

W. Rate Sheet Dated: 5/12/2022

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	98.681	98.431	98.196	4.000	98.471	98.221	97.986	2.875	95.462	95.283	95.103	3.125	N/A	N/A	N/A
4.125	99.326	99.076	98.841	4.125	99.116	98.866	98.631	3.000	95.784	95.604	95.424	3.250	N/A	N/A	N/A
4.250	99.358	99.208	98.880	4.250	99.148	98.998	98.670	3.125	96.106	95.927	95.747	3.375	N/A	N/A	N/A
4.375	99.989	99.839	99.511	4.375	99.779	99.629	99.301	3.250	96.815	96.632	96.448	3.500	N/A	N/A	N/A
4.500	100.619	100.469	100.141	4.500	100.409	100.259	99.931	3.375	97.132	96.948	96.765	3.625	N/A	N/A	N/A
4.625	101.232	101.082	100.754	4.625	101.022	100.872	100.544	3.500	97.452	97.268	97.085	Margin = 2.250		Index = 2.100	
4.750	100.786	100.636	100.120	4.750	100.576	100.426	99.910	3.625	97.766	97.582	97.399	30 Year OTC			
4.875	101.372	101.222	100.706	4.875	101.162	101.012	100.496	3.750	97.601	97.258	96.914	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	97.902	97.559	97.215	5.000	100.842	100.326	99.810
5.125	102.456	102.306	101.790	5.125	102.246	102.096	101.580	4.000	98.194	97.850	97.506	5.125	101.364	100.848	100.332
5.250	101.689	101.539	100.852	5.250	101.479	101.329	100.642	4.125	98.469	98.125	97.781	5.250	100.597	100.097	99.410
5.375	102.189	102.039	101.352	5.375	101.979	101.829	101.142	4.250	99.655	99.354	99.053	5.375	101.097	100.597	99.910
5.500	102.648	102.498	101.811	5.500	102.438	102.288	101.601	4.375	99.915	99.615	99.314	5.500	101.556	101.056	100.369
5.625	103.053	102.903	102.216	5.625	102.843	102.693	102.006	4.500	100.159	99.858	99.557	5.625	101.961	101.461	100.774
5.750	102.791	102.641	102.491	5.750	102.581	102.431	102.281	4.625	100.378	100.078	99.777	5.750	101.699	101.074	100.824
5.875	103.188	103.038	102.888	5.875	102.978	102.828	102.678	4.750	99.728	99.578	99.428	5.875	102.096	101.471	101.221
6.000	103.552	103.402	103.252	6.000	103.342	103.192	103.042	4.875	99.939	99.789	99.639	6.000	102.460	101.835	101.585
6.125	103.897	103.747	103.597	6.125	103.687	103.537	103.387	5.000	100.127	99.977	99.827	6.125	102.805	102.180	101.930
6.250	104.197	104.047	103.422	6.250	102.489	102.339	101.714	5.125	100.300	100.150	100.000	6.250	103.105	102.855	102.605

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	98.481	98.381	98.131	97.896	4.000	98.271	98.171	97.921	97.686	2.875	94.592	94.492	94.313	94.133
4.125	99.126	99.026	98.776	98.541	4.125	98.916	98.816	98.566	98.331	3.000	94.914	94.814	94.634	94.454
4.250	99.158	99.058	98.908	98.580	4.250	98.948	98.848	98.698	98.370	3.125	95.236	95.136	94.957	94.777
4.375	99.789	99.689	99.539	99.211	4.375	99.579	99.479	99.329	99.001	3.250	96.545	96.445	96.262	96.078
4.500	100.419	100.319	100.169	99.841	4.500	100.209	100.109	99.959	99.631	3.375	96.862	96.762	96.578	96.395
4.625	101.032	100.932	100.782	100.454	4.625	100.822	100.722	100.572	100.244	3.500	97.182	97.082	96.898	96.715
4.750	100.586	100.486	100.336	99.820	4.750	100.376	100.276	100.126	99.610	3.625	97.496	97.396	97.212	97.029
4.875	101.172	101.072	100.922	100.406	4.875	100.962	100.862	100.712	100.196	3.750	97.831	97.731	97.388	97.044
5.000	101.734	101.634	101.484	100.968	5.000	101.524	101.424	101.274	100.758	3.875	98.132	98.032	97.689	97.345
5.125	102.256	102.156	102.006	101.490	5.125	102.046	101.946	101.796	101.280	4.000	98.424	98.324	97.980	97.636
5.250	101.489	101.389	101.239	100.552	5.250	101.279	101.179	101.029	100.342	4.125	98.699	98.599	98.255	97.911
5.375	101.989	101.889	101.739	101.052	5.375	101.779	101.679	101.529	100.842	4.250	99.185	99.085	98.784	98.483
5.500	102.448	102.348	102.198	101.511	5.500	102.238	102.138	101.988	101.301	4.375	99.445	99.345	99.045	98.744

