

W. Rate Sheet Dated: 5/12/2022

Release Time: 11:15 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	98.837	98.587	98.353	4.000	98.627	98.377	98.143	2.875	95.501	95.314	95.126	3.125	N/A	N/A	N/A
4.125	99.482	99.232	98.998	4.125	99.272	99.022	98.788	3.000	95.823	95.635	95.448	3.250	N/A	N/A	N/A
4.250	99.483	99.333	99.036	4.250	99.273	99.123	98.826	3.125	96.145	95.958	95.770	3.375	N/A	N/A	N/A
4.375	100.114	99.964	99.667	4.375	99.904	99.754	99.457	3.250	96.737	96.554	96.370	3.500	N/A	N/A	N/A
4.500	100.744	100.594	100.297	4.500	100.534	100.384	100.087	3.375	97.054	96.870	96.686	3.625	N/A	N/A	N/A
4.625	101.357	101.207	100.910	4.625	101.147	100.997	100.700	3.500	97.374	97.190	97.006	Margin = 2.250		Index = 2.100	
4.750	100.786	100.636	100.120	4.750	100.576	100.426	99.910	3.625	97.688	97.504	97.320	30 Year OTC			
4.875	101.372	101.222	100.706	4.875	101.162	101.012	100.496	3.750	97.758	97.414	97.070	Rate	30 Day	45 Day	60 Day
5.000	101.934	101.784	101.268	5.000	101.724	101.574	101.058	3.875	98.059	97.715	97.371	5.000	100.842	100.342	99.826
5.125	102.456	102.306	101.790	5.125	102.246	102.096	101.580	4.000	98.350	98.006	97.663	5.125	101.364	100.864	100.348
5.250	101.721	101.571	100.883	5.250	101.511	101.361	100.673	4.125	98.625	98.281	97.938	5.250	100.629	100.285	99.598
5.375	102.221	102.071	101.383	5.375	102.011	101.861	101.173	4.250	99.421	99.120	98.819	5.375	101.129	100.785	100.098
5.500	102.680	102.530	101.842	5.500	102.470	102.320	101.632	4.375	99.681	99.380	99.080	5.500	101.588	101.244	100.557
5.625	103.085	102.935	102.247	5.625	102.875	102.725	102.037	4.500	99.925	99.624	99.323	5.625	101.993	101.649	100.962
5.750	101.791	101.641	101.016	5.750	101.581	101.431	100.806	4.625	100.144	99.843	99.543	5.750	100.699	100.074	99.449
5.875	102.188	102.038	101.413	5.875	101.978	101.828	101.203	4.750	99.697	99.547	99.397	5.875	101.096	100.471	99.846
6.000	102.552	102.402	101.777	6.000	102.342	102.192	101.567	4.875	99.908	99.758	99.608	6.000	101.460	100.835	100.210
6.125	102.897	102.747	102.122	6.125	102.687	102.537	101.912	5.000	100.096	99.946	99.796	6.125	101.805	101.180	100.555
6.250	103.197	103.047	102.422	6.250	101.489	101.339	100.714	5.125	100.269	100.119	99.969	6.250	102.105	101.855	101.605

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	98.637	98.537	98.287	98.053	4.000	98.427	98.327	98.077	97.843	2.875	94.631	94.531	94.344	94.156
4.125	99.282	99.182	98.932	98.698	4.125	99.072	98.972	98.722	98.488	3.000	94.953	94.853	94.665	94.478
4.250	99.283	99.183	99.033	98.736	4.250	99.073	98.973	98.823	98.526	3.125	95.275	95.175	94.988	94.800
4.375	99.914	99.814	99.664	99.367	4.375	99.704	99.604	99.454	99.157	3.250	96.467	96.367	96.184	96.000
4.500	100.544	100.444	100.294	99.997	4.500	100.334	100.234	100.084	99.787	3.375	96.784	96.684	96.500	96.316
4.625	101.157	101.057	100.907	100.610	4.625	100.947	100.847	100.697	100.400	3.500	97.104	97.004	96.820	96.636
4.750	100.586	100.486	100.336	99.820	4.750	100.376	100.276	100.126	99.610	3.625	97.418	97.318	97.134	96.950
4.875	101.172	101.072	100.922	100.406	4.875	100.962	100.862	100.712	100.196	3.750	97.988	97.888	97.544	97.200
5.000	101.734	101.634	101.484	100.968	5.000	101.524	101.424	101.274	100.758	3.875	98.289	98.189	97.845	97.501
5.125	102.256	102.156	102.006	101.490	5.125	102.046	101.946	101.796	101.280	4.000	98.580	98.480	98.136	97.793
5.250	101.521	101.421	101.271	100.583	5.250	101.311	101.211	101.061	100.373	4.125	98.855	98.755	98.411	98.068
5.375	102.021	101.921	101.771	101.083	5.375	101.811	101.711	101.561	100.873	4.250	98.951	98.851	98.550	98.249
5.500	102.480	102.380	102.230	101.542	5.500	102.270	102.170	102.020	101.332	4.375	99.211	99.111	98.810	98.510

