

W. Rate Sheet Dated: 5/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.556	98.306	98.071	4.000	98.346	98.096	97.861	2.875	95.146	94.986	94.826	3.125	N/A	N/A	N/A
4.125	99.201	98.951	98.716	4.125	98.991	98.741	98.506	3.000	95.467	95.307	95.147	3.250	N/A	N/A	N/A
4.250	99.295	99.145	98.833	4.250	99.085	98.935	98.623	3.125	95.790	95.630	95.470	3.375	N/A	N/A	N/A
4.375	99.926	99.776	99.464	4.375	99.716	99.566	99.254	3.250	96.647	96.390	96.132	3.500	N/A	N/A	N/A
4.500	100.556	100.406	100.094	4.500	100.346	100.196	99.884	3.375	96.964	96.706	96.448	3.625	N/A	N/A	N/A
4.625	101.169	101.019	100.707	4.625	100.959	100.809	100.497	3.500	97.284	97.026	96.768	Margin = 2.250		Index = 2.100	
4.750	100.614	100.464	100.073	4.750	100.404	100.254	99.863	3.625	97.598	97.340	97.082	30 Year OTC			
4.875	101.200	101.050	100.659	4.875	100.990	100.840	100.449	3.750	97.601	97.242	96.883	Rate	30 Day	45 Day	60 Day
5.000	101.762	101.612	101.221	5.000	101.552	101.402	101.011	3.875	97.902	97.543	97.184	5.000	100.670	99.983	99.592
5.125	102.284	102.134	101.743	5.125	102.074	101.924	101.533	4.000	98.194	97.834	97.475	5.125	101.192	100.505	100.114
5.250	101.189	101.039	100.289	5.250	100.979	100.829	100.079	4.125	98.469	98.109	97.750	5.250	100.097	99.066	98.316
5.375	101.689	101.539	100.789	5.375	101.479	101.329	100.579	4.250	99.393	99.081	98.768	5.375	100.597	99.566	98.816
5.500	102.148	101.998	101.248	5.500	101.938	101.788	101.038	4.375	99.654	99.341	99.029	5.500	101.056	100.025	99.275
5.625	102.553	102.403	101.653	5.625	102.343	102.193	101.443	4.500	99.897	99.585	99.272	5.625	101.461	100.430	99.680
5.750	101.666	101.516	101.016	5.750	101.456	101.306	100.806	4.625	100.117	99.804	99.492	5.750	100.574	100.074	99.574
5.875	102.063	101.913	101.413	5.875	101.853	101.703	101.203	4.750	99.540	99.390	99.240	5.875	100.971	100.471	99.971
6.000	102.427	102.277	101.777	6.000	102.217	102.067	101.567	4.875	99.752	99.602	99.452	6.000	101.335	100.835	100.335
6.125	102.772	102.622	102.122	6.125	102.562	102.412	101.912	5.000	99.939	99.789	99.639	6.125	101.680	101.180	100.680
6.250	103.072	102.922	102.422	6.250	101.364	101.214	100.714	5.125	100.113	99.963	99.813	6.250	101.980	101.730	101.480

