



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.: 7/12/2022

W. Rate Sheet Dated: 5/13/2022

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	98.759	98.509	98.274	4.000	98.549	98.299	98.064	2.875	95.326	95.079	94.833	3.125	N/A	N/A	N/A
4.125	99.404	99.154	98.919	4.125	99.194	98.944	98.709	3.000	95.647	95.401	95.155	3.250	N/A	N/A	N/A
4.250	99.436	99.286	98.973	4.250	99.226	99.076	98.763	3.125	95.970	95.723	95.477	3.375	N/A	N/A	N/A
4.375	100.067	99.917	99.604	4.375	99.857	99.707	99.394	3.250	96.659	96.475	96.292	3.500	N/A	N/A	N/A
4.500	100.697	100.547	100.234	4.500	100.487	100.337	100.024	3.375	96.976	96.792	96.608	3.625	N/A	N/A	N/A
4.625	101.310	101.160	100.847	4.625	101.100	100.950	100.637	3.500	97.296	97.112	96.928	Margin = 2.250		Index = 2.100	
4.750	100.708	100.558	100.058	4.750	100.498	100.348	99.848	3.625	97.610	97.426	97.242	30 Year OTC			
4.875	101.294	101.144	100.644	4.875	101.084	100.934	100.434	3.750	97.703	97.437	97.172	Rate	30 Day	45 Day	60 Day
5.000	101.856	101.706	101.206	5.000	101.646	101.496	100.996	3.875	98.004	97.738	97.473	5.000	100.764	100.311	99.811
5.125	102.378	102.228	101.728	5.125	102.168	102.018	101.518	4.000	98.295	98.030	97.764	5.125	101.286	100.833	100.333
5.250	101.580	101.430	100.805	5.250	101.370	101.220	100.595	4.125	98.570	98.305	98.039	5.250	100.488	100.035	99.410
5.375	102.080	101.930	101.305	5.375	101.870	101.720	101.095	4.250	99.487	99.300	99.112	5.375	100.988	100.535	99.910
5.500	102.539	102.389	101.764	5.500	102.329	102.179	101.554	4.375	99.748	99.560	99.373	5.500	101.447	100.994	100.369
5.625	102.944	102.794	102.169	5.625	102.734	102.584	101.959	4.500	99.991	99.804	99.616	5.625	101.852	101.399	100.774
5.750	101.791	101.641	101.016	5.750	101.581	101.431	100.806	4.625	100.211	100.023	99.836	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	99.728	99.578	99.428	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	99.939	99.789	99.639	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	100.127	99.977	99.827	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	100.300	100.150	100.000	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	98.559	98.459	98.209	97.974	4.000	98.349	98.249	97.999	97.764	2.875	94.456	94.356	94.109	93.863	
4.125	99.204	99.104	98.854	98.619	4.125	98.994	98.894	98.644	98.409	3.000	94.777	94.677	94.431	94.185	
4.250	99.236	99.136	98.986	98.673	4.250	99.026	98.926	98.776	98.463	3.125	95.100	95.000	94.753	94.507	
4.375	99.867	99.767	99.617	99.304	4.375	99.657	99.557	99.407	99.094	3.250	96.389	96.289	96.105	95.922	
4.500	100.497	100.397	100.247	99.934	4.500	100.287	100.187	100.037	99.724	3.375	96.706	96.606	96.422	96.238	
4.625	101.110	101.010	100.860	100.547	4.625	100.800	100.700	100.550	100.237	3.500	97.026	96.926	96.742	96.558	
4.750	100.508	100.408	100.258	99.758	4.750	100.298	100.198	100.048	99.548	3.625	97.340	97.240	97.056	96.872	
4.875	101.094	100.994	100.844	100.344	4.875	100.884	100.784	100.634	100.134	3.750	97.933	97.833	97.567	97.302	
5.000	101.656	101.556	101.406	100.906	5.000	101.446	101.346	101.196	100.696	3.875	98.234	98.134	97.868	97.603	
5.125	102.178	102.078	101.928	101.428	5.125	101.968	101.868	101.718	101.218	4.000	98.525	98.425	98.160	97.894	
5.250	101.380	101.280	101.130	100.505	5.250	101.170	101.070	100.920	100.295	4.125	98.800	98.700	98.435	98.169	
5.375	101.880	101.780	101.630	101.005	5.375	101.670	101.570	101.420	100.795	4.250	99.017	98.917	98.730	98.542	
5.500	102.339	102.239	102.089	101.464	5.500	102.129	102.029	101.879	101.254	4.375	99.278	99.178	98.990	98.803	

