

W. Rate Sheet Dated: 5/17/2022

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	98.712	98.431	98.181	4.000	98.362	98.081	97.831	2.875	95.229	95.065	94.901	3.125	N/A	N/A	N/A
4.125	99.357	99.076	98.826	4.125	99.007	98.726	98.476	3.000	95.551	95.387	95.223	3.250	N/A	N/A	N/A
4.250	99.309	99.159	98.846	4.250	98.959	98.809	98.496	3.125	95.873	95.709	95.545	3.375	N/A	N/A	N/A
4.375	99.934	99.784	99.471	4.375	99.584	99.434	99.121	3.250	96.598	96.422	96.247	3.500	N/A	N/A	N/A
4.500	100.551	100.401	100.088	4.500	100.201	100.051	99.738	3.375	96.915	96.739	96.563	3.625	N/A	N/A	N/A
4.625	101.146	100.996	100.683	4.625	100.796	100.646	100.333	3.500	97.235	97.059	96.883	Margin = 2.250		Index = 2.000	
4.750	100.537	100.387	99.887	4.750	100.187	100.037	99.537	3.625	97.549	97.373	97.197	30 Year OTC			
4.875	101.105	100.955	100.455	4.875	100.755	100.605	100.105	3.750	97.634	97.392	97.150	Rate	30 Day	45 Day	60 Day
5.000	101.642	101.492	100.992	5.000	101.292	101.142	100.642	3.875	97.935	97.693	97.451	5.000	100.550	100.222	99.722
5.125	102.131	101.981	101.481	5.125	101.781	101.631	101.131	4.000	98.227	97.984	97.742	5.125	101.039	100.711	100.211
5.250	101.273	101.123	100.560	5.250	100.923	100.773	100.210	4.125	98.502	98.259	98.017	5.250	100.181	99.822	99.260
5.375	101.748	101.598	101.035	5.375	101.398	101.248	100.685	4.250	99.153	98.965	98.778	5.375	100.656	100.297	99.735
5.500	102.175	102.025	101.462	5.500	101.825	101.675	101.112	4.375	99.413	99.226	99.038	5.500	101.083	100.724	100.162
5.625	102.557	102.407	101.844	5.625	102.207	102.057	101.494	4.500	99.657	99.469	99.282	5.625	101.465	101.106	100.544
5.750	102.010	101.860	101.360	5.750	101.660	101.510	101.010	4.625	99.876	99.689	99.501	5.750	100.918	100.418	99.918
5.875	102.391	102.241	101.741	5.875	102.041	101.891	101.391	4.750	99.339	99.026	98.714	5.875	101.299	100.799	100.299
6.000	102.748	102.598	102.098	6.000	102.398	102.248	101.748	4.875	99.550	99.238	98.925	6.000	101.656	101.156	100.656
6.125	103.096	102.946	102.446	6.125	102.746	102.596	102.096	5.000	99.738	99.425	99.113	6.125	102.004	101.504	101.004
6.250	103.396	103.246	102.746	6.250	101.588	101.438	100.938	5.125	99.911	99.599	99.286	6.250	102.304	102.054	101.804

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	98.512	98.412	98.131	97.881	4.000	98.162	98.062	97.781	97.531	2.875	94.359	94.259	94.095	93.931
4.125	99.157	99.057	98.776	98.526	4.125	98.807	98.707	98.426	98.176	3.000	94.681	94.581	94.417	94.253
4.250	99.109	99.009	98.859	98.546	4.250	98.759	98.659	98.509	98.196	3.125	95.003	94.903	94.739	94.575
4.375	99.734	99.634	99.484	99.171	4.375	99.384	99.284	99.134	98.821	3.250	96.328	96.228	96.052	95.877
4.500	100.351	100.251	100.101	99.788	4.500	100.001	99.901	99.751	99.438	3.375	96.645	96.545	96.369	96.193
4.625	100.946	100.846	100.696	100.383	4.625	100.596	100.496	100.346	100.033	3.500	96.965	96.865	96.689	96.513
4.750	100.337	100.237	100.087	99.587	4.750	99.987	99.887	99.737	99.237	3.625	97.279	97.179	97.003	96.827
4.875	100.905	100.805	100.655	100.155	4.875	100.555	100.455	100.305	99.805	3.750	97.864	97.764	97.522	97.280
5.000	101.442	101.342	101.192	100.692	5.000	101.092	100.992	100.842	100.342	3.875	98.165	98.065	97.823	97.581
5.125	101.931	101.831	101.681	101.181	5.125	101.581	101.481	101.331	100.831	4.000	98.457	98.357	98.114	97.872
5.250	101.073	100.973	100.823	100.260	5.250	100.723	100.623	100.473	99.910	4.125	98.732	98.632	98.389	98.147
5.375	101.548	101.448	101.298	100.735	5.375	101.198	101.098	100.948	100.385	4.250	98.683	98.583	98.395	98.208
5.500	101.975	101.875	101.725	101.162	5.500	101.625	101.525	101.375	100.812	4.375	98.943	98.843	98.656	98.468