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	98.356	98.256	98.006	97.771	4.000	98.146	98.046	97.796	97.561	2.875	94.276	94.176	94.016	93.856
4.125	99.001	98.901	98.651	98.416	4.125	98.791	98.691	98.441	98.206	3.000	94.597	94.497	94.337	94.177
4.250	99.095	98.995	98.845	98.533	4.250	98.885	98.785	98.635	98.323	3.125	94.920	94.820	94.660	94.500
4.375	99.726	99.626	99.476	99.164	4.375	99.516	99.416	99.266	98.954	3.250	96.377	96.277	96.020	95.762
4.500	100.356	100.256	100.106	99.794	4.500	100.146	100.046	99.896	99.584	3.375	96.694	96.594	96.336	96.078
4.625	100.969	100.869	100.719	100.407	4.625	100.759	100.659	100.509	100.197	3.500	97.014	96.914	96.656	96.398
4.750	100.414	100.314	100.164	99.773	4.750	100.204	100.104	99.954	99.563	3.625	97.328	97.228	96.970	96.712
4.875	101.000	100.900	100.750	100.359	4.875	100.790	100.690	100.540	100.149	3.750	97.831	97.731	97.372	97.013
5.000	101.562	101.462	101.312	100.921	5.000	101.352	101.252	101.102	100.711	3.875	98.132	98.032	97.673	97.314
5.125	102.084	101.984	101.834	101.443	5.125	101.874	101.774	101.624	101.233	4.000	98.424	98.324	97.964	97.605
5.250	100.989	100.889	100.739	99.989	5.250	100.779	100.679	100.529	99.779	4.125	98.699	98.599	98.239	97.880
5.375	101.489	101.389	101.239	100.489	5.375	101.279	101.179	101.029	100.279	4.250	98.923	98.823	98.511	98.198
5.500	101.948	101.848	101.698	100.948	5.500	101.738	101.638	101.488	100.738	4.375	99.184	99.084	98.711	98.455

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				
								6.250	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 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@afwrwholesale.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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	91.478	91.318	91.158	3.500	N/A	N/A	N/A
4.500	99.000	98.850	98.538	4.500	98.890	98.740	98.428	2.875	91.795	91.635	91.475	3.625	N/A	N/A	N/A
4.625	99.613	99.463	99.151	4.625	99.503	99.353	99.041	3.000	92.116	91.956	91.796	Margin = 2.250		Index = 2.100	
4.750	98.495	98.345	97.954	4.750	98.385	98.235	97.844	3.125	92.439	92.279	92.119	30 Year OTC			
4.875	99.081	98.931	98.540	4.875	98.971	98.821	98.430	3.250	93.552	93.294	93.036	Rate	30 Day	45 Day	60 Day
5.000	99.643	99.493	99.102	5.000	99.533	99.383	98.992	3.375	93.869	93.611	93.353	4.250	97.739	97.333	97.020
5.125	100.165	100.015	99.624	5.125	100.055	99.905	99.514	3.500	94.189	93.931	93.673	4.375	98.370	97.964	97.651
5.250	98.133	97.983	97.233	5.250	98.023	97.873	97.123	3.625	94.503	94.245	93.987	4.500	99.000	98.594	98.281
5.375	98.633	98.483	97.733	5.375	98.523	98.373	97.623	3.750	95.006	94.647	94.287	4.625	99.613	99.207	98.894
5.500	99.092	98.942	98.192	5.500	98.982	98.832	98.082	3.875	N/A	N/A	N/A	4.750	98.495	97.808	97.417
5.625	99.497	99.347	98.597	5.625	99.387	99.237	98.487	4.000	N/A	N/A	N/A	4.875	99.081	98.394	98.003
5.750	97.266	97.116	96.616	5.750	97.156	97.006	96.506	4.125	N/A	N/A	N/A	5.000	99.643	98.956	98.565
5.875	97.663	97.513	97.013	5.875	97.553	97.403	96.903	4.250	N/A	N/A	N/A	5.125	100.165	99.478	99.087
6.000	98.027	97.877	97.377	6.000	#N/A	N/A	.500	4.375	N/A	N/A	N/A	5.250	98.133	97.102	96.352
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
4.500	99.100	99.000	98.850	98.538	4.500	98.990	98.890	98.740	98.428	2.750	90.984	90.884	90.724	90.564
4.625	99.713	99.613	99.463	99.151	4.625	99.603	99.503	99.353	99.041	2.875	91.301	91.201	91.041	90.881
4.750	98.595	98.495	98.345	97.954	4.750	98.485	98.385	98.235	97.844	3.000	91.622	91.522	91.362	91.202
4.875	99.181	99.081	98.931	98.540	4.875	99.071	98.971	98.821	98.430	3.125	91.945	91.845	91.685	91.525
5.000	99.743	99.643	99.493	99.102	5.000	99.633	99.533	99.383	98.992	3.250	94.340	94.240	93.982	93.724
5.125	100.265	100.165	100.015	99.624	5.125	100.155	100.055	99.905	99.514	3.375	94.656	94.556	94.298	94.040
5.250	98.233	98.133	97.983	97.233	5.250	98.123	98.023	97.873	97.123	3.500	94.976	94.876	94.618	94.360
5.375	98.733	98.633	98.483	97.733	5.375	98.623	98.523	98.373	97.623	3.625	95.290	95.190	94.932	94.674
5.500	99.192	99.092	98.942	98.192	5.500	99.082	98.982	98.832	98.082	3.750	96.325	96.225	95.866	95.506