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/13/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/12/2022

Release Time: 11:15 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	91.834	91.647	91.459	3.500	N/A	N/A	N/A
4.500	99.188	99.038	98.741	4.500	99.078	98.928	98.631	2.875	92.150	91.963	91.775	3.625	N/A	N/A	N/A
4.625	99.801	99.651	99.354	4.625	99.691	99.541	99.244	3.000	92.472	92.285	92.097	Margin = 2.250		Index = 2.100	
4.750	98.667	98.517	98.001	4.750	98.557	98.407	97.891	3.125	92.794	92.607	92.419	30 Year OTC			
4.875	99.253	99.103	98.587	4.875	99.143	98.993	98.477	3.250	93.642	93.458	93.275	Rate	30 Day	45 Day	60 Day
5.000	99.815	99.665	99.149	5.000	99.705	99.555	99.039	3.375	93.959	93.775	93.592	4.250	97.927	97.490	97.193
5.125	100.337	100.187	99.671	5.125	100.227	100.077	99.561	3.500	94.279	94.095	93.912	4.375	98.558	98.121	97.824
5.250	98.664	98.514	97.827	5.250	98.554	98.404	97.717	3.625	94.593	94.409	94.226	4.500	99.188	98.751	98.454
5.375	99.164	99.014	98.327	5.375	99.054	98.904	98.217	3.750	95.163	94.819	94.476	4.625	99.801	99.364	99.067
5.500	99.623	99.473	98.786	5.500	99.513	99.363	98.676	3.875	N/A	N/A	N/A	4.750	98.667	98.167	97.651
5.625	100.028	99.878	99.191	5.625	99.918	99.768	99.081	4.000	N/A	N/A	N/A	4.875	99.253	98.753	98.237
5.750	97.391	97.241	96.616	5.750	97.281	97.131	96.506	4.125	N/A	N/A	N/A	5.000	99.815	99.315	98.799
5.875	97.788	97.638	97.013	5.875	97.678	97.528	96.903	4.250	N/A	N/A	N/A	5.125	100.337	99.837	99.321
6.000	98.152	98.002	97.377	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	98.664	98.320	97.633
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	99.288	99.188	99.038	98.741	4.500	99.178	99.078	98.928	98.631	2.750	91.340	91.240	91.053	90.865
4.625	99.901	99.801	99.651	99.354	4.625	99.791	99.691	99.541	99.244	2.875	91.656	91.556	91.369	91.181
4.750	98.767	98.667	98.517	98.001	4.750	98.657	98.557	98.407	97.891	3.000	91.978	91.878	91.691	91.503
4.875	99.353	99.253	99.103	98.587	4.875	99.243	99.143	98.993	98.477	3.125	92.300	92.200	92.013	91.825
5.000	99.915	99.815	99.665	99.149	5.000	99.805	99.705	99.555	99.039	3.250	94.430	94.330	94.146	93.963
5.125	100.437	100.337	100.187	99.671	5.125	100.327	100.227	100.077	99.561	3.375	94.746	94.646	94.462	94.279
5.250	98.764	98.664	98.514	97.827	5.250	98.654	98.554	98.404	97.717	3.500	95.066	94.966	94.782	94.599
5.375	99.264	99.164	99.014	98.327	5.375	99.154	99.054	98.904	98.217	3.625	95.380	95.280	95.096	94.913
5.500	99.723	99.623	99.473	98.786	5.500	99.613	99.513	99.363	98.676	3.750	96.481	96.381	96.037	95.694

