

W. Rate Sheet Dated: 5/16/2022

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	98.790	98.524	98.290	4.000	98.440	98.174	97.940	2.875	95.519	95.362	95.206	3.125	N/A	N/A	N/A
4.125	99.435	99.169	98.935	4.125	99.085	98.819	98.585	3.000	95.840	95.684	95.528	3.250	N/A	N/A	N/A
4.250	99.496	99.346	99.018	4.250	99.146	98.996	98.668	3.125	96.163	96.006	95.850	3.375	N/A	N/A	N/A
4.375	100.121	99.971	99.643	4.375	99.771	99.621	99.293	3.250	96.649	96.430	96.211	3.500	N/A	N/A	N/A
4.500	100.738	100.588	100.260	4.500	100.388	100.238	99.910	3.375	96.965	96.747	96.528	3.625	N/A	N/A	N/A
4.625	101.333	101.183	100.855	4.625	100.983	100.833	100.505	3.500	97.285	97.067	96.848	Margin = 2.250		Index = 2.100	
4.750	100.802	100.652	100.246	4.750	100.452	100.302	99.896	3.625	97.599	97.381	97.162	30 Year OTC			
4.875	101.370	101.220	100.814	4.875	101.020	100.870	100.464	3.750	97.533	97.251	96.970	Rate	30 Day	45 Day	60 Day
5.000	101.907	101.757	101.351	5.000	101.557	101.407	101.001	3.875	97.834	97.552	97.271	5.000	100.815	100.440	100.034
5.125	102.396	102.246	101.840	5.125	102.046	101.896	101.490	4.000	98.125	97.844	97.563	5.125	101.304	100.929	100.523
5.250	101.491	101.341	100.795	5.250	101.141	100.991	100.445	4.125	98.400	98.119	97.838	5.250	100.399	99.993	99.446
5.375	101.966	101.816	101.270	5.375	101.616	101.466	100.920	4.250	99.387	99.168	98.950	5.375	100.874	100.468	99.921
5.500	102.393	102.243	101.697	5.500	102.043	101.893	101.347	4.375	99.648	99.429	99.210	5.500	101.301	100.895	100.348
5.625	102.775	102.625	102.079	5.625	102.425	102.275	101.729	4.500	99.891	99.672	99.454	5.625	101.683	101.277	100.730
5.750	101.760	101.610	100.985	5.750	101.410	101.260	100.635	4.625	100.111	99.892	99.673	5.750	100.668	100.043	99.418
5.875	102.141	101.991	101.366	5.875	101.791	101.641	101.016	4.750	99.472	99.159	98.847	5.875	101.049	100.424	99.799
6.000	102.498	102.348	101.723	6.000	102.148	101.998	101.373	4.875	99.683	99.371	99.058	6.000	101.406	100.781	100.156
6.125	102.846	102.696	102.071	6.125	102.496	102.346	101.721	5.000	99.871	99.558	99.246	6.125	101.754	101.129	100.504
6.250	103.146	102.996	102.371	6.250	101.338	101.188	100.563	5.125	100.044	99.732	99.419	6.250	102.054	101.804	101.554

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	98.590	98.490	98.224	97.990	4.000	98.240	98.140	97.874	97.640	2.875	94.649	94.549	94.392	94.236
4.125	99.235	99.135	98.869	98.635	4.125	98.885	98.785	98.519	98.285	3.000	94.970	94.870	94.714	94.558
4.250	99.296	99.196	99.046	98.718	4.250	98.946	98.846	98.696	98.368	3.125	95.293	95.193	95.036	94.880
4.375	99.921	99.821	99.671	99.343	4.375	99.571	99.471	99.321	98.993	3.250	96.379	96.279	96.060	95.841
4.500	100.538	100.438	100.288	99.960	4.500	100.188	100.088	99.938	99.610	3.375	96.695	96.595	96.377	96.158
4.625	101.133	101.033	100.883	100.555	4.625	100.783	100.683	100.533	100.205	3.500	97.015	96.915	96.697	96.478
4.750	100.602	100.502	100.352	99.946	4.750	100.252	100.152	100.002	99.596	3.625	97.329	97.229	97.011	96.792
4.875	101.170	101.070	100.920	100.514	4.875	100.820	100.720	100.570	100.164	3.750	97.763	97.663	97.381	97.100
5.000	101.707	101.607	101.457	101.051	5.000	101.357	101.257	101.107	100.701	3.875	98.064	97.964	97.682	97.401
5.125	102.196	102.096	101.946	101.540	5.125	101.846	101.746	101.596	101.190	4.000	98.355	98.255	97.974	97.693
5.250	101.291	101.191	101.041	100.495	5.250	100.941	100.841	100.691	100.145	4.125	98.630	98.530	98.249	97.968
5.375	101.766	101.666	101.516	100.970	5.375	101.416	101.316	101.166	100.620	4.250	98.917	98.817	98.598	98.380
5.500	102.193	102.093	101.943	101.397	5.500	101.843	101.743	101.593	101.047	4.375	99.178	99.078	98.859	98.641