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.750	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/10/2022

45 Day Lock Exp.: 6/27/2022

60 Day Lock Exp.: 7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.028	95.918	95.828	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.084	95.960	95.884	2.000	N/A	N/A	N/A	4.250	95.969	95.862	95.757
4.375	96.618	96.508	96.418	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.736	96.612	96.536	2.125	N/A	N/A	N/A	4.375	96.558	96.451	96.346
4.500	97.129	97.019	96.929	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.366	97.242	97.166	2.250	N/A	N/A	N/A	4.500	97.074	96.964	96.857
4.625	97.623	97.499	97.423	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	97.890	97.766	97.690	2.375	N/A	N/A	N/A	4.625	97.705	97.571	97.435
4.750	98.233	98.109	98.033	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.405	98.281	98.205	2.500	N/A	N/A	N/A	4.750	98.315	98.181	98.045
4.875	98.772	98.648	98.572	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	98.859	98.735	98.659	2.625	N/A	N/A	N/A	4.875	98.854	98.720	98.584
4.990	99.151	99.027	98.951	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.092	98.968	98.892	2.750	N/A	N/A	N/A	4.990	99.233	99.099	98.963
5.000	99.251	99.127	99.051	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.192	99.068	98.992	2.875	N/A	N/A	N/A	5.000	99.333	99.199	99.063
5.125	99.595	99.434	99.395	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.315	99.191	99.115	2.990	N/A	N/A	N/A	5.125	99.687	99.528	99.369
5.250	100.159	99.998	99.959	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	99.696	99.535	99.496	3.000	N/A	N/A	N/A	5.250	100.251	100.080	99.906
5.375	100.507	100.346	100.307	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	99.974	99.813	99.774	3.125	N/A	N/A	N/A	5.375	100.599	100.428	100.254
5.500	100.878	100.717	100.678	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.229	100.068	100.029	3.250	N/A	N/A	N/A	5.500	100.970	100.799	100.625
5.625	101.222	101.032	100.966	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.362	100.172	100.130	3.375	N/A	N/A	N/A	5.625	101.331	101.087	100.830
5.750	101.707	101.517	101.451	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.765	100.575	100.509	3.500	N/A	N/A	N/A	5.750	101.817	101.573	101.316
5.875	102.085	101.895	101.829	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.080	100.890	100.824	3.625	N/A	N/A	N/A	5.875	102.195	101.951	101.694
5.990	102.319	102.129	102.063	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.210	101.020	100.954	3.750	N/A	N/A	N/A	5.990	102.429	102.185	101.928
6.000	102.419	102.229	102.163	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.310	101.120	101.054	3.875	N/A	N/A	N/A	6.000	102.529	102.285	102.028
6.125	102.696	102.506	102.440	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.434	101.244	101.178	3.990	N/A	N/A	N/A	6.125	102.806	102.562	102.305
6.250	102.397	102.177	102.075	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.158	100.938	100.836	4.000	N/A	N/A	N/A	6.250	102.555	102.245	101.912
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	97.196	97.086	96.996	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.196	95.096	94.996	3.250	95.110	95.010	94.910
2.875	N/A	N/A	N/A	4.375	97.848	97.724	97.648	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	95.968	95.868	95.768	3.375	95.882	95.782	95.682
2.990	N/A	N/A	N/A	4.500	98.527	98.403	98.327	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.458	96.357	96.258	3.500	96.372	96.272	96.172
3.000	N/A	N/A	N/A	4.625	99.148	99.024	98.948	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.109	96.976	96.909	3.625	96.976	96.854	96.740
3.125	N/A	N/A	N/A	4.750	99.680	99.556	99.480	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.691	97.558	97.491	3.750	97.558	97.417	97.271