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	
2 Unit	0.000	VA Jumbo	
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.75-5.125	0.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				5.000	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	5.125	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					5.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								5.625	N/A	N/A	N/A	6.750	N/A	N/A	N/A
								5.750	N/A	N/A	N/A	DPA Advantage Adjustment			
								5.875	N/A	N/A	N/A	203(k) / 203(k)s		-0.250	
								6.000	N/A	N/A	N/A	203(k) & 203(k)s are Borrower Paid only			
								6.125	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				6.250	N/A	N/A	N/A				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	91.795	91.615	91.436	3.500	N/A	N/A	N/A
4.500	99.063	98.913	98.585	4.500	98.953	98.803	98.475	2.875	92.111	91.931	91.752	3.625	N/A	N/A	N/A
4.625	99.676	99.526	99.198	4.625	99.566	99.416	99.088	3.000	92.433	92.253	92.074	Margin = 2.250		Index = 2.100	
4.750	98.667	98.517	98.001	4.750	98.557	98.407	97.891	3.125	92.755	92.575	92.396	30 Year OTC			
4.875	99.253	99.103	98.587	4.875	99.143	98.993	98.477	3.250	93.720	93.536	93.353	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	94.037	93.853	93.670	4.250	97.802	97.365	97.036
5.125	100.337	100.187	99.671	5.125	100.227	100.077	99.561	3.500	94.357	94.173	93.990	4.375	98.433	97.996	97.667
5.250	98.633	98.483	97.796	5.250	98.523	98.373	97.686	3.625	94.671	94.487	94.304	4.500	99.063	98.626	98.297
5.375	99.133	98.983	98.296	5.375	99.023	98.873	98.186	3.750	95.006	94.662	94.319	4.625	99.676	99.239	98.910
5.500	99.592	99.442	98.755	5.500	99.482	99.332	98.645	3.875	N/A	N/A	N/A	4.750	98.667	98.151	97.636
5.625	99.997	99.847	99.160	5.625	99.887	99.737	99.050	4.000	N/A	N/A	N/A	4.875	99.253	98.737	98.222
5.750	98.391	98.241	98.091	5.750	98.281	98.131	97.981	4.125	N/A	N/A	N/A	5.000	99.815	99.299	98.784
5.875	98.788	98.638	98.488	5.875	98.678	98.528	98.378	4.250	N/A	N/A	N/A	5.125	100.337	99.821	99.306
6.000	99.152	99.002	98.852	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	98.633	98.133	97.446
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	99.163	99.063	98.913	98.585	4.500	99.053	98.953	98.803	98.475	2.750	91.301	91.201	91.021	90.842
4.625	99.776	99.676	99.526	99.198	4.625	99.666	99.566	99.416	99.088	2.875	91.617	91.517	91.337	91.158
4.750	98.767	98.667	98.517	98.001	4.750	98.657	98.557	98.407	97.891	3.000	91.939	91.839	91.659	91.480
4.875	99.353	99.253	99.103	98.587	4.875	99.243	99.143	98.993	98.477	3.125	92.261	92.161	91.981	91.802
5.000	99.915	99.815	99.665	99.149	5.000	99.805	99.705	99.555	99.039	3.250	94.508	94.408	94.224	94.041
5.125	100.437	100.337	100.187	99.671	5.125	100.327	100.227	100.077	99.561	3.375	94.824	94.724	94.540	94.357
5.250	98.733	98.633	98.483	97.796	5.250	98.623	98.523	98.373	97.686	3.500	95.144	95.044	94.860	94.677
5.375	99.233	99.133	98.983	98.296	5.375	99.123	99.023	98.873	98.186	3.625	95.458	95.358	95.174	94.991
5.500	99.692	99.592	99.442	98.755	5.500	99.582	99.482	99.332	98.645	3.750	96.325	96.225	95.881	95.538

