	5.500	100.729	100.568	100.529	5.500	101.664	101.503	101.444	4.500	100.364	100.169	100.164	4.500	98.802	98.591	98.602
5.625	101.722	101.532	101.466	5.625	100.862	100.672	100.630	5.625	101.823	101.633	101.591	4.625	100.663	100.468	100.463	4.625	99.103	98.892	98.888
5.750	102.207	102.017	101.951	5.750	101.265	101.075	101.009	5.750	102.207	102.017	101.963	4.750	100.876	100.681	100.653	4.750	99.372	99.161	99.143
5.875	102.585	102.395	102.329	5.875	101.580	101.390	101.324	5.875	102.536	102.346	102.292	4.875	100.928	100.733	100.705	4.875	99.406	99.195	99.177
5.990	102.819	102.629	102.563	5.990	101.710	101.520	101.454	5.990	102.703	102.513	102.459	4.990	100.958	100.763	100.735	4.990	99.389	99.178	99.160
6.000	102.919	102.729	102.663	6.000	101.810	101.620	101.554	6.000	102.803	102.613	102.559	5.000	101.058	100.863	100.835	5.000	99.489	99.278	99.260
6.125	103.196	103.006	102.940	6.125	101.934	101.744	101.678	6.125	103.032	102.842	102.788	5.125	101.143	100.948	100.920	5.125	99.535	99.324	99.306
6.250	102.897	102.677	102.575	6.250	101.658	101.438	101.336	6.250	102.794	102.574	102.484	5.250	100.904	100.631	100.641	5.250	98.978	98.705	98.724

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@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: 3:30 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	95.322	95.222	95.122	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.442	93.342	93.242	2.750	N/A	N/A	N/A	4.000	94.884	94.784	94.684
4.125	95.988	95.888	95.788	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.092	93.992	93.892	2.875	N/A	N/A	N/A	4.125	95.472	95.372	95.272
4.250	96.791	96.688	96.591	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.519	95.416	95.319	2.990	N/A	N/A	N/A	4.250	96.202	96.099	96.002
4.375	97.409	97.301	97.207	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.299	96.191	96.097	3.000	N/A	N/A	N/A	4.375	96.883	96.775	96.681
4.500	97.973	97.860	97.767	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.039	96.926	96.833	3.125	N/A	N/A	N/A	4.500	97.563	97.450	97.357
4.625	98.299	98.183	98.090	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.401	97.285	97.192	3.250	N/A	N/A	N/A	4.625	97.975	97.859	97.766
4.750	98.914	98.713	98.612	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.018	97.817	97.716	3.375	N/A	N/A	N/A	4.750	98.657	98.456	98.355
4.875	99.471	99.269	99.168	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.529	98.327	98.226	3.500	N/A	N/A	N/A	4.875	99.234	99.032	98.931
4.990	99.849	99.647	99.546	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.559	98.357	98.256	3.625	N/A	N/A	N/A	4.990	99.631	99.429	99.328
5.000	99.949	99.747	99.646	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.659	98.457	98.356	3.750	N/A	N/A	N/A	5.000	99.731	99.529	99.428
5.125	100.327	100.126	100.025	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.677	98.476	98.375	3.875	N/A	N/A	N/A	5.125	100.122	99.921	99.820
5.250	100.778	100.558	100.469	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.120	98.900	98.811	3.990	N/A	N/A	N/A	5.250	100.508	100.288	100.199
5.375	101.211	100.988	100.898	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.669	99.446	99.356	4.000	N/A	N/A	N/A	5.375	100.956	100.733	100.643
5.500	101.539	101.315	101.224	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.031	99.807	99.716	4.125	N/A	N/A	N/A	5.500	101.298	101.074	100.983
5.625	101.777	101.568	101.487	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.301	100.092	100.011	4.250	N/A	N/A	N/A	5.625	101.500	101.291	101.210
5.750	102.371	102.163	102.071	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	101.375	101.167	101.075	4.375	N/A	N/A	N/A	5.750	101.695	101.487	101.395
5.875	102.704	102.493	102.400	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	102.180	101.969	101.876	4.500	N/A	N/A	N/A	5.875	102.037	101.826	101.733
5.990	102.913	102.699	102.605	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	102.391	102.177	102.083	4.625	N/A	N/A	N/A	5.990	102.253	102.039	101.945
6.000	103.013	102.799	102.705	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	102.491	102.277	102.183	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	96.571	96.470	96.371	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.828	94.692	94.628	3.000	94.254	94.118	94.054
2.875	N/A	N/A	N/A	4.125	97.297	97.192	97.097	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.126	94.986	94.926	3.125	94.803	94.663	94.603
2.990	N/A	N/A	N/A	4.250	97.885	97.776	97.685	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.718	95.573	95.518	3.250	95.331	95.186	95.131
3.000	N/A	N/A	N/A	4.375	98.485	98.385	98.285	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.485	96.337	96.285	3.375	96.101	95.953	95.901
3.125	N/A	N/A	N/A	4.500	99.159	99.059	98.959	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.034	96.882	96.834	3.500	96.653	96.501	96.453
3.250	N/A	N/A	N/A	4.625	99.638	99.538	99.438	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.645	97.459	97.395	3.625	97.234	97.048	96.984
3.375	N/A	N/A	N/A	4.750	100.160	100.060	99.960	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.149	97.958	97.894	3.750	97.670	97.479	97.415
3.500	N/A	N/A	N/A	4.875	100.669	100.569	100.469	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.611	98.415	98.351	3.875	98.136	97.940	97.876
3.625	N/A	N/A	N/A	4.990	100.860	100.760	100.660	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.940	98.745	98.681	3.990	98.469	98.274	98.210
3.750	N/A	N/A	N/A	5.000	100.960	100.860	100.760	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.040	98.845	98.781	4.000	98.569	98.374	98.310
3.875	N/A	N/A	N/A	5.125	100.712	100.564	100.445	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.346	99.103	99.021	4.125	99.052	98.809	98.727
3.990	N/A	N/A	N/A	5.250	101.247	101.094	100.975	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.923	99.678	99.596	4.250	99.617	99.372	99.290
4.000	N/A	N/A	N/A	5.375	101.503	101.347	101.228	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.367	100.116	100.034	4.375	100.061	99.810	99.728
4.125	N/A	N/A	N/A	5.500	101.848	101.688	101.570	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.647	100.397	100.315	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	100.547	100.339	100.239	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	101.003	100.793	100.692	4.750	100.756	100.546	100.445
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	101.346	101.134	101.034	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	101.609	101.395	101.295	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	101.709	101.495	101.395	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	92.742	92.606	92.542	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	93.182	93.042	92.982	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	93.246	93.101	93.046	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	94.191	94.043	93.991	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	94.900	94.748	94.700	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	95.787	95.601	95.537	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	96.783	96.592	96.528	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	97.367	97.171	97.107	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	97.792	97.597	97.533	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	97.892	97.697	97.633	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	98.494	98.251	98.169	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	99.091	98.846	98.764	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	99.543	99.292	99.210	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	99.829	99.579	99.497	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	101.005	100.797	100.697	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	100.307	100.097	99.												