3.250	N/A	N/A	N/A	4.875	100.172	100.048	99.972	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.282	98.149	98.082	3.875	98.149	98.008	97.862
3.375	N/A	N/A	N/A	4.990	100.486	100.362	100.286	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.753	98.620	98.553	3.990	98.620	98.479	98.333
3.500	N/A	N/A	N/A	5.000	100.586	100.462	100.386	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.853	98.720	98.653	4.000	98.720	98.579	98.433
3.625	N/A	N/A	N/A	5.125	100.855	100.731	100.655	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.367	99.234	99.167	4.125	99.234	99.093	98.947
3.750	N/A	N/A	N/A	5.250	100.589	100.428	100.369	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.553	99.358	99.353	4.250	99.360	99.173	98.998
3.875	N/A	N/A	N/A	5.375	100.848	100.687	100.628	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.917	99.722	99.717	4.375	99.725	99.538	99.363
3.990	N/A	N/A	N/A	5.500	101.164	101.003	100.944	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.036	99.841	99.836	4.500	99.844	99.657	99.482
4.000	N/A	N/A	N/A	5.625	101.323	101.133	101.091	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.335	100.140	100.135	4.625	100.143	99.956	99.781
4.125	N/A	N/A	N/A	5.750	101.707	101.517	101.463	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.524	100.290	100.285	4.750	100.290	100.051	99.810
4.250	N/A	N/A	N/A	5.875	102.036	101.846	101.792	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.577	100.343	100.338	4.875	100.343	100.104	99.863
4.375	N/A	N/A	N/A	5.990	102.203	102.013	101.959	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.607	100.373	100.368	4.990	100.372	100.133	99.892
4.500	N/A	N/A	N/A	6.000	102.303	102.113	102.059	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.707	100.473	100.468	5.000	100.472	100.233	99.992
4.625	N/A	N/A	N/A	6.125	102.532	102.342	102.288	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.792	100.558	100.553	5.125	100.557	100.318	100.077
4.750	N/A	N/A	N/A	6.250	102.294	102.074	101.984	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.575	100.302	100.312	5.250	100.277	100.016	99.775
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	95.078	94.878	94.878	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.937	96.737	96.737
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.895	95.695	95.695	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.459	97.259	97.259
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.475	96.275	96.275	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.927	97.727	97.727
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.941	96.741	96.741	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.479	98.279	98.279
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.348	97.148	97.148	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.682	98.482	98.482
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.762	97.562	97.562	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.272	99.072	99.072
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.055	97.855	97.855	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.756	99.556	99.556
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.155	97.955	97.955	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.856	99.656	99.656
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.515	98.315	98.315	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.634	100.434	100.434
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.142	97.931	97.942	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.818	99.607	99.618
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.392	98.181	98.192	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.104	99.893	99.904
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.474	98.263	98.274	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.282	100.071	100.082
3.375	N/A	N/A																					