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.:

6/13/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/12/2022

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Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.250	96.955	96.845	96.755	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.899	96.775	96.699	2.000	N/A	N/A	N/A	4.250	96.895	96.789	96.683	
4.375	97.537	97.427	97.337	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.544	97.420	97.344	2.125	N/A	N/A	N/A	4.375	97.477	97.371	97.265	
4.500	98.041	97.931	97.841	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.166	98.042	97.966	2.250	N/A	N/A	N/A	4.500	97.981	97.875	97.769	
4.625	98.419	98.298	98.219	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.682	98.558	98.482	2.375	N/A	N/A	N/A	4.625	98.498	98.364	98.227	
4.750	99.018	98.894	98.818	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.190	99.066	98.990	2.500	N/A	N/A	N/A	4.750	99.100	98.966	98.829	
4.875	99.550	99.426	99.350	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.638	99.514	99.438	2.625	N/A	N/A	N/A	4.875	99.631	99.497	99.360	
4.990	99.922	99.798	99.722	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.867	99.743	99.667	2.750	N/A	N/A	N/A	4.990	100.004	99.870	99.733	
5.000	100.022	99.898	99.822	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.967	99.843	99.767	2.875	N/A	N/A	N/A	5.000	100.104	99.970	99.833	
5.125	100.323	100.192	100.123	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.087	99.963	99.887	2.990	N/A	N/A	N/A	5.125	100.428	100.280	100.130	
5.250	100.870	100.731	100.670	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.408	100.269	100.208	3.000	N/A	N/A	N/A	5.250	100.984	100.821	100.655	
5.375	101.211	101.072	101.011	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.681	100.542	100.481	3.125	N/A	N/A	N/A	5.375	101.325	101.162	100.996	
5.500	101.574	101.435	101.374	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.929	100.790	100.729	3.250	N/A	N/A	N/A	5.500	101.688	101.525	101.359	
5.625	101.884	101.723	101.638	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.024	100.863	100.809	3.375	N/A	N/A	N/A	5.625	102.023	101.785	101.536	
5.750	102.361	102.200	102.110	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.420	101.259	101.169	3.500	N/A	N/A	N/A	5.750	102.500	102.262	102.013	
5.875	102.733	102.572	102.482	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.730	101.569	101.479	3.625	N/A	N/A	N/A	5.875	102.872	102.634	102.385	
5.990	102.965	102.804	102.714	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.856	101.695	101.605	3.750	N/A	N/A	N/A	5.990	103.103	102.865	102.616	
6.000	103.065	102.904	102.814	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.956	101.795	101.705	3.875	N/A	N/A	N/A	6.000	103.203	102.965	102.716	
6.125	103.338	103.177	103.087	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	102.078	101.917	101.827	3.990	N/A	N/A	N/A	6.125	103.477	103.239	102.990	
6.250	103.025	102.857	102.701	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.786	101.618	101.462	4.000	N/A	N/A	N/A	6.250	103.234	102.923	102.591	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.250	98.121	98.011	97.921	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.892	95.792	95.692	3.250	95.799	95.699	95.599
2.875	N/A	N/A	N/A	N/A	4.375	98.662	98.546	98.462	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.667	96.567	96.467	3.375	96.573	96.473	96.373
2.990	N/A	N/A	N/A	N/A	4.500	99.325	99.201	99.125	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.137	97.037	96.937	3.500	97.043	96.943	96.843
3.000	N/A	N/A	N/A	N/A	4.625	99.939	99.815	99.739	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.691	97.591	97.491	3.625	97.597	97.497	97.397
3.125	N/A	N/A	N/A	N/A	4.750	100.463	100.339	100.263	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.190	98.089	97.990	3.750	98.088	97.957	97.810