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 >90.000 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 ≤ 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				

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</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>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)	



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60 Day Lock Exp.:

7/12/2022

W. Rate Sheet Dated: 5/13/2022

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	91.658	91.412	91.166	3.500	N/A	N/A	N/A
4.500	99.141	98.991	98.679	4.500	99.031	98.881	98.569	2.875	91.974	91.728	91.482	3.625	N/A	N/A	N/A
4.625	99.754	99.604	99.292	4.625	99.644	99.494	99.182	3.000	92.296	92.050	91.804	Margin = 2.250		Index = 2.100	
4.750	98.589	98.439	97.939	4.750	98.479	98.329	97.829	3.125	92.618	92.372	92.126	30 Year OTC			
4.875	99.175	99.025	98.525	4.875	99.065	98.915	98.415	3.250	93.564	93.380	93.197	Rate	30 Day	45 Day	60 Day
5.000	99.737	99.587	99.087	5.000	99.627	99.477	98.977	3.375	93.881	93.697	93.514	4.250	97.880	97.443	97.130
5.125	100.259	100.109	99.609	5.125	100.149	99.999	99.499	3.500	94.201	94.017	93.834	4.375	98.511	98.074	97.761
5.250	98.524	98.374	97.749	5.250	98.414	98.264	97.639	3.625	94.515	94.331	94.148	4.500	99.141	98.704	98.391
5.375	99.024	98.874	98.249	5.375	98.914	98.764	98.139	3.750	95.108	94.842	94.577	4.625	99.754	99.317	99.004
5.500	99.483	99.333	98.708	5.500	99.373	99.223	98.598	3.875	N/A	N/A	N/A	4.750	98.589	98.136	97.636
5.625	99.888	99.738	99.113	5.625	99.778	99.628	99.003	4.000	N/A	N/A	N/A	4.875	99.175	98.722	98.222
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	99.737	99.284	98.784
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	100.259	99.806	99.306
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	98.524	98.071	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	99.241	99.141	98.991	98.679	4.500	99.131	99.031	98.881	98.569	2.750	91.164	91.064	90.818	90.572
4.625	99.854	99.754	99.604	99.292	4.625	99.744	99.644	99.494	99.182	2.875	91.481	91.381	91.135	90.889
4.750	98.689	98.589	98.439	97.939	4.750	98.579	98.479	98.329	97.829	3.000	91.802	91.702	91.456	91.210
4.875	99.275	99.175	99.025	98.525	4.875	99.165	99.065	98.915	98.415	3.125	92.125	92.025	91.779	91.533
5.000	99.837	99.737	99.587	99.087	5.000	99.727	99.627	99.477	98.977	3.250	94.352	94.252	94.068	93.885
5.125	100.359	100.259	100.109	99.609	5.125	100.249	100.149	99.999	99.499	3.375	94.668	94.568	94.384	94.201
5.250	98.624	98.524	98.374	97.749	5.250	98.514	98.414	98.264	97.639	3.500	94.988	94.888	94.704	94.521
5.375	99.124	99.024	98.874	98.249	5.375	99.014	98.914	98.764	98.139	3.625	95.302	95.202	95.018	94.835
5.500	99.583	99.483	99.333	98.708	5.500	99.473	99.373	99.223	98.598	3.750	96.427	96.327	96.061	95.796

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

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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)	