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.:

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7/11/2022

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Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.250	97.017	96.907	96.817	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.931	96.807	96.731	2.000	N/A	N/A	N/A	4.250	96.958	96.852	96.746	
4.375	97.600	97.490	97.400	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.575	97.451	97.375	2.125	N/A	N/A	N/A	4.375	97.540	97.434	97.328	
4.500	98.074	97.964	97.874	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.167	98.043	97.967	2.250	N/A	N/A	N/A	4.500	98.014	97.908	97.802	
4.625	98.439	98.329	98.239	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.684	98.560	98.484	2.375	N/A	N/A	N/A	4.625	98.499	98.364	98.244	
4.750	99.021	98.897	98.821	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.192	99.068	98.992	2.500	N/A	N/A	N/A	4.750	99.102	98.967	98.847	
4.875	99.557	99.433	99.357	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.645	99.521	99.445	2.625	N/A	N/A	N/A	4.875	99.639	99.504	99.384	
4.990	99.932	99.808	99.732	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.877	99.753	99.677	2.750	N/A	N/A	N/A	4.990	100.014	99.879	99.759	
5.000	100.032	99.908	99.832	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.977	99.853	99.777	2.875	N/A	N/A	N/A	5.000	100.114	99.979	99.859	
5.125	100.331	100.207	100.131	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.102	99.978	99.902	2.990	N/A	N/A	N/A	5.125	100.428	100.286	100.158	
5.250	100.867	100.728	100.667	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.404	100.265	100.204	3.000	N/A	N/A	N/A	5.250	100.981	100.818	100.652	
5.375	101.196	101.057	100.996	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.666	100.527	100.466	3.125	N/A	N/A	N/A	5.375	101.310	101.147	100.981	
5.500	101.507	101.368	101.307	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.862	100.723	100.662	3.250	N/A	N/A	N/A	5.500	101.621	101.458	101.292	
5.625	101.838	101.677	101.592	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.977	100.816	100.762	3.375	N/A	N/A	N/A	5.625	101.977	101.739	101.490	
5.750	102.334	102.173	102.083	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.392	101.231	101.141	3.500	N/A	N/A	N/A	5.750	102.473	102.235	101.986	
5.875	102.710	102.549	102.459	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.706	101.545	101.455	3.625	N/A	N/A	N/A	5.875	102.848	102.610	102.361	
5.990	102.941	102.780	102.690	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.832	101.671	101.581	3.750	N/A	N/A	N/A	5.990	103.080	102.842	102.593	
6.000	103.041	102.880	102.790	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.932	101.771	101.681	3.875	N/A	N/A	N/A	6.000	103.180	102.942	102.693	
6.125	103.319	103.158	103.068	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	102.059	101.898	101.808	3.990	N/A	N/A	N/A	6.125	103.458	103.220	102.971	
6.250	103.010	102.842	102.686	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.772	101.604	101.448	4.000	N/A	N/A	N/A	6.250	103.220	102.909	102.577	
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	98.184	98.074	97.984	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.939	95.839	95.739	3.250	95.845	95.745	95.645
2.875	N/A	N/A	N/A	N/A	4.375	98.718	98.608	98.518	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.714	96.614	96.514	3.375	96.620	96.520	96.420
2.990	N/A	N/A	N/A	N/A	4.500	99.326	99.202	99.126	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.184	97.084	96.984	3.500	97.090	96.990	96.890
3.000	N/A	N/A	N/A	N/A	4.625	99.940	99.816	99.740	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.738	97.638	97.538	3.625	97.644	97.544	97.444
3.125	N/A	N/A	N/A	N/A	4.750	100.466	100.342	100.266	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.239	98.138	98.039	3.750	98.138	98.007	97.860
3.250	N/A	N/A	N/A	N/A	4.875	100.957	100.833	100.757	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.818	98.716	98.618	3.875	98.716	98.585	98.438
3.375	N/A	N/A	N/A	N/A	4.990	101.269	101.145	101.069	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.290	99.189	99.090	3.990	99.188	99.057	98.910
3.500	N/A	N/A	N/A	N/A	5.000	101.369	101.245	101.169	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.390	99.289	99.190	4.000	99.288	99.157	99.010
3.625	N/A	N/A	N/A	N/A	5.125	101.632	101.508	101.432	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.905	99.803	99.705	4.125	99.804	99.673	99.526
3.750	N/A	N/A	N/A	N/A	5.250	101.295	101.156	101.080	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.139	99.952	99.939	4.250	99.967	99.783	99.599
3.875	N/A	N/A	N/A	N/A	5.375	101.537	101.398	101.322	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.316	100.329	100.316	4.375	100.344	100.160	99.976
3.990	N/A	N/A	N/A	N/A	5.500	101.793	101.654	101.578	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.634	100.447	100.434	4.500	100.462	100.277	100.094
4.000	N/A	N/A	N/A	N/A	5.625	101.922	101.766	101.705	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.938	100.751	100.738	4.625	100.766	100.581	100.398
4.125	N/A	N/A	N/A	N/A	5.750	102.294	102.133	102.056	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.119	100.924	100.893	4.750	100.923	100.697	100.455
4.250	N/A	N/A	N/A	N/A	5.875	102.618	102.457	102.380	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.133	100.938	100.907	4.875	100.938	100.712	100.470
4.375	N/A	N/A	N/A	N/A	5.990	102.781	102.620	102.543	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.174	100.979	100.948	4.990	100.979	100.753	100.511
4.500	N/A	N/A	N/A	N/A	6.000	102.881	102.720	102.643	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.274	101.079	101.048	5.000	101.079	100.853	100.611
4.625	N/A	N/A	N/A	N/A	6.125	103.106	102.945	102.868	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.377	101.182	101.151	5.125	101.182	100.956	100.714
4.750	N/A	N/A	N/A	N/A	6.250	102.856	102.688	102.545	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.146	100.888	100.889	5.250	100.888	100.621	100.350
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	95.822	95.622	95.622	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.710	97.510	97.510
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.461	96.261	96.261	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.235	98.035	98.035
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.043	96.843	96.843	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.705	98.505	98.505
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.511	97.311	97.311	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	99.259	99.059	99.059
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.905	97.705	97.705	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.273	99.073	99.073
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.307	98.107	98.107	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.665	99.465	99.465
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.601	98.401	98.401	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.350	100.150	100.150
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.701	98.501	98.501	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.450	100.250	100.250
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.057	98.857	98.857	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.978	100.778	100.778
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.738	98.538	98.538	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.452	100.249	100.252
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.000	98.800	98.800	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.736	100.533	100.536
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500															