3.250	N/A	N/A	N/A	N/A	4.875	100.950	100.826	100.750	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.781	98.679	98.581	3.875	98.680	98.549	98.402
3.375	N/A	N/A	N/A	N/A	4.990	101.259	101.135	101.059	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.253	99.152	99.053	3.990	99.152	99.021	98.874
3.500	N/A	N/A	N/A	N/A	5.000	101.359	101.235	101.159	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.353	99.252	99.153	4.000	99.252	99.121	98.974
3.625	N/A	N/A	N/A	N/A	5.125	101.618	101.494	101.418	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.869	99.767	99.669	4.125	99.767	99.636	99.489
3.750	N/A	N/A	N/A	N/A	5.250	101.299	101.160	101.084	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.094	99.907	99.894	4.250	99.922	99.737	99.554
3.875	N/A	N/A	N/A	N/A	5.375	101.551	101.412	101.336	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.459	100.272	100.259	4.375	100.288	100.103	99.920
3.990	N/A	N/A	N/A	N/A	5.500	101.859	101.720	101.644	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.575	100.388	100.375	4.500	100.403	100.219	100.035
4.000	N/A	N/A	N/A	N/A	5.625	101.988	101.832	101.771	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.880	100.693	100.680	4.625	100.708	100.523	100.340
4.125	N/A	N/A	N/A	N/A	5.750	102.360	102.199	102.122	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.097	100.902	100.871	4.750	100.902	100.676	100.434
4.250	N/A	N/A	N/A	N/A	5.875	102.684	102.523	102.446	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.150	100.955	100.924	4.875	100.955	100.729	100.487
4.375	N/A	N/A	N/A	N/A	5.990	102.847	102.686	102.609	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.180	100.985	100.954	4.990	100.984	100.758	100.516
4.500	N/A	N/A	N/A	N/A	6.000	102.947	102.786	102.709	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.280	101.085	101.054	5.000	101.084	100.858	100.616
4.625	N/A	N/A	N/A	N/A	6.125	103.172	103.011	102.934	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.365	101.170	101.139	5.125	101.169	100.943	100.701
4.750	N/A	N/A	N/A	N/A	6.250	102.922	102.754	102.611	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.130	100.872	100.873	5.250	100.872	100.605	100.334
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	95.775	95.575	95.575	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.663	97.463	97.463
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.400	96.200	96.200	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.188	97.988	97.988
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.980	96.780	96.780	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.658	98.458	98.458
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.448	97.248	97.248	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	99.212	99.012	99.012
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.855	97.655	97.655	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.210	99.010	99.010
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.271	98.071	98.071	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.802	99.602	99.602
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.565	98.365	98.365	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.287	100.087	100.087
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.665	98.465	98.465	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.387	100.187	100.187
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.020	98.820	98.820	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.916	100.716	100.716
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.693	98.493	98.493	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.390	100.187	100.190
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.944	98.744	98.744	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.674	100.471	100.474
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.0														