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	DPA Advantage Adjustment		
								5.875	N/A	N/A	N/A		203(k) / 203(k)s		
								6.000	N/A	N/A	N/A		-0.250		
								6.125	N/A	N/A	N/A		203(k) & 203(k)s are Borrower Paid only		
								6.250	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				6.250	N/A	N/A	N/A				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/16/2022

45 Day Lock Exp.:

7/1/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/17/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	91.562	91.398	91.234	3.500	N/A	N/A	N/A
4.500	98.995	98.845	98.533	4.500	98.745	98.595	98.283	2.875	91.878	91.714	91.550	3.625	N/A	N/A	N/A
4.625	99.590	99.440	99.128	4.625	99.340	99.190	98.878	3.000	92.200	92.036	91.872	Margin = 2.250		Index = 2.000	
4.750	98.418	98.268	97.768	4.750	98.168	98.018	97.518	3.125	92.522	92.358	92.194	30 Year OTC			
4.875	98.986	98.836	98.336	4.875	98.736	98.586	98.086	3.250	93.503	93.327	93.151	Rate	30 Day	45 Day	60 Day
5.000	99.523	99.373	98.873	5.000	99.273	99.123	98.623	3.375	93.820	93.644	93.468	4.250	97.753	97.300	96.987
5.125	100.012	99.862	99.362	5.125	99.762	99.612	99.112	3.500	94.140	93.964	93.788	4.375	98.378	97.925	97.612
5.250	98.216	98.066	97.504	5.250	97.966	97.816	97.254	3.625	94.454	94.278	94.102	4.500	98.995	98.542	98.229
5.375	98.691	98.541	97.979	5.375	98.441	98.291	97.729	3.750	95.039	94.797	94.555	4.625	99.590	99.137	98.824
5.500	99.118	98.968	98.406	5.500	98.868	98.718	98.156	3.875	N/A	N/A	N/A	4.750	98.418	98.090	97.590
5.625	99.500	99.350	98.788	5.625	99.250	99.100	98.538	4.000	N/A	N/A	N/A	4.875	98.986	98.658	98.158
5.750	97.610	97.460	96.960	5.750	97.360	97.210	96.710	4.125	N/A	N/A	N/A	5.000	99.523	99.195	98.695
5.875	97.991	97.841	97.341	5.875	97.741	97.591	97.091	4.250	N/A	N/A	N/A	5.125	100.012	99.684	99.184
6.000	98.348	98.198	97.698	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	98.216	97.857	97.294
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	99.095	98.995	98.845	98.533	4.500	98.845	98.745	98.595	98.283	2.750	91.068	90.968	90.804	90.640
4.625	99.690	99.590	99.440	99.128	4.625	99.440	99.340	99.190	98.878	2.875	91.384	91.284	91.120	90.956
4.750	98.518	98.418	98.268	97.768	4.750	98.268	98.168	98.018	97.518	3.000	91.706	91.606	91.442	91.278
4.875	99.086	98.986	98.836	98.336	4.875	98.836	98.736	98.586	98.086	3.125	92.028	91.928	91.764	91.600
5.000	99.623	99.523	99.373	98.873	5.000	99.373	99.273	99.123	98.623	3.250	94.291	94.191	94.015	93.839
5.125	100.112	100.012	99.862	99.362	5.125	99.862	99.762	99.612	99.112	3.375	94.607	94.507	94.331	94.155
5.250	98.316	98.216	98.066	97.504	5.250	98.066	97.966	97.816	97.254	3.500	94.927	94.827	94.651	94.475
5.375	98.791	98.691	98.541	97.979	5.375	98.541	98.441	98.291	97.729	3.625	95.241	95.141	94.965	94.789
5.500	99.218	99.118	98.968	98.406	5.500	98.968	98.868	98.718	98.156	3.750	96.358	96.258	96.016	95.774