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: 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	97.017	96.907	96.817	4.250	96.931	96.807	96.731	4.250	98.184	98.074	97.984	3.250	95.939	95.839	95.739	3.250	95.822	95.622	95.622
4.375	97.600	97.490	97.400	4.375	97.575	97.451	97.375	4.375	98.718	98.608	98.518	3.375	96.714	96.614	96.514	3.375	96.461	96.261	96.261
4.500	98.074	97.964	97.874	4.500	98.167	98.043	97.967	4.500	99.326	99.202	99.126	3.500	97.184	97.084	96.984	3.500	97.043	96.843	96.843
4.625	98.439	98.329	98.239	4.625	98.684	98.560	98.484	4.625	99.940	99.816	99.740	3.625	97.738	97.638	97.538	3.625	97.511	97.311	97.311
4.750	99.021	98.897	98.821	4.750	99.192	99.068	98.992	4.750	100.466	100.342	100.266	3.750	98.239	98.138	98.039	3.750	97.905	97.705	97.705
4.875	99.557	99.433	99.357	4.875	99.645	99.521	99.445	4.875	100.957	100.833	100.757	3.875	98.818	98.716	98.618	3.875	98.307	98.107	98.107
4.990	99.932	99.808	99.732	4.990	99.877	99.753	99.677	4.990	101.269	101.145	101.069	3.990	99.290	99.189	99.090	3.990	98.601	98.401	98.401
5.000	100.032	99.908	99.832	5.000	99.977	99.853	99.777	5.000	101.369	101.245	101.169	4.000	99.390	99.289	99.190	4.000	98.701	98.501	98.501
5.125	100.331	100.207	100.131	5.125	100.102	99.978	99.902	5.125	101.632	101.508	101.432	4.125	99.905	99.803	99.705	4.125	99.057	98.857	98.857
5.250	100.867	100.728	100.667	5.250	100.404	100.265	100.204	5.250	101.295	101.156	101.080	4.250	100.139	99.952	99.939	4.250	98.738	98.538	98.538
5.375	101.196	101.057	100.996	5.375	100.666	100.527	100.466	5.375	101.537	101.398	101.322	4.375	100.516	100.329	100.316	4.375	99.000	98.800	98.800
5.500	101.507	101.368	101.307	5.500	100.862	100.723	100.662	5.500	101.793	101.654	101.578	4.500	100.634	100.447	100.434	4.500	99.085	98.885	98.885
5.625	101.838	101.677	101.592	5.625	100.977	100.816	100.762	5.625	101.922	101.766	101.705	4.625	100.938	100.751	100.738	4.625	99.392	99.192	99.172
5.750	102.334	102.173	102.083	5.750	101.392	101.231	101.141	5.750	102.294	102.133	102.056	4.750	101.119	100.924	100.893	4.750	99.624	99.424	99.388
5.875	102.710	102.549	102.459	5.875	101.706	101.545	101.455	5.875	102.618	102.457	102.380	4.875	101.133	100.938	100.907	4.875	99.621	99.421	99.385
5.990	102.941	102.780	102.690	5.990	101.832	101.671	101.581	5.990	102.781	102.620	102.543	4.990	101.174	100.979	100.948	4.990	99.610	99.410	99.374
6.000	103.041	102.880	102.790	6.000	101.932	101.771	101.681	6.000	102.881	102.720	102.643	5.000	101.274	101.079	101.048	5.000	99.710	99.510	99.474
6.125	103.319	103.158	103.068	6.125	102.059	101.898	101.808	6.125	103.106	102.945	102.868	5.125	101.377	101.182	101.151	5.125	99.778	99.578	99.542
6.250	103.010	102.842	102.686	6.250	101.772	101.604	101.448	6.250	102.856	102.688	102.545	5.250	101.146	100.888	100.889	5.250	99.220	98.962	98.963