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/13/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/12/2022

Release Time: 11:15 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	96.955	96.845	96.755	4.250	96.899	96.775	96.699	4.250	98.121	98.011	97.921	3.250	95.892	95.792	95.692	3.250	95.775	95.575	95.575
4.375	97.537	97.427	97.337	4.375	97.544	97.420	97.344	4.375	98.662	98.546	98.462	3.375	96.667	96.567	96.467	3.375	96.400	96.200	96.200
4.500	98.041	97.931	97.841	4.500	98.166	98.042	97.966	4.500	99.325	99.201	99.125	3.500	97.137	97.037	96.937	3.500	96.980	96.780	96.780
4.625	98.419	98.298	98.219	4.625	98.682	98.558	98.482	4.625	99.939	99.815	99.739	3.625	97.691	97.591	97.491	3.625	97.448	97.248	97.248
4.750	99.018	98.894	98.818	4.750	99.190	99.066	98.990	4.750	100.463	100.339	100.263	3.750	98.190	98.089	97.990	3.750	97.855	97.655	97.655
4.875	99.550	99.426	99.350	4.875	99.638	99.514	99.438	4.875	100.950	100.826	100.750	3.875	98.781	98.679	98.581	3.875	98.271	98.071	98.071
4.990	99.922	99.798	99.722	4.990	99.867	99.743	99.667	4.990	101.259	101.135	101.059	3.990	99.253	99.152	99.053	3.990	98.565	98.365	98.365
5.000	100.022	99.898	99.822	5.000	99.967	99.843	99.767	5.000	101.359	101.235	101.159	4.000	99.353	99.252	99.153	4.000	98.665	98.465	98.465
5.125	100.323	100.192	100.123	5.125	100.087	99.963	99.887	5.125	101.618	101.494	101.418	4.125	99.869	99.767	99.669	4.125	99.020	98.820	98.820
5.250	100.870	100.731	100.670	5.250	100.408	100.269	100.208	5.250	101.299	101.160	101.084	4.250	100.094	99.907	99.894	4.250	98.693	98.493	98.493
5.375	101.211	101.072	101.011	5.375	100.681	100.542	100.481	5.375	101.551	101.412	101.336	4.375	100.459	100.272	100.259	4.375	98.944	98.744	98.744
5.500	101.574	101.435	101.374	5.500	100.929	100.790	100.729	5.500	101.859	101.720	101.644	4.500	100.575	100.388	100.375	4.500	99.026	98.826	98.826
5.625	101.884	101.723	101.638	5.625	101.024	100.863	100.809	5.625	101.988	101.832	101.771	4.625	100.880	100.693	100.680	4.625	99.334	99.134	99.114
5.750	102.361	102.200	102.110	5.750	101.420	101.259	101.169	5.750	102.360	102.199	102.122	4.750	101.097	100.902	100.871	4.750	99.603	99.403	99.367
5.875	102.733	102.572	102.482	5.875	101.730	101.569	101.479	5.875	102.684	102.523	102.446	4.875	101.150	100.955	100.924	4.875	99.637	99.437	99.401
5.990	102.965	102.804	102.714	5.990	101.856	101.695	101.605	5.990	102.847	102.686	102.609	4.990	101.180	100.985	100.954	4.990	99.615	99.415	99.379
6.000	103.065	102.904	102.814	6.000	101.956	101.795	101.705	6.000	102.947	102.786	102.709	5.000	101.280	101.085	101.054	5.000	99.715	99.515	99.479
6.125	103.338	103.177	103.087	6.125	102.078	101.917	101.827	6.125	103.172	103.011	102.934	5.125	101.365	101.170	101.139	5.125	99.766	99.566	99.530
6.250	103.025	102.857	102.701	6.250	101.786	101.618	101.462	6.250	102.922	102.754	102.611	5.250	101.130	100.872	100.873	5.250	99.205	98.947	98.948

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/13/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/12/2022