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

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

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

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

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (1pm 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.:

6/15/2022

45 Day Lock Exp.:

6/30/2022

60 Day Lock Exp.:

7/15/2022

W. Rate Sheet Dated: 5/16/2022

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	91.851	91.695	91.539	3.500	N/A	N/A	N/A
4.500	99.182	99.032	98.704	4.500	98.932	98.782	98.454	2.875	92.167	92.011	91.855	3.625	N/A	N/A	N/A
4.625	99.777	99.627	99.299	4.625	99.527	99.377	99.049	3.000	92.489	92.333	92.177	Margin = 2.250		Index = 2.100	
4.750	98.683	98.533	98.127	4.750	98.433	98.283	97.877	3.125	92.811	92.655	92.499	30 Year OTC			
4.875	99.251	99.101	98.695	4.875	99.001	98.851	98.445	3.250	93.554	93.335	93.117	Rate	30 Day	45 Day	60 Day
5.000	99.788	99.638	99.232	5.000	99.538	99.388	98.982	3.375	93.870	93.651	93.433	4.250	97.940	97.471	97.143
5.125	100.277	100.127	99.721	5.125	100.027	99.877	99.471	3.500	94.190	93.971	93.753	4.375	98.565	98.096	97.768
5.250	98.435	98.285	97.738	5.250	98.185	98.035	97.488	3.625	94.504	94.285	94.067	4.500	99.182	98.713	98.385
5.375	98.910	98.760	98.213	5.375	98.660	98.510	97.963	3.750	94.938	94.657	94.376	4.625	99.777	99.308	98.980
5.500	99.337	99.187	98.640	5.500	99.087	98.937	98.390	3.875	N/A	N/A	N/A	4.750	98.683	98.308	97.902
5.625	99.719	99.569	99.022	5.625	99.469	99.319	98.772	4.000	N/A	N/A	N/A	4.875	99.251	98.876	98.470
5.750	97.360	97.210	96.585	5.750	97.110	96.960	96.335	4.125	N/A	N/A	N/A	5.000	99.788	99.413	99.007
5.875	97.741	97.591	96.966	5.875	97.491	97.341	96.716	4.250	N/A	N/A	N/A	5.125	100.277	99.902	99.496
6.000	98.098	97.948	97.323	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	98.435	98.029	97.482
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	99.282	99.182	99.032	98.704	4.500	99.032	98.932	98.782	98.454	2.750	91.357	91.257	91.101	90.945
4.625	99.877	99.777	99.627	99.299	4.625	99.627	99.527	99.377	99.049	2.875	91.674	91.574	91.418	91.262
4.750	98.783	98.683	98.533	98.127	4.750	98.533	98.433	98.283	97.877	3.000	91.995	91.895	91.739	91.583
4.875	99.351	99.251	99.101	98.695	4.875	99.101	99.001	98.851	98.445	3.125	92.318	92.218	92.062	91.906
5.000	99.888	99.788	99.638	99.232	5.000	99.638	99.538	99.388	98.982	3.250	94.341	94.241	94.022	93.804
5.125	100.377	100.277	100.127	99.721	5.125	100.127	100.027	99.877	99.471	3.375	94.658	94.558	94.339	94.121
5.250	98.535	98.435	98.285	97.738	5.250	98.285	98.185	98.035	97.488	3.500	94.978	94.878	94.659	94.441
5.375	99.010	98.910	98.760	98.213	5.375	98.760	98.660	98.510	97.963	3.625	95.292	95.192	94.973	94.755
5.500	99.437	99.337	99.187	98.640	5.500	99.187	99.087	98.937	98.390	3.750	96.256	96.156	95.875	95.594