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

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

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

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

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



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: 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	95.665	95.565	95.465	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.681	93.581	93.481	2.750	N/A	N/A	N/A	4.000	95.794	95.694	95.594
4.125	96.311	96.211	96.111	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.513	94.413	94.313	2.875	N/A	N/A	N/A	4.125	96.357	96.257	96.157
4.250	97.090	96.990	96.890	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.818	95.718	95.618	2.990	N/A	N/A	N/A	4.250	97.090	96.990	96.890
4.375	97.689	97.589	97.489	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.417	96.317	96.217	3.000	N/A	N/A	N/A	4.375	97.689	97.589	97.489
4.500	98.198	98.096	97.996	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.054	96.952	96.854	3.125	N/A	N/A	N/A	4.500	98.231	98.129	98.031
4.625	98.505	98.402	98.305	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.515	97.412	97.315	3.250	N/A	N/A	N/A	4.625	98.615	98.512	98.415
4.750	99.093	98.912	98.811	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.195	98.014	97.913	3.375	N/A	N/A	N/A	4.750	99.249	99.068	98.967
4.875	99.630	99.449	99.348	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.690	98.509	98.408	3.500	N/A	N/A	N/A	4.875	99.786	99.605	99.504
4.990	99.996	99.816	99.715	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.734	98.554	98.453	3.625	N/A	N/A	N/A	4.990	100.152	99.972	99.871
5.000	100.096	99.916	99.815	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.834	98.654	98.553	3.750	N/A	N/A	N/A	5.000	100.252	100.072	99.971
5.125	100.466	100.286	100.190	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.984	98.804	98.708	3.875	N/A	N/A	N/A	5.125	100.697	100.517	100.421
5.250	100.986	100.809	100.713	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.394	99.217	99.121	3.990	N/A	N/A	N/A	5.250	101.220	101.043	100.947
5.375	101.392	101.213	101.115	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.906	99.727	99.629	4.000	N/A	N/A	N/A	5.375	101.626	101.447	101.349
5.500	101.653	101.472	101.373	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.199	100.018	99.919	4.125	N/A	N/A	N/A	5.500	101.887	101.706	101.607
5.625	101.854	101.673	101.573	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.430	100.249	100.149	4.250	N/A	N/A	N/A	5.625	102.088	101.907	101.807
5.750	102.306	102.152	102.055	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.042	97.888	97.791	4.375	N/A	N/A	N/A	5.750	102.337	102.183	102.086
5.875	102.607	102.452	102.353	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.775	98.620	98.521	4.500	N/A	N/A	N/A	5.875	102.639	102.484	102.385
5.990	102.769	102.612	102.511	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	98.937	98.780	98.679	4.625	N/A	N/A	N/A	5.990	102.801	102.644	102.543
6.000	102.869	102.712	102.611	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.037	98.880	98.779	4.750	N/A	N/A	N/A	6.000	102.901	102.744	102.643