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.:

6/16/2022

45 Day Lock Exp.:

7/1/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/17/2022

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	96.780	96.672	96.580	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.308	96.177	96.108	2.000	N/A	N/A	N/A	4.250	96.723	96.623	96.523	
4.375	97.335	97.228	97.135	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.039	96.908	96.839	2.125	N/A	N/A	N/A	4.375	97.278	97.178	97.078	
4.500	97.807	97.700	97.607	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.743	97.612	97.543	2.250	N/A	N/A	N/A	4.500	97.750	97.650	97.550	
4.625	98.166	98.059	97.966	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.361	98.230	98.161	2.375	N/A	N/A	N/A	4.625	98.220	98.062	97.911	
4.750	98.750	98.622	98.550	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.959	98.828	98.759	2.500	N/A	N/A	N/A	4.750	98.825	98.666	98.511	
4.875	99.280	99.152	99.080	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.483	99.352	99.283	2.625	N/A	N/A	N/A	4.875	99.355	99.196	99.041	
4.990	99.645	99.517	99.445	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.768	99.637	99.568	2.750	N/A	N/A	N/A	4.990	99.720	99.561	99.406	
5.000	99.745	99.617	99.545	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.868	99.737	99.668	2.875	N/A	N/A	N/A	5.000	99.820	99.661	99.506	
5.125	100.147	100.019	99.947	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.105	99.974	99.905	2.990	N/A	N/A	N/A	5.125	100.222	100.063	99.908	
5.250	100.507	100.361	100.307	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.076	99.928	99.876	3.000	N/A	N/A	N/A	5.250	100.615	100.449	100.286	
5.375	100.852	100.706	100.652	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.417	100.269	100.217	3.125	N/A	N/A	N/A	5.375	100.961	100.795	100.632	
5.500	101.193	101.047	100.993	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.682	100.534	100.482	3.250	N/A	N/A	N/A	5.500	101.302	101.136	100.973	
5.625	101.521	101.375	101.321	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.862	100.714	100.662	3.375	N/A	N/A	N/A	5.625	101.630	101.464	101.301	
5.750	101.736	101.557	101.487	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.821	100.642	100.572	3.500	N/A	N/A	N/A	5.750	101.860	101.626	101.398	
5.875	102.100	101.921	101.851	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.181	101.002	100.932	3.625	N/A	N/A	N/A	5.875	102.225	101.991	101.763	
5.990	102.325	102.146	102.076	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.345	101.166	101.096	3.750	N/A	N/A	N/A	5.990	102.449	102.215	101.987	
6.000	102.425	102.246	102.176	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.445	101.266	101.196	3.875	N/A	N/A	N/A	6.000	102.549	102.315	102.087	
6.125	102.653	102.474	102.404	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.557	101.378	101.308	3.990	N/A	N/A	N/A	6.125	102.777	102.543	102.315	
6.250	102.591	102.387	102.243	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.380	101.176	101.032	4.000	N/A	N/A	N/A	6.250	102.768	102.435	102.120	
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	97.870	97.750	97.670	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.780	95.680	95.580	3.250	95.710	95.610	95.510
2.875	N/A	N/A	N/A	N/A	4.375	98.408	98.272	98.208	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.533	96.433	96.333	3.375	96.463	96.363	96.263
2.990	N/A	N/A	N/A	N/A	4.500	99.025	98.885	98.821	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.998	96.898	96.798	3.500	96.928	96.828	96.728
3.000	N/A	N/A	N/A	N/A	4.625	99.616	99.476	99.412	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.441	97.341	97.241	3.625	97.355	97.255	97.155
3.125	N/A	N/A	N/A	N/A	4.750	100.118	99.978	99.914	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.940	97.840	97.740	3.750	97.854	97.754	97.654