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: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.028	95.918	95.828	4.250	96.084	95.960	95.884	4.250	97.196	97.086	96.996	3.250	95.196	95.096	94.996	3.250	95.078	94.878	94.878
4.375	96.618	96.508	96.418	4.375	96.736	96.612	96.536	4.375	97.848	97.724	97.648	3.375	95.968	95.868	95.768	3.375	95.895	95.695	95.695
4.500	97.129	97.019	96.929	4.500	97.366	97.242	97.166	4.500	98.527	98.403	98.327	3.500	96.458	96.357	96.258	3.500	96.475	96.275	96.275
4.625	97.623	97.499	97.423	4.625	97.890	97.766	97.690	4.625	99.148	99.024	98.948	3.625	97.109	96.976	96.909	3.625	96.941	96.741	96.741
4.750	98.233	98.109	98.033	4.750	98.405	98.281	98.205	4.750	99.680	99.556	99.480	3.750	97.691	97.558	97.491	3.750	97.348	97.148	97.148
4.875	98.772	98.648	98.572	4.875	98.859	98.735	98.659	4.875	100.172	100.048	99.972	3.875	98.282	98.149	98.082	3.875	97.762	97.562	97.562
4.990	99.151	99.027	98.951	4.990	99.092	98.968	98.892	4.990	100.486	100.362	100.286	3.990	98.753	98.620	98.553	3.990	98.055	97.855	97.855
5.000	99.251	99.127	99.051	5.000	99.192	99.068	98.992	5.000	100.586	100.462	100.386	4.000	98.853	98.720	98.653	4.000	98.155	97.955	97.955
5.125	99.595	99.434	99.395	5.125	99.315	99.191	99.115	5.125	100.855	100.731	100.655	4.125	99.367	99.234	99.167	4.125	98.515	98.315	98.315
5.250	100.159	99.998	99.959	5.250	99.696	99.535	99.496	5.250	100.589	100.428	100.369	4.250	99.553	99.358	99.353	4.250	98.142	97.931	97.942
5.375	100.507	100.346	100.307	5.375	99.974	99.813	99.774	5.375	100.848	100.687	100.628	4.375	99.917	99.722	99.717	4.375	98.392	98.181	98.192
5.500	100.878	100.717	100.678	5.500	100.229	100.068	100.029	5.500	101.164	101.003	100.944	4.500	100.036	99.841	99.836	4.500	98.474	98.263	98.274
5.625	101.222	101.032	100.966	5.625	100.362	100.172	100.130	5.625	101.323	101.133	101.091	4.625	100.335	100.140	100.135	4.625	98.751	98.501	98.543
5.750	101.707	101.517	101.451	5.750	100.765	100.575	100.509	5.750	101.707	101.517	101.463	4.750	100.524	100.290	100.285	4.750	99.021	98.771	98.776
5.875	102.085	101.895	101.829	5.875	101.080	100.890	100.824	5.875	102.036	101.846	101.792	4.875	100.577	100.343	100.338	4.875	99.055	98.805	98.810
5.990	102.319	102.129	102.063	5.990	101.210	101.020	100.954	5.990	102.203	102.013	101.959	4.990	100.607	100.373	100.368	4.990	99.037	98.787	98.792
6.000	102.419	102.229	102.163	6.000	101.310	101.120	101.054	6.000	102.303	102.113	102.059	5.000	100.707	100.473	100.468	5.000	99.137	98.887	98.892
6.125	102.696	102.506	102.440	6.125	101.434	101.244	101.178	6.125	102.532	102.342	102.288	5.125	100.792	100.558	100.553	5.125	99.183	98.933	98.938
6.250	102.397	102.177	102.075	6.250	101.158	100.938	100.836	6.250	102.294	102.074	101.984	5.250	100.575	100.302	100.312	5.250	98.650	98.377	98.396