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	96.825	96.725	96.625	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.993	94.879	94.793	3.000	95.024	94.910	94.824
2.875	N/A	N/A	N/A	4.125	97.536	97.436	97.336	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.380	95.266	95.180	3.125	95.561	95.447	95.361
2.990	N/A	N/A	N/A	4.250	98.109	98.009	97.909	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.967	95.850	95.767	3.250	95.999	95.882	95.799
3.000	N/A	N/A	N/A	4.375	98.662	98.562	98.462	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.731	96.608	96.531	3.375	96.762	96.639	96.562
3.125	N/A	N/A	N/A	4.500	99.292	99.192	99.092	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.267	97.136	97.067	3.500	97.298	97.167	97.098
3.250	N/A	N/A	N/A	4.625	99.757	99.657	99.557	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.808	97.636	97.572	3.625	97.847	97.675	97.611
3.375	N/A	N/A	N/A	4.750	100.264	100.164	100.064	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.269	98.090	98.027	3.750	98.308	98.129	98.066
3.500	N/A	N/A	N/A	4.875	100.747	100.647	100.547	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.671	98.490	98.426	3.875	98.711	98.530	98.466
3.625	N/A	N/A	N/A	4.990	100.928	100.828	100.728	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.938	98.757	98.693	3.990	98.977	98.796	98.732
3.750	N/A	N/A	N/A	5.000	101.028	100.928	100.828	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.038	98.857	98.793	4.000	99.077	98.896	98.832
3.875	N/A	N/A	N/A	5.125	100.832	100.731	100.592	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.331	99.074	98.992	4.125	99.513	99.256	99.174
3.990	N/A	N/A	N/A	5.250	101.341	101.216	101.097	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.862	99.603	99.521	4.250	99.909	99.650	99.568
4.000	N/A	N/A	N/A	5.375	101.573	101.443	101.325	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.274	100.010	99.928	4.375	100.321	100.057	99.975
4.125	N/A	N/A	N/A	5.500	101.845	101.714	101.595	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.528	100.266	100.184	4.500	100.575	100.313	100.231
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	100.580	100.394	100.293	4.625	101.148	100.962	100.861
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	100.949	100.758	100.658	4.750	100.965	100.774	100.674
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	101.202	101.009	100.909	4.875	101.217	101.024	100.924
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	101.425	101.230	101.130	4.990	101.441	101.246	101.146
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	101.525	101.330	101.230	5.000	101.541	101.346	101.246