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7/12/2022

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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	96.823	96.713	96.623	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.750	96.626	96.550	2.000	N/A	N/A	N/A	4.250	96.763	96.657	96.551	
4.375	97.403	97.293	97.203	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.401	97.277	97.201	2.125	N/A	N/A	N/A	4.375	97.343	97.237	97.131	
4.500	97.900	97.790	97.700	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.025	97.901	97.825	2.250	N/A	N/A	N/A	4.500	97.840	97.734	97.628	
4.625	98.272	98.148	98.072	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.537	98.413	98.337	2.375	N/A	N/A	N/A	4.625	98.353	98.218	98.082	
4.750	98.865	98.741	98.665	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.037	98.913	98.837	2.500	N/A	N/A	N/A	4.750	98.946	98.811	98.675	
4.875	99.380	99.256	99.180	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.471	99.347	99.271	2.625	N/A	N/A	N/A	4.875	99.462	99.327	99.191	
4.990	99.734	99.610	99.534	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.687	99.563	99.487	2.750	N/A	N/A	N/A	4.990	99.816	99.681	99.545	
5.000	99.834	99.710	99.634	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.787	99.663	99.587	2.875	N/A	N/A	N/A	5.000	99.916	99.781	99.645	
5.125	100.139	100.015	99.939	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.917	99.793	99.717	2.990	N/A	N/A	N/A	5.125	100.237	100.094	99.950	
5.250	100.673	100.534	100.473	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.210	100.071	100.010	3.000	N/A	N/A	N/A	5.250	100.787	100.630	100.471	
5.375	101.021	100.882	100.821	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.489	100.350	100.289	3.125	N/A	N/A	N/A	5.375	101.135	100.978	100.819	
5.500	101.407	101.268	101.207	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.755	100.616	100.555	3.250	N/A	N/A	N/A	5.500	101.521	101.364	101.205	
5.625	101.604	101.443	101.401	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.747	100.588	100.547	3.375	N/A	N/A	N/A	5.625	101.743	101.525	101.304	
5.750	102.083	101.922	101.825	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.142	100.981	100.884	3.500	N/A	N/A	N/A	5.750	102.222	101.978	101.729	
5.875	102.442	102.281	102.184	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.440	101.279	101.182	3.625	N/A	N/A	N/A	5.875	102.581	102.337	102.088	
5.990	102.647	102.486	102.389	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.546	101.385	101.288	3.750	N/A	N/A	N/A	5.990	102.785	102.541	102.292	
6.000	102.747	102.586	102.489	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.646	101.485	101.388	3.875	N/A	N/A	N/A	6.000	102.885	102.641	102.392	
6.125	102.994	102.833	102.736	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.753	101.592	101.495	3.990	N/A	N/A	N/A	6.125	103.133	102.889	102.640	
6.250	102.736	102.568	102.400	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.501	101.333	101.165	4.000	N/A	N/A	N/A	6.250	102.946	102.624	102.292	
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	97.989	97.879	97.789	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.761	95.661	95.561	3.250	95.683	95.576	95.459
2.875	N/A	N/A	N/A	N/A	4.375	98.523	98.410	98.323	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.538	96.438	96.338	3.375	96.460	96.353	96.236
2.990	N/A	N/A	N/A	N/A	4.500	99.182	99.068	98.982	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.010	96.910	96.810	3.500	96.932	96.825	96.708
3.000	N/A	N/A	N/A	N/A	4.625	99.792	99.668	99.592	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.561	97.461	97.361	3.625	97.483	97.376	97.259
3.125	N/A	N/A	N/A	N/A	4.750	100.307	100.183	100.107	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.044	97.944	97.844	3.750	97.966	97.866	97.766
3.250	N/A	N/A	N/A	N/A	4.875	100.779	100.655	100.579	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.629	98.529	98.429	3.875	98.551	98.451	98.351
3.375	N/A	N/A	N/A	N/A	4.990	101.068	100.944	100.868	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.090	98.990	98.890	3.990	99.012	98.912	98.812
3.500	N/A	N/A	N/A	N/A	5.000	101.168	101.044	100.968	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.190	99.090	98.990	4.000	99.112	99.012	98.912
3.625	N/A	N/A	N/A	N/A	5.125	101.444	101.320	101.244	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.690	99.590	99.490	4.125	99.612	99.512	99.412
3.750	N/A	N/A	N/A	N/A	5.250	101.101	100.962	100.887	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.934	99.762	99.734	4.250	99.778	99.598	99.415
3.875	N/A	N/A	N/A	N/A	5.375	101.361	101.222	101.147	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.286	100.114	100.086	4.375	100.130	99.950	99.767
3.990	N/A	N/A	N/A	N/A	5.500	101.691	101.552	101.477	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.391	100.219	100.191	4.500	100.234	100.054	99.871
4.000	N/A	N/A	N/A	N/A	5.625	101.780	101.641	101.566	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.705	100.533	100.505	4.625	100.549	100.369	100.186
4.125	N/A	N/A	N/A	N/A	5.750	102.081	101.920	101.837	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.751	100.595	100.532	4.750	100.595	100.376	100.134
4.250	N/A	N/A	N/A	N/A	5.875	102.391	102.230	102.147	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.812	100.656	100.593	4.875	100.656	100.437	100.195
4.375	N/A	N/A	N/A	N/A	5.990	102.529	102.368	102.285	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.857	100.701	100.638	4.990	100.701	100.482	100.240
4.500	N/A	N/A	N/A	N/A	6.000	102.629	102.468	102.385	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.957	100.801	100.738	5.000	100.801	100.582	100.340
4.625	N/A	N/A	N/A	N/A	6.125	102.833	102.672	102.589	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.032	100.876	100.813	5.125	100.876	100.657	100.415
4.750	N/A	N/A	N/A	N/A	6.250	102.629	102.461	102.307	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.760	100.557	100.518	5.250	100.557	100.304	100.033
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	95.641	95.441	95.441	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.531	97.331	97.331
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.262	96.062	96.062	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.058	97.858	97.858
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.834	96.634	96.634	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.530	98.330	98.330
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.302	97.102	97.102	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	99.081	98.881	98.881
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.710	97.510	97.510	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.064	98.864	98.864
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.119	97.919	97.919	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.649	99.449	99.449
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.411	98.211	98.211	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.123	99.923	99.923
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.511	98.311	98.311	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.223	100.023	100.023
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.853	98.653	98.653	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.736	100.536	100.536
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.539	98.339	98.339	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.235	100.035	100.035
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.780	98.580	98.580	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.509	100.309	100.309
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.855														