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@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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.880	94.780	94.680	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	92.730	92.630	92.530	2.750	N/A	N/A	N/A	4.000	.457	.557	.657
4.125	95.468	95.368	95.268	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.318	93.218	93.118	2.875	N/A	N/A	N/A	4.125	.457	.557	.657
4.250	96.156	96.052	95.956	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	94.006	93.902	93.806	2.990	N/A	N/A	N/A	4.250	.457	.561	.657
4.375	96.786	96.678	96.584	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	94.636	94.528	94.434	3.000	N/A	N/A	N/A	4.375	.457	.565	.659
4.500	97.392	97.265	97.172	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	95.242	95.115	95.022	3.125	N/A	N/A	N/A	4.500	.457	.584	.677
4.625	97.802	97.601	97.507	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	95.652	95.451	95.357	3.250	N/A	N/A	N/A	4.625	.487	.688	.782
4.750	98.486	98.281	98.180	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	96.336	96.131	96.030	3.375	N/A	N/A	N/A	4.750	.517	.722	.823
4.875	99.063	98.858	98.757	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	96.913	96.708	96.607	3.500	N/A	N/A	N/A	4.875	.546	.751	.852
4.990	99.459	99.255	99.154	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	97.309	97.105	97.004	3.625	N/A	N/A	N/A	4.990	.670	.874	.975
5.000	99.559	99.355	99.254	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	97.409	97.205	97.104	3.750	N/A	N/A	N/A	5.000	.570	.774	.875
5.125	99.951	99.751	99.650	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	97.801	97.601	97.500	3.875	N/A	N/A	N/A	5.125	.591	.791	.892
5.250	100.259	100.035	99.948	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.109	97.885	97.798	3.990	N/A	N/A	N/A	5.250	.607	.831	.918
5.375	100.708	100.483	100.394	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	98.558	98.333	98.244	4.000	N/A	N/A	N/A	5.375	.626	.851	.940
5.500	101.052	100.823	100.733	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	98.902	98.673	98.583	4.125	N/A	N/A	N/A	5.500	.656	.885	.975
5.625	101.254	101.024	100.933	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.104	98.874	98.783	4.250	N/A	N/A	N/A	5.625	.739	.969	1.060
5.750	101.664	101.454	101.363	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.514	99.304	99.213	4.375	N/A	N/A	N/A	5.750	.801	1.011	1.102
5.875	102.005	101.791	101.699	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.855	99.641	99.549	4.500	N/A	N/A	N/A	5.875	.861	1.075	1.167
5.990	102.225	102.010	101.917	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	100.075	99.860	99.767	4.625	N/A	N/A	N/A	5.990	1.021	1.236	1.329
6.000	102.325	102.110	102.017	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	100.175	99.960	99.867	4.750	N/A	N/A	N/A	6.000	.921	1.136	1.229
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	95.923	95.821	95.723	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.254	94.119	94.054	3.000	.950	1.085	1.150
2.875	N/A	N/A	N/A	4.125	96.657	96.551	96.457	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.689	94.565	94.489	3.125	.950	1.074	1.150
2.990	N/A	N/A	N/A	4.250	97.335	97.235	97.135	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.284	95.155	95.084	3.250	.950	1.079	1.150
3.000	N/A	N/A	N/A	4.375	98.077	97.977	97.877	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.054	95.921	95.854	3.375	.700	.833	.900
3.125	N/A	N/A	N/A	4.500	98.759	98.659	98.559	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.606	96.469	96.406	3.500	.700	.837	.900
3.250	N/A	N/A	N/A	4.625	99.245	99.145	99.045	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.163	97.063	96.963	3.625	.700	.800	.900
3.375	N/A	N/A	N/A	4.750	99.776	99.676	99.576	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.670	97.570	97.470	3.750	.700	.800	.900
3.500	N/A	N/A	N/A	4.875	100.292	100.192	100.092	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.136	98.034	97.936	3.875	.700	.802	.900
3.625	N/A	N/A	N/A	4.990	100.491	100.391	100.291	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.469	98.367	98.269	3.990	.813	.915	1.013
3.750	N/A	N/A	N/A	5.000	100.591	100.491	100.391	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.569	98.467	98.369	4.000	.713	.815	.913
3.875	N/A	N/A	N/A	5.125	100.227	100.080	99.961	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.957	98.805	98.653	4.125	.726	1.078	1.160
3.990	N/A	N/A	N/A	5.250	100.772	100.619	100.499	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.539	99.384	99.102	4.250	.739	1.094	1.176
4.000	N/A	N/A	N/A	5.375	101.031	100.875	100.756	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.983	99.826	99.543	4.375	.752	1.109	1.192
4.125	N/A	N/A	N/A	5.500	101.383	101.223	101.104	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.268	99.909	99.827	4.500	.756	1.115	1.197
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	100.298	100.091	99.990	4.625	.758	.965	1.066
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	100.756	100.546	100.446	4.750	.760	.970	1.070
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	101.098	100.887	100.786	4.875	.762	.973	1.074
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	101.363	101.149	101.048	4.990	.901	1.115	1.216
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	101.463	101.249	101.148	5.000	.801	1.015	1.116