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.: 6/15/2022

45 Day Lock Exp.: 6/30/2022

60 Day Lock Exp.: 7/15/2022

W. Rate Sheet Dated: 5/16/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	96.929	96.820	96.729	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.793	96.667	96.593	2.000	N/A	N/A	N/A	4.250	96.870	96.764	96.658
4.375	97.485	97.376	97.285	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.421	97.295	97.221	2.125	N/A	N/A	N/A	4.375	97.426	97.320	97.214
4.500	97.961	97.852	97.761	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.022	97.896	97.822	2.250	N/A	N/A	N/A	4.500	97.902	97.796	97.690
4.625	98.322	98.213	98.122	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.543	98.417	98.343	2.375	N/A	N/A	N/A	4.625	98.357	98.221	98.085
4.750	98.884	98.760	98.684	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.056	98.930	98.856	2.500	N/A	N/A	N/A	4.750	98.964	98.828	98.692
4.875	99.415	99.291	99.215	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.504	99.378	99.304	2.625	N/A	N/A	N/A	4.875	99.495	99.359	99.223
4.990	99.784	99.660	99.584	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.733	99.607	99.533	2.750	N/A	N/A	N/A	4.990	99.864	99.728	99.592
5.000	99.884	99.760	99.684	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.833	99.707	99.633	2.875	N/A	N/A	N/A	5.000	99.964	99.828	99.692
5.125	100.197	100.073	99.997	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.968	99.842	99.768	2.990	N/A	N/A	N/A	5.125	100.277	100.141	100.005
5.250	100.693	100.549	100.493	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.230	100.085	100.030	3.000	N/A	N/A	N/A	5.250	100.803	100.637	100.471
5.375	100.985	100.841	100.785	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.452	100.307	100.252	3.125	N/A	N/A	N/A	5.375	101.096	100.930	100.764
5.500	101.343	101.199	101.143	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.690	100.545	100.490	3.250	N/A	N/A	N/A	5.500	101.453	101.287	101.121
5.625	101.525	101.360	101.325	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.701	100.556	100.501	3.375	N/A	N/A	N/A	5.625	101.658	101.456	101.258
5.750	102.034	101.862	101.792	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.093	100.921	100.851	3.500	N/A	N/A	N/A	5.750	102.164	101.937	101.713
5.875	102.403	102.231	102.161	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.400	101.228	101.158	3.625	N/A	N/A	N/A	5.875	102.533	102.306	102.082
5.990	102.619	102.447	102.377	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.514	101.342	101.272	3.750	N/A	N/A	N/A	5.990	102.749	102.522	102.298
6.000	102.719	102.547	102.477	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.614	101.442	101.372	3.875	N/A	N/A	N/A	6.000	102.849	102.622	102.398
6.125	102.984	102.812	102.742	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.737	101.565	101.495	3.990	N/A	N/A	N/A	6.125	103.114	102.887	102.663
6.250	102.838	102.646	102.490	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.602	101.410	101.254	4.000	N/A	N/A	N/A	6.250	103.026	102.693	102.370
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.250	98.037	97.920	97.837	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.894	95.794	95.694	3.250	95.816	95.716	95.616
2.875	N/A	N/A	N/A	4.375	98.543	98.426	98.343	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.679	96.579	96.479	3.375	96.600	96.500	96.400
2.990	N/A	N/A	N/A	4.500	99.120	98.988	98.920	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.157	97.057	96.957	3.500	97.079	96.979	96.879
3.000	N/A	N/A	N/A	4.625	99.741	99.609	99.541	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.700	97.600	97.500	3.625	97.622	97.522	97.422