Release Time: 11:15 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	95.621	95.521	95.421	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.637	93.537	93.437	2.750	N/A	N/A	N/A	4.000	95.794	95.694	95.594				
4.125	96.232	96.132	96.032	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.434	94.334	94.234	2.875	N/A	N/A	N/A	4.125	96.357	96.257	96.157				
4.250	97.012	96.912	96.812	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.740	95.640	95.540	2.990	N/A	N/A	N/A	4.250	97.090	96.990	96.890				
4.375	97.610	97.510	97.410	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.338	96.238	96.138	3.000	N/A	N/A	N/A	4.375	97.689	97.589	97.489				
4.500	98.149	98.049	97.949	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.005	96.905	96.805	3.125	N/A	N/A	N/A	4.500	98.261	98.161	98.061				
4.625	98.458	98.358	98.258	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.468	97.368	97.268	3.250	N/A	N/A	N/A	4.625	98.645	98.545	98.445				
4.750	99.091	98.911	98.809	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.193	98.013	97.911	3.375	N/A	N/A	N/A	4.750	99.278	99.098	98.996				
4.875	99.623	99.442	99.341	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.683	98.502	98.401	3.500	N/A	N/A	N/A	4.875	99.810	99.629	99.528				
4.990	99.986	99.809	99.707	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.724	98.547	98.445	3.625	N/A	N/A	N/A	4.990	100.173	99.996	99.894				
5.000	100.086	99.909	99.807	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.824	98.647	98.545	3.750	N/A	N/A	N/A	5.000	100.273	100.096	99.994				
5.125	100.451	100.275	100.174	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.969	98.793	98.692	3.875	N/A	N/A	N/A	5.125	100.713	100.537	100.436				
5.250	100.974	100.798	100.701	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.382	99.206	99.109	3.990	N/A	N/A	N/A	5.250	101.239	101.063	100.966				
5.375	101.391	101.212	101.114	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.905	99.726	99.628	4.000	N/A	N/A	N/A	5.375	101.656	101.477	101.379				
5.500	101.707	101.524	101.425	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.253	100.070	99.971	4.125	N/A	N/A	N/A	5.500	101.970	101.787	101.688				
5.625	101.885	101.703	101.616	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.461	100.279	100.192	4.250	N/A	N/A	N/A	5.625	102.150	101.968	101.881				
5.750	102.428	102.274	102.177	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.164	98.010	97.913	4.375	N/A	N/A	N/A	5.750	102.380	102.226	102.129				
5.875	102.728	102.573	102.474	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.896	98.741	98.642	4.500	N/A	N/A	N/A	5.875	102.682	102.527	102.428				
5.990	102.890	102.733	102.632	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.058	98.901	98.800	4.625	N/A	N/A	N/A	5.990	102.844	102.687	102.586				
6.000	102.990	102.833	102.732	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.158	99.001	98.900	4.750	N/A	N/A	N/A	6.000	102.944	102.787	102.686				
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	96.745	96.645	96.545	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.915	94.786	94.715	3.000	95.024	94.895	94.824				
2.875	N/A	N/A	N/A	4.125	97.458	97.358	97.258	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.349	95.157	95.111	3.125	95.561	95.369	95.323				
2.990	N/A	N/A	N/A	4.250	98.031	97.931	97.831	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.936	95.741	95.695	3.250	95.999	95.804	95.758				
3.000	N/A	N/A	N/A	4.375	98.646	98.546	98.446	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.706	96.499	96.453	3.375	96.762	96.561	96.515				
3.125	N/A	N/A	N/A	4.500	99.306	99.206	99.106	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.236	97.031	96.985	3.500	97.298	97.093	97.047				
3.250	N/A	N/A	N/A	4.625	99.771	99.671	99.571	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.730	97.558	97.494	3.625	97.847	97.675	97.611				
3.375	N/A	N/A	N/A	4.750	100.276	100.176	100.076	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.204	98.025	97.961	3.750	98.321	98.142	98.078				
3.500	N/A	N/A	N/A	4.875	100.755	100.655	100.555	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.619	98.438	98.374	3.875	98.737	98.556	98.492				
3.625	N/A	N/A	N/A	4.990	100.933	100.833	100.733	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.890	98.705	98.641	3.990	99.003	98.818	98.754				
3.750	N/A	N/A	N/A	5.000	101.033	100.933	100.833	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.990	98.805	98.741	4.000	99.103	98.918	98.854				
3.875	N/A	N/A	N/A	5.125	100.821	100.700	100.581	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.310	99.054	98.972	4.125	99.539	99.283	99.201				
3.990	N/A	N/A	N/A	5.250	101.334	101.207	101.089	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.832	99.574	99.492	4.250	99.926	99.668	99.586				
4.000	N/A	N/A	N/A	5.375	101.575	101.446	101.327	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.233	99.969	99.887	4.375	100.327	100.063	99.981				
4.125	N/A	N/A	N/A	5.500	101.900	101.769	101.650	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.485	100.223	100.141	4.500	100.579	100.317	100.235				
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	100.537	100.251	100.251	4.625	101.152	100.966	100.866				
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	100.943	100.754	100.653	4.750	101.006	100.817	100.716				
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	101.234	101.042	100.941	4.875	101.296	101.104	101.003				
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	101.450	101.251	101.151	4.990	101.509	101.310	101.210				
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	101.550	101.351	101.251	5.000	101.609	101.410	101.310				