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.:

7/12/2022

W. Rate Sheet Dated: 5/13/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.823	96.713	96.623	4.250	96.750	96.626	96.550	4.250	97.989	97.879	97.789	3.250	95.761	95.661	95.561	3.250	95.641	95.441	95.441
4.375	97.403	97.293	97.203	4.375	97.401	97.277	97.201	4.375	98.523	98.410	98.323	3.375	96.538	96.438	96.338	3.375	96.262	96.062	96.062
4.500	97.900	97.790	97.700	4.500	98.025	97.901	97.825	4.500	99.182	99.058	98.982	3.500	97.010	96.910	96.810	3.500	96.834	96.634	96.634
4.625	98.272	98.148	98.072	4.625	98.537	98.413	98.337	4.625	99.792	99.668	99.592	3.625	97.561	97.461	97.361	3.625	97.302	97.102	97.102
4.750	98.865	98.741	98.665	4.750	99.037	98.913	98.837	4.750	100.307	100.183	100.107	3.750	98.044	97.944	97.844	3.750	97.710	97.510	97.510
4.875	99.380	99.256	99.180	4.875	99.471	99.347	99.271	4.875	100.779	100.655	100.579	3.875	98.629	98.529	98.429	3.875	98.119	97.919	97.919
4.990	99.734	99.610	99.534	4.990	99.687	99.563	99.487	4.990	101.068	100.944	100.868	3.990	99.090	98.990	98.890	3.990	98.411	98.211	98.211
5.000	99.834	99.710	99.634	5.000	99.787	99.663	99.587	5.000	101.168	101.044	100.968	4.000	99.190	99.090	98.990	4.000	98.511	98.311	98.311
5.125	100.139	100.015	99.939	5.125	99.917	99.793	99.717	5.125	101.444	101.320	101.244	4.125	99.690	99.590	99.490	4.125	98.853	98.653	98.653
5.250	100.673	100.534	100.473	5.250	100.210	100.071	100.010	5.250	101.101	100.962	100.887	4.250	99.934	99.762	99.734	4.250	98.539	98.339	98.339
5.375	101.021	100.882	100.821	5.375	100.489	100.350	100.289	5.375	101.361	101.222	101.147	4.375	100.286	100.114	100.086	4.375	98.780	98.580	98.580
5.500	101.407	101.268	101.207	5.500	100.755	100.616	100.555	5.500	101.691	101.552	101.477	4.500	100.391	100.219	100.191	4.500	98.855	98.655	98.655
5.625	101.604	101.443	101.401	5.625	100.747	100.588	100.547	5.625	101.780	101.641	101.566	4.625	100.705	100.533	100.505	4.625	99.071	98.871	98.871
5.750	102.083	101.922	101.825	5.750	101.142	100.981	100.884	5.750	102.081	101.920	101.837	4.750	100.751	100.595	100.532	4.750	99.257	99.057	99.027
5.875	102.442	102.281	102.184	5.875	101.440	101.279	101.182	5.875	102.391	102.230	102.147	4.875	100.812	100.656	100.593	4.875	99.300	99.100	99.070
5.990	102.647	102.486	102.389	5.990	101.546	101.385	101.288	5.990	102.529	102.368	102.285	4.990	100.857	100.701	100.638	4.990	99.289	99.089	99.059
6.000	102.747	102.586	102.489	6.000	101.646	101.485	101.388	6.000	102.629	102.468	102.385	5.000	100.957	100.801	100.738	5.000	99.389	99.189	99.159
6.125	102.994	102.833	102.736	6.125	101.753	101.592	101.495	6.125	102.833	102.672	102.589	5.125	101.032	100.876	100.813	5.125	99.427	99.227	99.197
6.250	102.736	102.568	102.400	6.250	101.501	101.333	101.165	6.250	102.629	102.461	102.307	5.250	100.760	100.557	100.518	5.250	98.835	98.632	98.593