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	92.907	92.793	92.707	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	93.604	93.490	93.404	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	93.575	93.458	93.375	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	94.517	94.394	94.317	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	95.237	95.106	95.037	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	95.970	95.798	95.734	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	96.443	96.264	96.200	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.055	96.874	96.810	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	97.510	97.329	97.265	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	97.610	97.429	97.365	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	98.419	98.162	98.080	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	98.974	98.715	98.633	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	99.392	99.128	99.046	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	99.652	99.390	99.308	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	100.722	100.536	100.435	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	100.313	100.122	100.022	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	101.066	100.873	100.773	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	101.287	101.092	100.992	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	101.387	101.192	101.092	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: 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	95.665	95.565	95.465	4.000	93.681	93.581	93.481	3.500	93.869	93.769	93.669	3.000	94.993	94.879	94.793	3.000	92.907	92.793	92.707
4.125	96.311	96.211	96.111	4.125	94.513	94.413	94.313	3.625	94.639	94.539	94.439	3.125	95.380	95.266	95.180	3.125	93.604	93.490	93.404
4.250	97.090	96.990	96.890	4.250	95.818	95.718	95.618	3.750	95.400	95.300	95.200	3.250	95.967	95.850	95.767	3.250	93.575	93.458	93.375
4.375	97.689	97.589	97.489	4.375	96.417	96.317	96.217	3.875	96.092	95.992	95.892	3.375	96.731	96.608	96.531	3.375	94.517	94.394	94.317
4.500	98.198	98.096	97.998	4.500	97.054	96.952	96.854	3.990	96.725	96.625	96.525	3.500	97.267	97.136	97.067	3.500	95.237	95.106	95.037
4.625	98.505	98.402	98.305	4.625	97.515	97.412	97.315	4.000	96.825	96.725	96.625	3.625	97.808	97.636	97.572	3.625	95.970	95.798	95.734
4.750	99.093	98.912	98.811	4.750	98.195	98.014	97.913	4.125	97.536	97.436	97.336	3.750	98.269	98.090	98.027	3.750	96.443	96.264	96.201
4.875	99.630	99.449	99.348	4.875	98.690	98.509	98.408	4.250	98.109	98.009	97.909	3.875	98.671	98.490	98.426	3.875	97.055	96.874	96.810
4.990	99.996	99.816	99.715	4.990	98.734	98.554	98.453	4.375	98.662	98.562	98.462	3.990	98.938	98.757	98.693	3.990	97.510	97.329	97.265
5.000	100.096	99.916	99.815	5.000	98.834	98.654	98.553	4.500	99.292	99.192	99.092	4.000	99.038	98.857	98.793	4.000	97.610	97.429	97.365
5.125	100.466	100.286	100.190	5.125	98.984	98.804	98.708	4.625	99.757	99.657	99.557	4.125	99.331	99.074	98.992	4.125	98.419	98.162	98.080
5.250	100.986	100.809	100.713	5.250	99.394	99.217	99.121	4.750	100.264	100.164	100.064	4.250	99.862	99.603	99.521	4.250	98.974	98.715	98.633
5.375	101.392	101.213	101.115	5.375	99.906	99.727	99.629	4.875	100.747	100.647	100.547	4.375	100.274	100.010	99.928	4.375	99.392	99.128	99.046
5.500	101.653	101.472	101.373	5.500	100.199	100.018	99.919	4.990	100.928	100.828	100.728	4.500	100.528	100.266	100.184	4.500	99.652	99.390	99.308
5.625	101.854	101.673	101.573	5.625	100.430	100.249	100.149	5.000	101.028	100.928	100.828	4.625	100.580	100.394	100.293	4.625	100.722	100.536	100.435
5.750	102.306	102.152	102.055	5.750	98.042	97.888	97.791	5.125	100.832	100.711	100.592	4.750	100.949	100.758	100.658	4.750	100.313	100.122	100.022
5.875	102.607	102.452	102.353	5.875	98.775	98.620	98.521	5.250	101.341	101.216	101.097	4.875	101.202	101.009	100.909	4.875	101.066	100.873	100.773
5.990	102.769	102.612	102.511	5.990	98.937	98.780	98.679	5.375	101.573	101.443	101.325	4.990	101.425	101.230	101.130	4.990	101.287	101.092	100.992
6.000	102.869	102.712	102.611	6.000	99.037	98.880	98.779	5.500	101.845	101.714	101.595	5.000	101.525	101.330	101.230	5.000	101.387	101.192	101.092

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 6/13/2022
45 Day Lock Exp.: 6/27/2022
60 Day Lock Exp.: 7/11/2022