3.125	N/A	N/A	N/A	4.750	100.269	100.137	100.069	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.153	98.053	97.953	3.750	98.075	97.960	97.843
3.250	N/A	N/A	N/A	4.875	100.756	100.624	100.556	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.734	98.634	98.534	3.875	98.656	98.542	98.424
3.375	N/A	N/A	N/A	4.990	101.058	100.926	100.858	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.202	99.102	99.002	3.990	99.124	99.009	98.892
3.500	N/A	N/A	N/A	5.000	101.158	101.026	100.958	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.302	99.202	99.102	4.000	99.224	99.109	98.992
3.625	N/A	N/A	N/A	5.125	101.438	101.306	101.238	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.818	99.718	99.618	4.125	99.740	99.625	99.508
3.750	N/A	N/A	N/A	5.250	101.062	100.911	100.835	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.988	99.816	99.788	4.250	99.832	99.663	99.495
3.875	N/A	N/A	N/A	5.375	101.266	101.115	101.039	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.353	100.181	100.153	4.375	100.197	100.028	99.860
3.990	N/A	N/A	N/A	5.500	101.569	101.418	101.342	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.465	100.293	100.265	4.500	100.309	100.140	99.972
4.000	N/A	N/A	N/A	5.625	101.663	101.512	101.436	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.749	100.577	100.549	4.625	100.593	100.424	100.256
4.125	N/A	N/A	N/A	5.750	101.912	101.742	101.685	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.852	100.696	100.623	4.750	100.696	100.467	100.233
4.250	N/A	N/A	N/A	5.875	102.228	102.058	102.001	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.887	100.731	100.658	4.875	100.731	100.502	100.268
4.375	N/A	N/A	N/A	5.990	102.372	102.202	102.145	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.952	100.796	100.723	4.990	100.796	100.567	100.333
4.500	N/A	N/A	N/A	6.000	102.472	102.302	102.245	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.052	100.896	100.823	5.000	100.896	100.667	100.433
4.625	N/A	N/A	N/A	6.125	102.680	102.510	102.453	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.181	100.986	100.949	5.125	100.986	100.754	100.520
4.750	N/A	N/A	N/A	6.250	102.583	102.393	102.250	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.309	101.106	101.036	5.250	101.106	100.819	100.526
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	95.722	95.572	95.572	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.661	97.461	97.461
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.397	96.197	96.197	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.195	97.995	97.995
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.957	96.757	96.757	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.673	98.473	98.473
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.417	97.217	97.217	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	99.230	99.030	99.030
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.817	97.617	97.617	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.195	98.995	98.995
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.217	98.017	98.017	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.790	99.590	99.590
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.514	98.314	98.314	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.271	100.071	100.071
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.614	98.414	98.414	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.371	100.171	100.171
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.970	98.770	98.770	2.990	N/A	N/A	N/A	2.990	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.:

6/15/2022

45 Day Lock Exp.:

6/30/2022

60 Day Lock Exp.:

7/15/2022

W. Rate Sheet Dated: 5/16/2022

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	96.929	96.820	96.729	4.250	96.793	96.667	96.593	4.250	98.037	97.920	97.837	3.250	95.894	95.794	95.694	3.250	95.772	95.572	95.572
4.375	97.485	97.376	97.285	4.375	97.421	97.295	97.221	4.375	98.543	98.426	98.343	3.375	96.679	96.579	96.479	3.375	96.397	96.197	96.197
4.500	97.961	97.852	97.761	4.500	98.022	97.896	97.822	4.500	99.120	98.988	98.920	3.500	97.157	97.057	96.957	3.500	96.957	96.757	96.757
4.625	98.322	98.213	98.122	4.625	98.543	98.417	98.343	4.625	99.741	99.609	99.541	3.625	97.700	97.600	97.500	3.625	97.417	97.217	97.217
4.750	98.884	98.760	98.684	4.750	99.056	98.930	98.856	4.750	100.269	100.137	100.069	3.750	98.153	98.053	97.953	3.750	97.817	97.617	97.617
4.875	99.415	99.291	99.215	4.875	99.504	99.378	99.304	4.875	100.756	100.624	100.556	3.875	98.734	98.634	98.534	3.875	98.217	98.017	98.017
4.990	99.784	99.660	99.584	4.990	99.733	99.607	99.533	4.990	101.058	100.926	100.858	3.990	99.202	99.102	99.002	3.990	98.514	98.314	98.314
5.000	99.884	99.760	99.684	5.000	99.833	99.707	99.633	5.000	101.158	101.026	100.958	4.000	99.302	99.202	99.102	4.000	98.614	98.414	98.414
5.125	100.197	100.073	99.997	5.125	99.968	99.842	99.768	5.125	101.438	101.306	101.238	4.125	99.818	99.718	99.618	4.125	98.970	98.770	98.770
5.250	100.693	100.549	100.493	5.250	100.230	100.085	100.030	5.250	101.062	100.911	100.835	4.250	99.988	99.816	99.788	4.250	98.588	98.388	98.388
5.375	100.985	100.841	100.785	5.375	100.452	100.307	100.252	5.375	101.266	101.115	101.039	4.375	100.353	100.181	100.153	4.375	98.844	98.644	98.644
5.500	101.343	101.199	101.143	5.500	100.690	100.545	100.490	5.500	101.569	101.418	101.342	4.500	100.465	100.293	100.265	4.500	98.921	98.721	98.721
5.625	101.525	101.360	101.325	5.625	100.701	100.556	100.501	5.625	101.663	101.512	101.436	4.625	100.749	100.577	100.549	4.625	99.122	98.922	98.922
5.750	102.034	101.862	101.792	5.750	101.093	100.921	100.851	5.750	101.912	101.742	101.685	4.750	100.852	100.696	100.623	4.750	99.354	99.154	99.111
5.875	102.403	102.231	102.161	5.875	101.400	101.228	101.158	5.875	102.228	102.058	102.001	4.875	100.887	100.731	100.658	4.875	99.371	99.171	99.128
5.990	102.619	102.447	102.377	5.990	101.514	101.342	101.272	5.990	102.372	102.202	102.145	4.990	100.952	100.796	100.723	4.990	99.379	99.179	99.136
6.000	102.719	102.547	102.477	6.000	101.614	101.442	101.372	6.000	102.472	102.302	102.245	5.000	101.052	100.896	100.823	5.000	99.479	99.279	99.236
6.125	102.984	102.812	102.742	6.125	101.737	101.565	101.495	6.125	102.680	102.510	102.453	5.125	101.181	100.986	100.949	5.125	99.535	99.335	99.292
6.250	102.838	102.646	102.490	6.250	101.602	101.410	101.254	6.250	102.583	102.393	102.250	5.250	101.309	101.106	101.036	5.250	99.382	99.179	99.109

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 LPAs 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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/15/2022
45 Day Lock Exp.: 6/30/2022
60 Day Lock Exp.: 7/15/2022