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

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

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

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

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



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

30 Day Lock Exp.: 6/13/2022
45 Day Lock Exp.: 6/27/2022
60 Day Lock Exp.: 7/12/2022

W. Rate Sheet Dated: 5/13/2022

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	Rate	30 Day	45 Day	60 Day		
4.000	95.598	95.498	95.392	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.640	93.540	93.434	2.750	N/A	N/A	N/A	4.000	95.583	95.483	95.377	4.125	96.161	96.061	95.948		
4.125	96.177	96.077	95.964	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.371	94.271	94.158	2.875	N/A	N/A	N/A	4.125	96.161	96.061	95.948	4.250	96.916	96.816	96.690		
4.250	96.916	96.816	96.690	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.644	95.544	95.418	2.990	N/A	N/A	N/A	4.250	96.915	96.815	96.689	4.375	97.532	97.432	97.298		
4.375	97.534	97.434	97.300	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.262	96.162	96.028	3.000	N/A	N/A	N/A	4.375	97.532	97.432	97.298	4.500	98.089	97.989	97.851		
4.500	98.089	97.989	97.851	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.905	96.805	96.667	3.125	N/A	N/A	N/A	4.500	98.089	97.989	97.851	4.625	98.412	98.309	98.170		
4.625	98.412	98.309	98.170	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.382	97.279	97.140	3.250	N/A	N/A	N/A	4.625	98.408	98.305	98.166	4.750	98.949	98.846	98.699		
4.750	98.949	98.846	98.699	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.051	97.948	97.797	3.375	N/A	N/A	N/A	4.750	98.949	98.846	98.699	4.875	99.500	99.397	99.251		
4.875	99.500	99.397	99.251	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.602	98.499	98.337	3.500	N/A	N/A	N/A	4.875	99.500	99.397	99.251	4.990	99.881	99.778	99.622		
4.990	99.881	99.778	99.622	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.731	98.628	98.466	3.625	N/A	N/A	N/A	4.990	99.881	99.778	99.622	5.000	99.981	99.878	99.722		
5.000	99.981	99.878	99.722	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.831	98.728	98.546	3.750	N/A	N/A	N/A	5.000	100.081	99.978	99.798	5.125	100.358	100.255	100.100		
5.125	100.358	100.255	100.100	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.738	98.560	98.458	3.875	N/A	N/A	N/A	5.125	100.358	100.255	100.100	5.250	100.633	100.530	100.375		
5.250	100.633	100.530	100.375	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.056	98.881	98.797	3.990	N/A	N/A	N/A	5.250	100.633	100.530	100.375	5.375	100.908	100.805	100.650		
5.375	100.908	100.805	100.650	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.607	99.430	99.344	4.000	N/A	N/A	N/A	5.375	100.908	100.805	100.650	5.500	101.183	101.080	100.925		
5.500	101.183	101.080	100.925	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.973	99.792	99.704	4.125	N/A	N/A	N/A	5.500	101.183	101.080	100.925	5.625	101.458	101.355	101.200		
5.625	101.458	101.355	101.200	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.101	100.010	99.922	4.250	N/A	N/A	N/A	5.625	101.458	101.355	101.200	5.750	101.733	101.630	101.475		
5.750	101.733	101.630	101.475	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.197	99.043	98.973	4.375	N/A	N/A	N/A	5.750	101.733	101.630	101.475	5.875	102.008	101.905	101.750		
5.875	102.008	101.905	101.750	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.959	98.801	98.630	4.500	N/A	N/A	N/A	5.875	102.008	101.905	101.750	5.990	102.283	102.180	102.025		
5.990	102.283	102.180	102.025	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.134	98.973	98.800	4.625	N/A	N/A	N/A	5.990	102.283	102.180	102.025	6.000	102.382	102.279	102.124		
6.000	102.382	102.279	102.124	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.234	99.073	98.900	4.750	N/A	N/A	N/A	6.000	102.382	102.279	102.124						
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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	4.000	96.687	96.587	96.376	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.881	94.767	94.681	3.000	94.740	94.626	94.540		
2.875	N/A	N/A	N/A	4.125	97.365	97.265	97.050	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.320	95.143	95.094	3.125	95.286	95.109	95.060		
2.990	N/A	N/A	N/A	4.250	98.012	97.912	97.812	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.914	95.735	95.685	3.250	95.821	95.642	95.592		
3.000	N/A	N/A	N/A	4.375	98.671	98.571	98.471	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.684	96.502	96.453	3.375	96.590	96.408	96.359		
3.125	N/A	N/A	N/A	4.500	99.269	99.169	99.069	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.231	97.042	96.993	3.500	97.138	96.949	96.900		
3.250	N/A	N/A	N/A	4.625	99.688	99.588	99.488	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.719	97.547	97.479	3.625	97.677	97.505	97.437		
3.375	N/A	N/A	N/A	4.750	100.184	100.084	99.984	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.201	98.024	97.956	3.750	97.678	97.501	97.433		
3.500	N/A	N/A	N/A	4.875	100.676	100.576	100.471	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.626	98.445	98.376	3.875	98.099	97.918	97.849		
3.625	N/A	N/A	N/A	4.990	100.862	100.762	100.651	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.904	98.719	98.650	3.990	98.377	98.192	98.123		
3.750	N/A	N/A	N/A	5.000	100.962	100.862	100.751	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.004	98.819	98.750	4.000	98.477	98.292	98.223		
3.875	N/A	N/A	N/A	5.125	100.728	100.607	100.372	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.314	99.057	98.969	4.125	98.921	98.664	98.576		
3.990	N/A	N/A	N/A	5.250	101.246	101.120	100.885	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.846	99.587	99.500	4.250	99.205	98.946	98.859		
4.000	N/A	N/A	N/A	5.375	101.495	101.365	101.131	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.255	99.994	99.906	4.375	99.612	99.351	99.263		
4.125	N/A	N/A	N/A	5.500	101.828	101.695	101.460	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.516	100.250	100.162	4.500	99.872	99.606	99.518		
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	4.000	N/A	N/A	N/A	4.625	100.494	100.308	100.200	4.625	100.457	100.271	100.163		
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	4.125	N/A	N/A	N/A	4.750	100.906	100.717	100.609	4.750	100.360	100.171	100.063		
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	4.250	N/A	N/A	N/A	4.875	101.204	101.012	100.905	4.875	100.658	100.466	100.359		
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	4.375	N/A	N/A	N/A	4.990	101.425	101.229	101.122	4.990	100.878	100.682	100.575		
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	4.500	N/A	N/A	N/A	5.000	101.525	101.329	101.222	5.000	100.978	100.782	100.675		