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	92.829	92.700	92.629	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	93.573	93.381	93.335	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	93.544	93.349	93.303	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	94.486	94.285	94.239	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	95.206	95.001	94.955	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	95.892	95.720	95.656	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	96.378	96.189	96.175	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	96.825	96.758	96.758	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	97.462	97.277	97.213	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	97.562	97.377	97.313	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	98.398	98.142	98.060	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.944	98.686	98.604	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	99.351	99.087	99.005	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	99.609	99.347	99.265	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.679	100.493	100.393	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	100.118	100.017	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.098	100.906	100.805	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.312	101.113	101.013	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.412	101.213	101.113	4.000	N/A	N/A	N/A	4.000	N/A	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.:

6/13/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/12/2022

Release Time: 11:15 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	95.621	95.521	95.421	4.000	93.637	93.537	93.437	3.500	93.822	93.722	93.622	3.000	94.915	94.786	94.715	3.000	92.829	92.700	92.629
4.125	96.232	96.132	96.032	4.125	94.434	94.334	94.234	3.625	94.592	94.492	94.392	3.125	95.349	95.157	95.111	3.125	93.573	93.381	93.335
4.250	97.012	96.912	96.812	4.250	95.740	95.640	95.540	3.750	95.318	95.218	95.118	3.250	95.936	95.741	95.695	3.250	93.544	93.349	93.303
4.375	97.610	97.510	97.410	4.375	96.338	96.238	96.138	3.875	96.014	95.914	95.814	3.375	96.700	96.499	96.453	3.375	94.486	94.285	94.239
4.500	98.149	98.049	97.949	4.500	97.005	96.905	96.805	3.990	96.645	96.545	96.445	3.500	97.236	97.031	96.985	3.500	95.206	95.001	94.955
4.625	98.458	98.358	98.258	4.625	97.468	97.368	97.268	4.000	96.745	96.645	96.545	3.625	97.730	97.558	97.494	3.625	95.892	95.720	95.656
4.750	99.091	98.911	98.809	4.750	98.193	98.013	97.911	4.125	97.458	97.358	97.258	3.750	98.204	98.025	97.961	3.750	96.378	96.199	96.135
4.875	99.623	99.442	99.341	4.875	98.683	98.502	98.401	4.250	98.031	97.931	97.831	3.875	98.619	98.438	98.374	3.875	97.003	96.822	96.758
4.990	99.986	99.809	99.707	4.990	98.724	98.547	98.445	4.375	98.646	98.546	98.446	3.990	98.890	98.705	98.641	3.990	97.462	97.277	97.213
5.000	100.086	99.909	99.807	5.000	98.824	98.647	98.545	4.500	99.306	99.206	99.106	4.000	98.990	98.805	98.741	4.000	97.562	97.377	97.313
5.125	100.451	100.275	100.174	5.125	98.969	98.793	98.692	4.625	99.771	99.671	99.571	4.125	99.310	99.054	98.972	4.125	98.398	98.142	98.060
5.250	100.974	100.798	100.701	5.250	99.382	99.206	99.109	4.750	100.276	100.176	100.076	4.250	99.832	99.574	99.492	4.250	98.944	98.686	98.604
5.375	101.391	101.212	101.114	5.375	99.905	99.726	99.628	4.875	100.755	100.655	100.555	4.375	100.233	99.969	99.887	4.375	99.351	99.087	99.005
5.500	101.707	101.524	101.425	5.500	100.253	100.070	99.971	4.990	100.933	100.833	100.733	4.500	100.485	100.223	100.141	4.500	99.609	99.347	99.265
5.625	101.885	101.703	101.616	5.625	100.461	100.279	100.192	5.000	101.033	100.933	100.833	4.625	100.537	100.351	100.251	4.625	100.679	100.493	100.393
5.750	102.428	102.274	102.177	5.750	98.164	98.010	97.913	5.125	100.821	100.700	100.581	4.750	100.943	100.754	100.653	4.750	100.307	100.118	100.017
5.875	102.728	102.573	102.474	5.875	98.896	98.741	98.642	5.250	101.334	101.207	101.089	4.875	101.234	101.042	100.941	4.875	101.098	100.906	100.805
5.990	102.890	102.733	102.632	5.990	99.058	98.901	98.800	5.375	101.575	101.446	101.327	4.990	101.450	101.251	101.151	4.990	101.312	101.113	101.013
6.000	102.990	102.833	102.732	6.000	99.158	99.001	98.900	5.500	101.900	101.769	101.650	5.000	101.550	101.351	101.251	5.000	101.412	101.213	101.113