AFR Loan Center

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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: 3:30 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	95.322	95.222	95.122	4.000	93.442	93.342	93.242	3.500	93.559	93.459	93.359	3.000	94.828	94.692	94.628	3.000	92.742	92.606	92.542
4.125	95.988	95.888	95.788	4.125	94.092	93.992	93.892	3.625	94.338	94.238	94.138	3.125	95.126	94.986	94.926	3.125	93.182	93.042	92.982
4.250	96.791	96.688	96.591	4.250	95.519	95.416	95.319	3.750	95.124	95.024	94.924	3.250	95.718	95.573	95.518	3.250	93.246	93.101	93.046
4.375	97.409	97.301	97.207	4.375	96.299	96.191	96.097	3.875	95.824	95.724	95.624	3.375	96.485	96.337	96.285	3.375	94.191	94.043	93.991
4.500	97.973	97.860	97.767	4.500	97.039	96.926	96.833	3.990	96.471	96.370	96.271	3.500	97.034	96.882	96.834	3.500	94.900	94.748	94.700
4.625	98.299	98.183	98.090	4.625	97.401	97.285	97.192	4.000	96.571	96.470	96.371	3.625	97.645	97.459	97.395	3.625	95.787	95.601	95.537
4.750	98.914	98.713	98.612	4.750	98.018	97.817	97.716	4.125	97.297	97.192	97.097	3.750	98.149	97.958	97.894	3.750	96.783	96.592	96.528
4.875	99.471	99.269	99.168	4.875	98.529	98.327	98.226	4.250	97.885	97.776	97.685	3.875	98.611	98.415	98.351	3.875	97.367	97.171	97.107
4.990	99.849	99.647	99.546	4.990	98.559	98.357	98.256	4.375	98.485	98.385	98.285	3.990	98.940	98.745	98.681	3.990	97.792	97.597	97.533
5.000	99.949	99.747	99.646	5.000	98.659	98.457	98.356	4.500	99.159	99.059	98.959	4.000	99.040	98.845	98.781	4.000	97.892	97.697	97.633
5.125	100.327	100.126	100.025	5.125	98.677	98.476	98.375	4.625	99.638	99.538	99.438	4.125	99.346	99.103	99.021	4.125	98.494	98.251	98.169
5.250	100.778	100.558	100.469	5.250	99.120	98.900	98.811	4.750	100.160	100.060	99.960	4.250	99.923	99.678	99.596	4.250	99.091	98.846	98.764
5.375	101.211	100.988	100.898	5.375	99.669	99.446	99.356	4.875	100.669	100.569	100.469	4.375	100.367	100.116	100.034	4.375	99.543	99.292	99.210
5.500	101.539	101.315	101.224	5.500	100.031	99.807	99.716	4.990	100.860	100.760	100.660	4.500	100.647	100.397	100.315	4.500	99.829	99.579	99.497
5.625	101.777	101.568	101.487	5.625	100.301	100.092	100.011	5.000	100.960	100.860	100.760	4.625	100.547	100.339	100.239	4.625	101.005	100.797	100.697
5.750	102.371	102.163	102.071	5.750	101.375	101.167	101.075	5.125	100.712	100.564	100.445	4.750	101.003	100.793	100.692	4.750	100.307	100.097	99.996
5.875	102.704	102.493	102.400	5.875	102.180	101.969	101.876	5.250	101.247	101.094	100.975	4.875	101.346	101.134	101.034	4.875	101.210	100.998	100.898
5.990	102.913	102.699	102.605	5.990	102.391	102.177	102.083	5.375	101.503	101.347	101.228	4.990	101.609	101.395	101.295	4.990	101.471	101.257	101.157
6.000	103.013	102.799	102.705	6.000	102.491	102.277	102.183	5.500	101.848	101.688	101.570	5.000	101.709	101.495	101.395	5.000	101.571	101.357	101.257