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.:

7/12/2022

W. Rate Sheet Dated: 5/13/2022

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	95.598	95.498	95.392	4.000	93.640	93.540	93.434	3.500	93.729	93.629	93.446	3.000	94.881	94.767	94.681	3.000	92.791	92.677	92.591
4.125	96.177	96.077	95.964	4.125	94.371	94.271	94.158	3.625	94.523	94.423	94.235	3.125	95.320	95.143	95.094	3.125	93.360	93.183	93.134
4.250	96.916	96.816	96.690	4.250	95.644	95.544	95.418	3.750	95.191	95.091	94.896	3.250	95.914	95.735	95.685	3.250	93.030	92.851	92.801
4.375	97.534	97.434	97.300	4.375	96.262	96.162	96.028	3.875	95.891	95.791	95.587	3.375	96.684	96.502	96.453	3.375	93.814	93.632	93.583
4.500	98.089	97.989	97.851	4.500	96.905	96.805	96.667	3.990	96.587	96.487	96.276	3.500	97.231	97.042	96.993	3.500	94.371	94.182	94.133
4.625	98.412	98.309	98.170	4.625	97.382	97.279	97.140	4.000	96.687	96.587	96.376	3.625	97.719	97.547	97.479	3.625	95.883	95.711	95.643
4.750	98.949	98.766	98.665	4.750	98.051	97.868	97.767	4.125	97.365	97.265	97.050	3.750	98.201	98.024	97.956	3.750	96.367	96.190	96.122
4.875	99.500	99.317	99.215	4.875	98.602	98.419	98.317	4.250	98.012	97.912	97.812	3.875	98.626	98.445	98.376	3.875	96.962	96.781	96.712
4.990	99.881	99.698	99.596	4.990	98.731	98.548	98.446	4.375	98.671	98.571	98.471	3.990	98.904	98.719	98.650	3.990	97.414	97.229	97.160
5.000	99.981	99.798	99.696	5.000	98.831	98.648	98.546	4.500	99.269	99.169	99.069	4.000	99.004	98.819	98.750	4.000	97.514	97.329	97.260
5.125	100.358	100.180	100.078	5.125	98.738	98.560	98.458	4.625	99.688	99.588	99.488	4.125	99.314	99.057	98.969	4.125	98.568	98.311	98.223
5.250	100.832	100.657	100.573	5.250	99.056	98.881	98.797	4.750	100.184	100.084	99.984	4.250	99.846	99.587	99.500	4.250	99.124	98.865	98.778
5.375	101.263	101.086	101.000	5.375	99.607	99.430	99.344	4.875	100.676	100.576	100.471	4.375	100.255	99.994	99.906	4.375	99.539	99.278	99.190
5.500	101.593	101.412	101.324	5.500	99.973	99.792	99.704	4.990	100.862	100.762	100.651	4.500	100.516	100.250	100.162	4.500	99.806	99.540	99.452
5.625	101.783	101.599	101.509	5.625	100.201	100.017	99.927	5.000	100.962	100.862	100.751	4.625	100.494	100.308	100.200	4.625	100.684	100.498	100.390
5.750	102.243	102.089	101.919	5.750	98.197	98.043	97.873	5.125	100.728	100.607	100.372	4.750	100.906	100.717	100.609	4.750	100.260	100.071	99.963
5.875	102.557	102.399	102.228	5.875	98.959	98.801	98.630	5.250	101.246	101.120	100.885	4.875	101.204	101.012	100.905	4.875	101.066	100.874	100.767
5.990	102.732	102.571	102.398	5.990	99.134	98.973	98.800	5.375	101.495	101.365	101.131	4.990	101.425	101.229	101.122	4.990	101.287	101.091	100.984
6.000	102.832	102.671	102.498	6.000	99.234	99.073	98.900	5.500	101.828	101.695	101.460	5.000	101.525	101.329	101.222	5.000	101.387	101.191	101.084