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: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.880	94.780	94.680	4.000	92.730	92.630	92.530	3.500	93.083	92.983	92.883	3.000	94.254	94.119	94.054	3.000	92.054	91.919	91.854
4.125	95.468	95.368	95.268	4.125	93.318	93.218	93.118	3.625	93.869	93.769	93.669	3.125	94.689	94.565	94.489	3.125	92.489	92.365	92.289
4.250	96.156	96.052	95.956	4.250	94.006	93.902	93.806	3.750	94.538	94.438	94.338	3.250	95.284	95.155	95.084	3.250	93.084	92.955	92.884
4.375	96.786	96.678	96.584	4.375	94.636	94.528	94.434	3.875	95.172	95.072	94.972	3.375	96.054	95.921	95.854	3.375	93.854	93.721	93.654
4.500	97.392	97.265	97.172	4.500	95.242	95.115	95.022	3.990	95.823	95.721	95.623	3.500	96.606	96.469	96.406	3.500	94.406	94.269	94.206
4.625	97.802	97.601	97.507	4.625	95.652	95.451	95.357	4.000	95.923	95.821	95.723	3.625	97.163	97.063	96.963	3.625	94.963	94.863	94.763
4.750	98.486	98.281	98.180	4.750	96.336	96.131	96.030	4.125	96.657	96.551	96.457	3.750	97.670	97.570	97.470	3.750	95.470	95.370	95.270
4.875	99.063	98.858	98.757	4.875	96.913	96.708	96.607	4.250	97.335	97.235	97.135	3.875	98.136	98.034	97.936	3.875	95.936	95.834	95.736
4.990	99.459	99.255	99.154	4.990	97.309	97.105	97.004	4.375	98.077	97.977	97.877	3.990	98.469	98.367	98.269	3.990	96.269	96.167	96.069
5.000	99.559	99.355	99.254	5.000	97.409	97.205	97.104	4.500	98.759	98.659	98.559	4.000	98.569	98.467	98.369	4.000	96.369	96.267	96.169
5.125	99.951	99.751	99.650	5.125	97.801	97.601	97.500	4.625	99.245	99.145	99.045	4.125	98.957	98.805	98.523	4.125	96.757	96.405	96.323
5.250	100.259	100.035	99.948	5.250	98.109	97.885	97.798	4.750	99.776	99.676	99.576	4.250	99.539	99.184	99.102	4.250	97.339	96.984	96.902
5.375	100.708	100.483	100.394	5.375	98.558	98.333	98.244	4.875	100.292	100.192	100.092	4.375	99.983	99.626	99.543	4.375	97.783	97.426	97.343
5.500	101.052	100.823	100.733	5.500	98.902	98.673	98.583	4.990	100.491	100.391	100.291	4.500	100.268	99.909	99.827	4.500	98.068	97.709	97.627
5.625	101.254	101.024	100.933	5.625	99.104	98.874	98.783	5.000	100.591	100.491	100.391	4.625	100.298	100.091	99.990	4.625	98.098	97.891	97.790
5.750	101.664	101.454	101.363	5.750	99.514	99.304	99.213	5.125	100.227	100.080	99.961	4.750	100.756	100.546	100.446	4.750	98.556	98.346	98.246
5.875	102.005	101.791	101.699	5.875	99.855	99.641	99.549	5.250	100.772	100.619	100.499	4.875	101.098	100.887	100.786	4.875	98.898	98.687	98.586
5.990	102.225	102.010	101.917	5.990	100.075	99.860	99.767	5.375	101.031	100.875	100.756	4.990	101.363	101.149	101.048	4.990	99.163	98.949	98.848
6.000	102.325	102.110	102.017	6.000	100.175	99.960	99.867	5.500	101.383	101.223	101.104	5.000	101.463	101.249	101.148	5.000	99.263	99.049	98.948