W. Rate Sheet Dated: 5/12/2022

Release Time: 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.:

6/13/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/11/2022

W. Rate Sheet Dated: 5/12/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.665	95.565	95.465	4.000	96.825	96.725	96.625	3.000	94.993	94.879	94.793	4.000	93.998	93.898	93.798	3.000	93.300	93.186	93.100
4.125	96.311	96.211	96.111	4.125	97.536	97.436	97.336	3.125	95.380	95.266	95.180	4.125	94.737	94.637	94.537	3.125	93.842	93.728	93.642
4.250	97.090	96.990	96.890	4.250	98.109	98.009	97.909	3.250	95.967	95.850	95.767	4.250	95.779	95.679	95.579	3.250	94.121	94.004	93.921
4.375	97.689	97.589	97.489	4.375	98.662	98.562	98.462	3.375	96.731	96.608	96.531	4.375	96.378	96.278	96.178	3.375	94.974	94.851	94.774
4.500	98.198	98.096	97.998	4.500	99.292	99.192	99.092	3.500	97.267	97.136	97.067	4.500	96.951	96.849	96.751	3.500	95.602	95.471	95.402
4.625	98.505	98.402	98.305	4.625	99.757	99.657	99.557	3.625	97.808	97.636	97.572	4.625	97.335	97.232	97.135	3.625	96.239	96.067	96.003
4.750	99.093	98.912	98.811	4.750	100.264	100.164	100.064	3.750	98.269	98.090	98.027	4.750	97.969	97.788	97.687	3.750	96.706	96.527	96.464
4.875	99.630	99.449	99.348	4.875	100.747	100.647	100.547	3.875	98.671	98.490	98.426	4.875	98.485	98.304	98.203	3.875	97.213	97.032	96.968
4.990	99.996	99.816	99.715	4.990	100.928	100.828	100.728	3.990	98.938	98.757	98.693	4.990	98.690	98.510	98.409	3.990	97.574	97.393	97.329
5.000	100.096	99.916	99.815	5.000	101.028	100.928	100.828	4.000	99.038	98.857	98.793	5.000	98.790	98.610	98.509	4.000	97.674	97.493	97.429
5.125	100.466	100.286	100.190	5.125	100.832	100.731	100.592	4.125	99.331	99.074	98.992	5.125	99.050	98.870	98.774	4.125	98.225	97.968	97.886
5.250	100.986	100.809	100.713	5.250	101.341	101.216	101.097	4.250	99.862	99.603	99.521	5.250	99.515	99.338	99.242	4.250	98.768	98.509	98.427
5.375	101.392	101.213	101.115	5.375	101.573	101.443	101.325	4.375	100.274	100.010	99.928	5.375	99.974	99.795	99.697	4.375	99.183	98.919	98.837
5.500	101.653	101.472	101.373	5.500	101.845	101.714	101.595	4.500	100.528	100.266	100.184	5.500	100.251	100.070	99.971	4.500	99.440	99.178	99.096
5.625	101.854	101.673	101.573	5.625	102.164	102.026	101.907	4.625	100.580	100.394	100.293	5.625	100.467	100.286	100.186	4.625	100.001	99.815	99.714
5.750	102.306	102.152	102.055	5.750	102.360	102.215	102.077	4.750	100.949	100.758	100.658	5.750	99.499	99.345	99.248	4.750	99.981	99.790	99.690
5.875	102.628	102.473	102.374	5.875	102.698	102.549	102.412	4.875	101.202	101.009	100.909	5.875	100.037	99.882	99.783	4.875	100.484	100.291	100.191
5.990	102.811	102.654	102.553	5.990	102.861	102.709	102.572	4.990	101.425	101.230	101.130	5.990	100.220	100.063	99.962	4.990	100.706	100.511	100.411
6.000	102.911	102.754	102.653	6.000	102.961	102.809	102.672	5.000	101.525	101.330	101.230	6.000	100.320	100.163	100.062	5.000	100.806	100.611	100.511

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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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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7/11/2022

W. Rate Sheet Dated: 5/12/2022

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Non QM

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

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

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

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

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FHA ID# - 1358600006		
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