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@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.: 7/12/2022

W. Rate Sheet Dated: 5/13/2022

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.:

7/12/2022

W. Rate Sheet Dated: 5/13/2022

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	95.598	95.498	95.392	4.000	96.687	96.587	96.376	3.000	94.881	94.767	94.681	4.000	93.944	93.844	93.738	3.000	93.186	93.072	92.986
4.125	96.177	96.077	95.964	4.125	97.365	97.265	97.050	3.125	95.320	95.143	95.094	4.125	94.599	94.499	94.386	3.125	93.690	93.513	93.464
4.250	96.916	96.816	96.690	4.250	98.012	97.912	97.812	3.250	95.914	95.735	95.685	4.250	95.605	95.505	95.379	3.250	93.822	93.643	93.593
4.375	97.534	97.434	97.300	4.375	98.671	98.571	98.471	3.375	96.684	96.502	96.453	4.375	96.223	96.123	95.989	3.375	94.599	94.417	94.368
4.500	98.089	97.989	97.851	4.500	99.269	99.169	99.069	3.500	97.231	97.042	96.993	4.500	96.822	96.722	96.584	3.500	95.151	94.962	94.913
4.625	98.412	98.309	98.170	4.625	99.688	99.588	99.488	3.625	97.719	97.547	97.479	4.625	97.222	97.119	96.980	3.625	96.151	95.979	95.911
4.750	98.949	98.766	98.665	4.750	100.184	100.084	99.984	3.750	98.201	98.024	97.956	4.750	97.825	97.642	97.541	3.750	96.634	96.457	96.389
4.875	99.500	99.317	99.215	4.875	100.676	100.576	100.471	3.875	98.626	98.445	98.376	4.875	98.376	98.193	98.091	3.875	97.144	96.963	96.894
4.990	99.881	99.698	99.596	4.990	100.862	100.762	100.651	3.990	98.904	98.719	98.650	4.990	98.631	98.448	98.346	3.990	97.509	97.324	97.255
5.000	99.981	99.798	99.696	5.000	100.962	100.862	100.751	4.000	99.004	98.819	98.750	5.000	98.731	98.548	98.446	4.000	97.609	97.424	97.355
5.125	100.358	100.180	100.078	5.125	100.728	100.607	100.372	4.125	99.314	99.057	98.969	5.125	98.873	98.695	98.593	4.125	98.291	98.034	97.946
5.250	100.832	100.657	100.573	5.250	101.246	101.120	100.885	4.250	99.846	99.587	99.500	5.250	99.269	99.094	99.010	4.250	98.835	98.576	98.489
5.375	101.263	101.086	101.000	5.375	101.495	101.365	101.131	4.375	100.255	99.994	99.906	5.375	99.760	99.583	99.497	4.375	99.247	98.986	98.898
5.500	101.593	101.412	101.324	5.500	101.828	101.695	101.460	4.500	100.516	100.250	100.162	5.500	100.108	99.927	99.839	4.500	99.511	99.245	99.157
5.625	101.783	101.599	101.509	5.625	102.138	101.999	101.765	4.625	100.494	100.308	100.200	5.625	100.317	100.133	100.043	4.625	99.939	99.753	99.645
5.750	102.243	102.089	101.919	5.750	102.288	102.141	101.939	4.750	100.906	100.717	100.609	5.750	99.545	99.391	99.221	4.750	99.933	99.744	99.636
5.875	102.574	102.416	102.245	5.875	102.631	102.482	102.279	4.875	101.204	101.012	100.905	5.875	100.100	99.942	99.771	4.875	100.485	100.293	100.186
5.990	102.770	102.609	102.436	5.990	102.798	102.646	102.444	4.990	101.425	101.229	101.122	5.990	100.296	100.135	99.962	4.990	100.706	100.510	100.403
6.000	102.870	102.709	102.536	6.000	102.898	102.746	102.544	5.000	101.525	101.329	101.222	6.000	100.396	100.235	100.062	5.000	100.806	100.610	100.503