W. Rate Sheet Dated: 5/16/2022

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	95.704	95.604	95.498	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.926	93.826	93.720	2.750	N/A	N/A	N/A	4.000	95.677	95.577	95.471
4.125	96.279	96.179	96.066	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.687	94.587	94.474	2.875	N/A	N/A	N/A	4.125	96.252	96.152	96.039
4.250	97.014	96.914	96.799	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.992	95.892	95.777	2.990	N/A	N/A	N/A	4.250	96.983	96.883	96.768
4.375	97.596	97.496	97.377	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.572	96.472	96.353	3.000	N/A	N/A	N/A	4.375	97.565	97.465	97.346
4.500	98.117	98.017	97.898	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.175	97.075	96.956	3.125	N/A	N/A	N/A	4.500	98.095	97.995	97.876
4.625	98.438	98.338	98.214	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.640	97.540	97.416	3.250	N/A	N/A	N/A	4.625	98.488	98.388	98.264
4.750	98.988	98.798	98.686	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.340	98.150	98.038	3.375	N/A	N/A	N/A	4.750	99.144	98.954	98.842
4.875	99.547	99.358	99.241	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.897	98.708	98.591	3.500	N/A	N/A	N/A	4.875	99.703	99.514	99.397
4.990	99.935	99.749	99.626	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.035	98.849	98.726	3.625	N/A	N/A	N/A	4.990	100.091	99.905	99.782
5.000	100.035	99.849	99.726	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.135	98.949	98.826	3.750	N/A	N/A	N/A	5.000	100.191	100.005	99.882
5.125	100.413	100.230	100.110	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.043	98.860	98.740	3.875	N/A	N/A	N/A	5.125	100.569	100.386	100.266
5.250	100.784	100.600	100.522	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.384	99.200	99.122	3.990	N/A	N/A	N/A	5.250	101.018	100.834	100.756
5.375	101.148	100.966	100.886	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.868	99.686	99.606	4.000	N/A	N/A	N/A	5.375	101.382	101.200	101.120
5.500	101.438	101.258	101.177	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.198	100.018	99.937	4.125	N/A	N/A	N/A	5.500	101.672	101.492	101.411
5.625	101.667	101.489	101.403	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.465	100.287	100.201	4.250	N/A	N/A	N/A	5.625	101.901	101.723	101.637
5.750	102.127	101.963	101.795	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	97.755	97.591	97.423	4.375	N/A	N/A	N/A	5.750	102.127	101.963	101.795
5.875	102.439	102.275	102.107	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.513	98.349	98.181	4.500	N/A	N/A	N/A	5.875	102.439	102.275	102.107
5.990	102.612	102.449	102.278	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	98.686	98.523	98.352	4.625	N/A	N/A	N/A	5.990	102.612	102.449	102.278
6.000	102.712	102.549	102.378	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	98.786	98.623	98.452	4.750	N/A	N/A	N/A	6.000	102.712	102.549	102.378
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	96.711	96.611	96.412	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.931	94.831	94.731	3.000	94.931	94.831	94.731
2.875	N/A	N/A	N/A	4.125	97.383	97.283	97.077	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.315	95.215	95.115	3.125	95.477	95.377	95.277
2.990	N/A	N/A	N/A	4.250	97.991	97.891	97.780	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.908	95.808	95.708	3.250	95.876	95.776	95.676
3.000	N/A	N/A	N/A	4.375	98.613	98.513	98.395	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.679	96.579	96.479	3.375	96.648	96.548	96.448
3.125	N/A	N/A	N/A	4.500	99.176	99.076	98.953	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.222	97.122	97.022	3.500	97.191	97.091	96.991
3.250	N/A	N/A	N/A	4.625	99.592	99.492	99.367	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.661	97.561	97.461	3.625	97.716	97.616	97.455
3.375	N/A	N/A	N/A	4.750	100.086	99.986	99.861	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.127	98.027	97.860	3.750	98.150	98.050	97.883
3.500	N/A	N/A	N/A	4.875	100.578	100.478	100.350	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.537	98.437	98.266	3.875	98.560	98.460	98.289
3.625	N/A	N/A	N/A	4.990	100.763	100.663	100.534	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.809	98.709	98.538	3.990	98.832	98.732	98.561
3.750	N/A	N/A	N/A	5.000	100.863	100.763	100.634	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.909	98.809	98.638	4.000	98.932	98.832	98.661
3.875	N/A	N/A	N/A	5.125	100.564	100.429	100.182	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.184	99.084	98.875	4.125	99.383	99.283	99.074
3.990	N/A	N/A	N/A	5.250	101.061	100.927	100.678	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.724	99.624	99.414	4.250	99.771	99.671	99.461
4.000	N/A	N/A	N/A	5.375	101.242	101.108	100.859	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.142	100.042	99.829	4.375	100.189	100.089	99.876
4.125	N/A	N/A	N/A	5.500	101.537	101.403	101.153	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.404	100.299	100.085	4.500	100.451	100.346	100.132
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	100.297	100.181	99.971	4.625	100.991	100.875	100.665
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	100.671	100.550	100.340	4.750	100.637	100.516	100.306
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	100.940	100.818	100.608	4.875	100.906	100.784	100.574
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	101.175	101.050	100.839	4.990	101.141	101.016	100.805
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	101.275	101.150	100.939	5.000	101.241	101.116	100.905

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	93.031	92.931	92.831	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	93.811	93.711	93.611	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	93.936	93.296	93.196	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	94.333	94.233	94.133	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	95.058	94.958	94.858	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	95.819	95.719	95.558	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	96.531	96.431	96.264	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	97.143	97.043	96.872	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	97.601	97.501	97.330	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	97.701	97.601	97.430	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	98.498	98.398	98.189	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	99.062	98.962	98.752	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	99.486	99.386	99.173	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	99.752	99.647	99.433	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.015	100.899	100.689	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	100.253	100.132	99.922	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	101.028	100.906	100.696	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	101.263	101.138	100.927	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	101.363	101.238	101.027	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.:

6/15/2022

45 Day Lock Exp.:

6/30/2022

60 Day Lock Exp.:

7/15/2022

W. Rate Sheet Dated: 5/16/2022

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	95.704	95.604	95.498	4.000	93.926	93.826	93.720	3.500	93.766	93.666	93.475	3.000	94.931	94.831	94.731	3.000	93.031	92.931	92.831
4.125	96.279	96.179	96.066	4.125	94.687	94.587	94.474	3.625	94.553	94.453	94.259	3.125	95.315	95.215	95.115	3.125	93.811	93.711	93.611
4.250	97.014	96.914	96.799	4.250	95.992	95.892	95.777	3.750	95.233	95.133	94.937	3.250	95.908	95.808	95.708	3.250	93.396	93.296	93.196
4.375	97.596	97.496	97.377	4.375	96.572	96.472	96.353	3.875	95.926	95.826	95.629	3.375	96.679	96.579	96.479	3.375	94.333	94.233	94.133
4.500	98.117	98.017	97.898	4.500	97.175	97.075	96.956	3.990	96.611	96.511	96.312	3.500	97.222	97.122	97.022	3.500	95.058	94.958	94.858
4.625	98.438	98.338	98.214	4.625	97.640	97.540	97.416	4.000	96.711	96.611	96.412	3.625	97.661	97.561	97.460	3.625	95.819	95.719	95.558
4.750	98.988	98.798	98.686	4.750	98.340	98.150	98.038	4.125	97.383	97.283	97.077	3.750	98.127	98.027	97.860	3.750	96.531	96.431	96.264
4.875	99.547	99.358	99.241	4.875	98.897	98.708	98.591	4.250	97.991	97.891	97.780	3.875	98.537	98.437	98.266	3.875	97.143	97.043	96.872
4.990	99.935	99.749	99.626	4.990	99.035	98.849	98.726	4.375	98.613	98.513	98.395	3.990	98.809	98.709	98.538	3.990	97.601	97.501	97.330
5.000	100.035	99.849	99.726	5.000	99.135	98.949	98.826	4.500	99.176	99.076	98.953	4.000	98.909	98.809	98.638	4.000	97.701	97.601	97.430
5.125	100.413	100.230	100.110	5.125	99.043	98.860	98.740	4.625	99.592	99.492	99.367	4.125	99.184	99.084	98.875	4.125	98.498	98.398	98.189
5.250	100.784	100.600	100.522	5.250	99.384	99.200	99.122	4.750	100.086	99.986	99.861	4.250	99.724	99.624	99.414	4.250	99.062	98.962	98.752
5.375	101.148	100.966	100.886	5.375	99.868	99.686	99.606	4.875	100.578	100.478	100.350	4.375	100.142	100.042	99.829	4.375	99.486	99.386	99.173
5.500	101.438	101.258	101.177	5.500	100.198	100.018	99.937	4.990	100.763	100.663	100.534	4.500	100.404	100.299	100.085	4.500	99.752	99.647	99.433
5.625	101.667	101.489	101.403	5.625	100.465	100.287	100.201	5.000	100.863	100.763	100.634	4.625	100.297	100.181	99.971	4.625	101.015	100.899	100.689
5.750	102.127	101.963	101.795	5.750	97.755	97.591	97.423	5.125	100.564	100.429	100.182	4.750	100.671	100.550	100.340	4.750	100.253	100.132	99.922
5.875	102.439	102.275	102.107	5.875	98.513	98.349	98.181	5.250	101.061	100.927	100.678	4.875	100.940	100.818	100.608	4.875	101.028	100.906	100.696
5.990	102.612	102.449	102.278	5.990	98.686	98.523	98.352	5.375	101.242	101.108	100.859	4.990	101.175	101.050	100.839	4.990	101.263	101.138	100.927
6.000	102.712	102.549	102.378	6.000	98.786	98.623	98.452	5.500	101.537	101.403	101.153	5.000	101.275	101.150	100.939	5.000	101.363	101.238	101.027

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/15/2022

45 Day Lock Exp.:

6/30/2022

60 Day Lock Exp.:

7/15/2022

W. Rate Sheet Dated: 5/16/2022

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



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.:

6/15/2022

45 Day Lock Exp.:

6/30/2022

60 Day Lock Exp.:

7/15/2022

W. Rate Sheet Dated: 5/16/2022

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	95.704	95.604	95.498	4.000	96.711	96.611	96.412	3.000	94.931	94.831	94.731	4.000	94.140	94.040	93.934	3.000	93.331	93.231	93.131
4.125	96.279	96.179	96.066	4.125	97.383	97.283	97.077	3.125	95.315	95.215	95.115	4.125	94.808	94.708	94.595	3.125	93.913	93.813	93.713
4.250	97.014	96.914	96.799	4.250	97.991	97.891	97.780	3.250	95.908	95.808	95.708	4.250	95.828	95.728	95.613	3.250	94.002	93.902	93.802
4.375	97.596	97.496	97.377	4.375	98.613	98.513	98.395	3.375	96.679	96.579	96.479	4.375	96.409	96.309	96.190	3.375	94.856	94.756	94.656
4.500	98.117	98.017	97.898	4.500	99.176	99.076	98.953	3.500	97.222	97.122	97.022	4.500	96.971	96.871	96.752	3.500	95.490	95.390	95.290
4.625	98.438	98.338	98.214	4.625	99.592	99.492	99.367	3.625	97.661	97.561	97.400	4.625	97.364	97.264	97.140	3.625	96.090	95.990	95.829
4.750	98.988	98.798	98.686	4.750	100.086	99.986	99.861	3.750	98.127	98.027	97.860	4.750	97.989	97.799	97.687	3.750	96.679	96.579	96.412
4.875	99.547	99.358	99.241	4.875	100.578	100.478	100.350	3.875	98.537	98.437	98.266	4.875	98.547	98.358	98.241	3.875	97.190	97.090	96.919
4.990	99.935	99.749	99.626	4.990	100.763	100.663	100.534	3.990	98.809	98.709	98.538	4.990	98.810	98.624	98.501	3.990	97.555	97.455	97.284
5.000	100.035	99.849	99.726	5.000	100.863	100.763	100.634	4.000	98.909	98.809	98.638	5.000	98.910	98.724	98.601	4.000	97.655	97.555	97.384
5.125	100.413	100.230	100.110	5.125	100.564	100.429	100.182	4.125	99.184	99.084	98.875	5.125	99.053	98.870	98.750	4.125	98.191	98.091	97.882
5.250	100.784	100.600	100.522	5.250	101.061	100.927	100.678	4.250	99.724	99.624	99.414	5.250	99.409	99.225	99.147	4.250	98.743	98.643	98.433
5.375	101.148	100.966	100.886	5.375	101.242	101.108	100.859	4.375	100.142	100.042	99.829	5.375	99.833	99.651	99.571	4.375	99.164	99.064	98.851
5.500	101.438	101.258	101.177	5.500	101.537	101.403	101.153	4.500	100.404	100.299	100.085	5.500	100.143	99.963	99.882	4.500	99.428	99.323	99.109
5.625	101.667	101.489	101.403	5.625	101.879	101.744	101.493	4.625	100.297	100.181	99.971	5.625	100.391	100.213	100.127	4.625	100.006	99.890	99.680
5.750	102.127	101.963	101.795	5.750	102.108	101.953	101.753	4.750	100.671	100.550	100.340	5.750	99.266	99.102	98.934	4.750	99.812	99.691	99.481
5.875	102.460	102.296	102.128	5.875	102.449	102.294	102.095	4.875	100.940	100.818	100.608	5.875	99.822	99.658	99.490	4.875	100.334	100.212	100.002
5.990	102.659	102.496	102.325	5.990	102.620	102.466	102.263	4.990	101.175	101.050	100.839	5.990	100.021	99.858	99.687	4.990	100.569	100.444	100.233
6.000	102.759	102.596	102.425	6.000	102.720	102.566	102.363	5.000	101.275	101.150	100.939	6.000	100.121	99.958	99.787	5.000	100.669	100.544	100.333

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/15/2022

45 Day Lock Exp.:

6/30/2022

60 Day Lock Exp.:

7/15/2022

W. Rate Sheet Dated: 5/16/2022

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	0.375	0.375	0.250	0.250	0.250	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only

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

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

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

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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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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