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: 3:30 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: 3:30 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	95.322	95.222	95.122	4.000	96.571	96.470	96.371	3.000	94.828	94.692	94.628	4.000	93.707	93.607	93.507	3.000	93.135	92.999	92.935
4.125	95.988	95.888	95.788	4.125	97.297	97.192	97.097	3.125	95.126	94.986	94.926	4.125	94.365	94.265	94.165	3.125	93.504	93.364	93.304
4.250	96.791	96.688	96.591	4.250	97.885	97.776	97.685	3.250	95.718	95.573	95.518	4.250	95.480	95.377	95.280	3.250	93.832	93.687	93.632
4.375	97.409	97.301	97.207	4.375	98.485	98.385	98.285	3.375	96.485	96.337	96.285	4.375	96.179	96.071	95.977	3.375	94.688	94.540	94.488
4.500	97.973	97.860	97.767	4.500	99.159	99.059	98.959	3.500	97.034	96.882	96.834	4.500	96.831	96.718	96.625	3.500	95.317	95.165	95.117
4.625	98.299	98.183	98.090	4.625	99.638	99.538	99.438	3.625	97.645	97.459	97.395	4.625	97.175	97.059	96.966	3.625	96.066	95.880	95.816
4.750	98.914	98.713	98.612	4.750	100.160	100.060	99.960	3.750	98.149	97.958	97.894	4.750	97.791	97.590	97.489	3.750	96.816	96.625	96.561
4.875	99.471	99.269	99.168	4.875	100.669	100.569	100.469	3.875	98.611	98.415	98.351	4.875	98.325	98.123	98.022	3.875	97.339	97.143	97.079
4.990	99.849	99.647	99.546	4.990	100.860	100.760	100.660	3.990	98.940	98.745	98.681	4.990	98.529	98.327	98.226	3.990	97.716	97.521	97.457
5.000	99.949	99.747	99.646	5.000	100.960	100.860	100.760	4.000	99.040	98.845	98.781	5.000	98.629	98.427	98.326	4.000	97.816	97.621	97.557
5.125	100.327	100.126	100.025	5.125	100.712	100.564	100.445	4.125	99.346	99.103	99.021	5.125	98.827	98.626	98.525	4.125	98.270	98.027	97.945
5.250	100.778	100.558	100.469	5.250	101.247	101.094	100.975	4.250	99.923	99.678	99.596	5.250	99.274	99.054	98.965	4.250	98.857	98.612	98.530
5.375	101.211	100.988	100.898	5.375	101.503	101.347	101.228	4.375	100.367	100.116	100.034	5.375	99.765	99.542	99.452	4.375	99.305	99.054	98.972
5.500	101.539	101.315	101.224	5.500	101.848	101.688	101.570	4.500	100.647	100.397	100.315	5.500	100.110	99.886	99.795	4.500	99.588	99.338	99.256
5.625	101.777	101.568	101.487	5.625	102.166	102.001	101.882	4.625	100.547	100.339	100.239	5.625	100.364	100.155	100.074	4.625	100.126	99.918	99.818
5.750	102.371	102.163	102.071	5.750	102.406	102.230	102.093	4.750	101.003	100.793	100.692	5.750	101.198	100.990	100.898	4.750	100.005	99.795	99.694
5.875	102.721	102.510	102.417	5.875	102.759	102.582	102.445	4.875	101.346	101.134	101.034	5.875	101.784	101.573	101.480	4.875	100.628	100.416	100.316
5.990	102.951	102.737	102.643	5.990	102.935	102.756	102.619	4.990	101.609	101.395	101.295	5.990	102.015	101.801	101.707	4.990	100.890	100.676	100.576
6.000	103.051	102.837	102.743	6.000	103.035	102.856	102.719	5.000	101.709	101.495	101.395	6.000	102.115	101.901	101.807	5.000	100.990	100.776	100.676

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)
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: 3:30 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

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

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

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



AFR Loan Center

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Non QM

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

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

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

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

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