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/13/2022

45 Day Lock Exp.:

6/27/2022

60 Day Lock Exp.:

7/12/2022

W. Rate Sheet Dated: 5/13/2022

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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



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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	94.300	94.175	94.050	
5.375	94.800	94.675	94.550	
5.500	95.050	94.925	94.800	
5.625	95.800	95.675	95.550	
5.750	96.425	96.300	96.175	
5.875	96.800	96.675	96.550	
5.990	97.175	97.050	96.925	
6.125	97.925	97.800	97.675	
6.250	8.175	8.050	7.925	
6.375	98.425	98.300	98.175	
6.500	99.675	99.550	99.425	
6.625	99.925	99.800	99.675	
6.750	100.175	100.050	99.925	
6.875	100.425	100.300	100.175	
6.990	100.675	100.550	100.425	
7.125	100.925	100.800	100.675	
7.250	101.175	101.050	100.925	
7.375	101.425	101.300	101.175	
7.500	101.550	101.425	101.300	
7.625	101.675	101.550	101.425	
7.750	101.800	101.675	101.550	
7.875	101.925	101.800	101.675	
7.990	102.050	101.925	101.800	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	102.425	102.300	102.175	
8.500	102.550	102.425	102.300	
8.625	102.675	102.550	102.425	
8.750	102.800	102.675	102.550	
* 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	94.050	93.925	93.800	
5.375	94.550	94.425	94.300	
5.500	94.800	94.675	94.550	
5.625	95.550	95.425	95.300	
5.750	96.175	96.050	95.925	
5.875	96.550	96.425	96.300	
5.990	96.925	96.800	96.675	
6.125	97.675	97.550	97.425	
6.250	7.925	7.800	7.675	
6.375	98.175	98.050	97.925	
6.500	99.425	99.300	99.175	
6.625	99.675	99.550	99.425	
6.750	99.925	99.800	99.675	
6.875	100.175	100.050	99.925	
6.990	100.425	100.300	100.175	
7.125	100.675	100.550	100.425	
7.250	100.925	100.800	100.675	
7.375	101.175	101.050	100.925	
7.500	101.300	101.175	101.050	
7.625	101.425	101.300	101.175	
7.750	101.550	101.425	101.300	
7.875	101.675	101.550	101.425	
7.990	101.800	101.675	101.550	
8.125	101.925	101.800	101.675	
8.250	102.050	101.925	101.800	
8.375	102.175	102.050	101.925	
8.500	102.300	102.175	102.050	
8.625	102.425	102.300	102.175	
8.750	102.550	102.425	102.300	
* 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	93.800	93.675	93.550	
5.375	94.300	94.175	94.050	
5.500	94.550	94.425	94.300	
5.625	95.300	95.175	95.050	
5.750	95.925	95.800	95.675	
5.875	96.300	96.175	96.050	
5.990	96.675	96.550	96.425	
6.125	97.425	97.300	97.175	
6.250	7.675	7.550	7.425	
6.375	97.925	97.800	97.675	
6.500	99.175	99.050	98.925	
6.625	99.425	99.300	99.175	
6.750	99.675	99.550	99.425	
6.875	99.925	99.800	99.675	
6.990	100.175	100.050	99.925	
7.125	100.425	100.300	100.175	
7.250	100.675	100.550	100.425	
7.375	100.925	100.800	100.675	
7.500	101.050	100.925	100.800	
7.625	101.175	101.050	100.925	
7.750	101.300	101.175	101.050	
7.875	101.425	101.300	101.175	
7.990	101.550	101.425	101.300	
8.125	101.675	101.550	101.425	
8.250	101.800	101.675	101.550	
8.375	101.925	101.800	101.675	
8.500	102.050	101.925	101.800	
8.625	102.175	102.050	101.925	
8.750	102.300	102.175	102.050	
* 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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