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/13/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/12/2022

Release Time: 11:15 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



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.:

6/13/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/12/2022

Release Time: 11:15 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.621	95.521	95.421	4.000	96.745	96.645	96.545	3.000	94.915	94.786	94.715	4.000	93.954	93.854	93.754	3.000	93.222	93.093	93.022
4.125	96.232	96.132	96.032	4.125	97.458	97.358	97.258	3.125	95.349	95.157	95.111	4.125	94.658	94.558	94.458	3.125	93.811	93.619	93.573
4.250	97.012	96.912	96.812	4.250	98.031	97.931	97.831	3.250	95.936	95.741	95.695	4.250	95.701	95.601	95.501	3.250	94.090	93.895	93.849
4.375	97.610	97.510	97.410	4.375	98.646	98.546	98.446	3.375	96.700	96.499	96.453	4.375	96.299	96.199	96.099	3.375	94.943	94.742	94.696
4.500	98.149	98.049	97.949	4.500	99.306	99.206	99.106	3.500	97.236	97.031	96.985	4.500	96.902	96.802	96.702	3.500	95.571	95.366	95.320
4.625	98.458	98.358	98.258	4.625	99.771	99.671	99.571	3.625	97.730	97.558	97.494	4.625	97.288	97.188	97.088	3.625	96.161	95.989	95.925
4.750	99.091	98.911	98.809	4.750	100.276	100.176	100.076	3.750	98.204	98.025	97.961	4.750	97.967	97.787	97.685	3.750	96.641	96.462	96.398
4.875	99.623	99.442	99.341	4.875	100.755	100.655	100.555	3.875	98.619	98.438	98.374	4.875	98.478	98.297	98.196	3.875	97.161	96.980	96.916
4.990	99.986	99.809	99.707	4.990	100.933	100.833	100.733	3.990	98.890	98.705	98.641	4.990	98.680	98.503	98.401	3.990	97.526	97.341	97.277
5.000	100.086	99.909	99.807	5.000	101.033	100.933	100.833	4.000	98.990	98.805	98.741	5.000	98.780	98.603	98.501	4.000	97.626	97.441	97.377
5.125	100.451	100.275	100.174	5.125	100.821	100.700	100.581	4.125	99.310	99.054	98.972	5.125	99.035	98.859	98.758	4.125	98.204	97.948	97.866
5.250	100.974	100.798	100.701	5.250	101.334	101.207	101.089	4.250	99.832	99.574	99.492	5.250	99.503	99.327	99.230	4.250	98.738	98.480	98.398
5.375	101.391	101.212	101.114	5.375	101.575	101.446	101.327	4.375	100.233	99.969	99.887	5.375	99.973	99.794	99.696	4.375	99.142	98.878	98.796
5.500	101.707	101.524	101.425	5.500	101.900	101.769	101.650	4.500	100.485	100.223	100.141	5.500	100.305	100.122	100.023	4.500	99.397	99.135	99.053
5.625	101.885	101.703	101.616	5.625	102.199	102.064	101.945	4.625	100.537	100.351	100.251	5.625	100.498	100.316	100.229	4.625	99.958	99.772	99.672
5.750	102.428	102.274	102.177	5.750	102.482	102.337	102.200	4.750	100.943	100.754	100.653	5.750	99.621	99.467	99.370	4.750	99.975	99.786	99.685
5.875	102.745	102.590	102.491	5.875	102.816	102.667	102.530	4.875	101.234	101.042	100.941	5.875	100.154	99.999	99.900	4.875	100.516	100.324	100.223
5.990	102.928	102.771	102.670	5.990	102.979	102.827	102.689	4.990	101.450	101.251	101.151	5.990	100.337	100.180	100.079	4.990	100.731	100.532	100.432
6.000	103.028	102.871	102.770	6.000	103.079	102.927	102.789	5.000	101.550	101.351	101.251	6.000	100.437	100.280	100.179	5.000	100.831	100.632	100.532

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/13/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/12/2022

Release Time: 11:15 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

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Non QM

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

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

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

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

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FHA ID# - 1358600006

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