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	0.000	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



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

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

W. Rate Sheet Dated: 5/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/10/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	94.880	94.780	94.680	4.000	95.923	95.821	95.723	3.000	94.254	94.119	94.054	4.000	93.130	93.030	92.930	3.000	92.504	92.369	92.304
4.125	95.468	95.368	95.268	4.125	96.657	96.551	96.457	3.125	94.689	94.565	94.489	4.125	93.718	93.618	93.518	3.125	92.939	92.815	92.739
4.250	96.156	96.052	95.956	4.250	97.335	97.235	97.135	3.250	95.284	95.155	95.084	4.250	94.406	94.302	94.206	3.250	93.534	93.405	93.334
4.375	96.786	96.678	96.584	4.375	98.077	97.977	97.877	3.375	96.054	95.921	95.854	4.375	95.036	94.928	94.834	3.375	94.304	94.171	94.104
4.500	97.392	97.265	97.172	4.500	98.759	98.659	98.559	3.500	96.606	96.469	96.406	4.500	95.642	95.515	95.422	3.500	94.856	94.719	94.656
4.625	97.802	97.601	97.507	4.625	99.245	99.145	99.045	3.625	97.163	97.063	96.963	4.625	96.052	95.851	95.757	3.625	95.413	95.313	95.213
4.750	98.486	98.281	98.180	4.750	99.776	99.676	99.576	3.750	97.670	97.570	97.470	4.750	96.736	96.531	96.430	3.750	95.920	95.820	95.720
4.875	99.063	98.858	98.757	4.875	100.292	100.192	100.092	3.875	98.136	98.034	97.936	4.875	97.313	97.108	97.007	3.875	96.386	96.284	96.186
4.990	99.459	99.255	99.154	4.990	100.491	100.391	100.291	3.990	98.469	98.367	98.269	4.990	97.709	97.505	97.404	3.990	96.719	96.617	96.519
5.000	99.559	99.355	99.254	5.000	100.591	100.491	100.391	4.000	98.569	98.467	98.369	5.000	97.809	97.605	97.504	4.000	96.819	96.717	96.619
5.125	99.951	99.751	99.650	5.125	100.227	100.080	99.961	4.125	98.957	98.805	98.523	5.125	98.201	98.001	97.900	4.125	97.207	96.855	96.773
5.250	100.259	100.035	99.948	5.250	100.772	100.619	100.499	4.250	99.539	99.184	99.102	5.250	98.509	98.285	98.198	4.250	97.789	97.434	97.352
5.375	100.708	100.483	100.394	5.375	101.031	100.875	100.756	4.375	99.983	99.626	99.543	5.375	98.958	98.733	98.644	4.375	98.233	97.876	97.793
5.500	101.052	100.823	100.733	5.500	101.383	101.223	101.104	4.500	100.268	99.909	99.827	5.500	99.302	99.073	98.983	4.500	98.518	98.159	98.077
5.625	101.254	101.024	100.933	5.625	101.707	101.542	101.423	4.625	100.298	100.091	99.990	5.625	99.504	99.274	99.183	4.625	98.548	98.341	98.240
5.750	101.664	101.454	101.363	5.750	101.695	101.518	101.381	4.750	100.756	100.546	100.446	5.750	99.914	99.704	99.613	4.750	99.006	98.796	98.696
5.875	102.022	101.808	101.716	5.875	102.055	101.875	101.737	4.875	101.098	100.887	100.786	5.875	100.272	100.058	99.966	4.875	99.348	99.137	99.036
5.990	102.263	102.048	101.955	5.990	102.236	102.053	101.916	4.990	101.363	101.149	101.048	5.990	100.513	100.298	100.205	4.990	99.613	99.399	99.298
6.000	102.363	102.148	102.055	6.000	102.336	102.153	102.016	5.000	101.463	101.249	101.148	6.000	100.613	100.398	100.305	5.000	99.713	99.499	99.398

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			
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@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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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 ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/10/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

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

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

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

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

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received, U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buyout = \$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)