3.250	N/A	N/A	N/A	N/A	4.875	100.580	100.440	100.376	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.386	98.286	98.186	3.875	98.300	98.200	98.100
3.375	N/A	N/A	N/A	N/A	4.990	100.864	100.724	100.660	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.691	98.591	98.491	3.990	98.605	98.505	98.405
3.500	N/A	N/A	N/A	N/A	5.000	100.964	100.824	100.760	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.791	98.691	98.591	4.000	98.705	98.605	98.505
3.625	N/A	N/A	N/A	N/A	5.125	101.313	101.173	101.109	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.265	99.165	99.065	4.125	99.179	99.079	98.934
3.750	N/A	N/A	N/A	N/A	5.250	100.871	100.714	100.644	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.741	99.639	99.541	4.250	99.655	99.509	99.362
3.875	N/A	N/A	N/A	N/A	5.375	101.103	100.946	100.876	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.176	100.075	99.976	4.375	100.090	99.944	99.797
3.990	N/A	N/A	N/A	N/A	5.500	101.367	101.210	101.140	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.581	100.479	100.381	4.500	100.495	100.349	100.202
4.000	N/A	N/A	N/A	N/A	5.625	101.632	101.475	101.405	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.944	100.842	100.744	4.625	100.858	100.712	100.565
4.125	N/A	N/A	N/A	N/A	5.750	101.610	101.434	101.376	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.655	100.538	100.435	4.750	100.538	100.318	100.099
4.250	N/A	N/A	N/A	N/A	5.875	101.896	101.720	101.662	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.048	100.931	100.828	4.875	100.931	100.711	100.492
4.375	N/A	N/A	N/A	N/A	5.990	102.035	101.859	101.801	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.319	101.202	101.099	4.990	101.202	100.982	100.763
4.500	N/A	N/A	N/A	N/A	6.000	102.135	101.959	101.901	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.419	101.302	101.199	5.000	101.302	101.082	100.863
4.625	N/A	N/A	N/A	N/A	6.125	102.294	102.118	102.060	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.768	101.651	101.548	5.125	101.651	101.431	101.212
4.750	N/A	N/A	N/A	N/A	6.250	102.325	102.124	101.992	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.485	101.368	101.207	5.250	101.367	101.074	100.781
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	95.674	95.474	95.474	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.546	97.346	97.346
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.296	96.096	96.096	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.049	97.849	97.849
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.858	96.658	96.658	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.514	98.314	98.314
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.289	97.089	97.089	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.952	98.752	98.752
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.636	97.436	97.436	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.982	98.782	98.782
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.942	97.742	97.742	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.441	99.241	99.241
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.123	97.923	97.923	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.759	99.559	99.559
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.223	98.023	98.023	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.859	99.659	99.659
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.510	98.310	98.310	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.278	100.078	100.078
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.392	98.192	98.192	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.098	99.898	99.898
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.696	98.496	98.496	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.425	100.225	100.225
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.977	98.777													



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.:

6/16/2022

45 Day Lock Exp.:

7/1/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/17/2022

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	96.780	96.672	96.580	4.250	96.308	96.177	96.108	4.250	97.870	97.750	97.670	3.250	95.780	95.680	95.580	3.250	95.674	95.474	95.474
4.375	97.335	97.228	97.135	4.375	97.039	96.908	96.839	4.375	98.408	98.272	98.208	3.375	96.533	96.433	96.333	3.375	96.296	96.096	96.096
4.500	97.807	97.700	97.607	4.500	97.743	97.612	97.543	4.500	99.025	98.885	98.821	3.500	96.998	96.898	96.798	3.500	96.858	96.658	96.658
4.625	98.166	98.059	97.966	4.625	98.361	98.230	98.161	4.625	99.616	99.476	99.412	3.625	97.441	97.341	97.241	3.625	97.289	97.089	97.089
4.750	98.750	98.622	98.550	4.750	98.959	98.828	98.759	4.750	100.118	99.978	99.914	3.750	97.940	97.840	97.740	3.750	97.636	97.436	97.436
4.875	99.280	99.152	99.080	4.875	99.483	99.352	99.283	4.875	100.580	100.440	100.376	3.875	98.386	98.286	98.186	3.875	97.942	97.742	97.742
4.990	99.645	99.517	99.445	4.990	99.768	99.637	99.568	4.990	100.864	100.724	100.660	3.990	98.691	98.591	98.491	3.990	98.123	97.923	97.923
5.000	99.745	99.617	99.545	5.000	99.868	99.737	99.668	5.000	100.964	100.824	100.760	4.000	98.791	98.691	98.591	4.000	98.223	98.023	98.023
5.125	100.147	100.019	99.947	5.125	100.105	99.974	99.905	5.125	101.313	101.173	101.109	4.125	99.265	99.165	99.065	4.125	98.510	98.310	98.310
5.250	100.507	100.361	100.307	5.250	100.076	99.928	99.876	5.250	100.871	100.714	100.644	4.250	99.741	99.639	99.541	4.250	98.392	98.192	98.192
5.375	100.852	100.706	100.652	5.375	100.417	100.269	100.217	5.375	101.103	100.946	100.876	4.375	100.176	100.075	99.976	4.375	98.696	98.496	98.496
5.500	101.193	101.047	100.993	5.500	100.682	100.534	100.482	5.500	101.367	101.210	101.140	4.500	100.581	100.479	100.381	4.500	98.977	98.777	98.777
5.625	101.521	101.375	101.321	5.625	100.862	100.714	100.662	5.625	101.632	101.475	101.405	4.625	100.944	100.842	100.744	4.625	99.223	99.023	99.023
5.750	101.736	101.557	101.487	5.750	100.821	100.642	100.572	5.750	101.610	101.434	101.376	4.750	100.655	100.538	100.435	4.750	99.127	98.927	98.893
5.875	102.100	101.921	101.851	5.875	101.181	101.002	100.932	5.875	101.896	101.720	101.662	4.875	101.048	100.931	100.828	4.875	99.395	99.195	99.161
5.990	102.325	102.146	102.076	5.990	101.345	101.166	101.096	5.990	102.035	101.859	101.801	4.990	101.319	101.202	101.099	4.990	99.549	99.349	99.315
6.000	102.425	102.246	102.176	6.000	101.445	101.266	101.196	6.000	102.135	101.959	101.901	5.000	101.419	101.302	101.199	5.000	99.649	99.449	99.415
6.125	102.653	102.474	102.404	6.125	101.557	101.378	101.308	6.125	102.294	102.118	102.060	5.125	101.768	101.651	101.548	5.125	99.886	99.686	99.652
6.250	102.591	102.387	102.243	6.250	101.380	101.176	101.032	6.250	102.325	102.124	101.992	5.250	101.485	101.368	101.207	5.250	99.437	99.237	99.159

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

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

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

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

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



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.: 6/16/2022
45 Day Lock Exp.: 7/1/2022
60 Day Lock Exp.: 7/18/2022

W. Rate Sheet Dated: 5/17/2022

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	95.560	95.460	95.329	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.672	93.572	93.441	2.750	N/A	N/A	N/A	4.000	95.608	95.508	95.377	4.000	95.608	95.508	95.377		
4.125	96.148	96.048	95.914	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.444	94.344	94.210	2.875	N/A	N/A	N/A	4.125	96.194	96.094	95.960	4.125	96.194	96.094	95.960		
4.250	96.826	96.726	96.615	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.802	95.702	95.591	2.990	N/A	N/A	N/A	4.250	96.888	96.788	96.677	4.250	96.888	96.788	96.677		
4.375	97.423	97.323	97.209	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.401	96.301	96.187	3.000	N/A	N/A	N/A	4.375	97.482	97.382	97.268	4.375	97.482	97.382	97.268		
4.500	97.960	97.860	97.742	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.938	96.838	96.720	3.125	N/A	N/A	N/A	4.500	98.016	97.916	97.798	4.500	98.016	97.916	97.798		
4.625	98.291	98.191	98.067	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.269	97.169	97.045	3.250	N/A	N/A	N/A	4.625	98.345	98.245	98.121	4.625	98.345	98.245	98.121		
4.750	98.783	98.591	98.465	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.135	97.943	97.817	3.375	N/A	N/A	N/A	4.750	98.970	98.778	98.652	4.750	98.970	98.778	98.652		
4.875	99.354	99.165	99.033	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.706	98.517	98.385	3.500	N/A	N/A	N/A	4.875	99.540	99.351	99.219	4.875	99.540	99.351	99.219		
4.990	99.756	99.568	99.431	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.852	98.664	98.527	3.625	N/A	N/A	N/A	4.990	99.937	99.749	99.612	4.990	99.937	99.749	99.612		
5.000	99.856	99.668	99.531	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.952	98.764	98.627	3.750	N/A	N/A	N/A	5.000	100.037	99.849	99.712	5.000	100.037	99.849	99.712		
5.125	100.249	100.065	99.927	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.863	98.679	98.541	3.875	N/A	N/A	N/A	5.125	100.428	100.244	100.106	5.125	100.428	100.244	100.106		
5.250	100.614	100.429	100.328	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.194	99.009	98.908	3.990	N/A	N/A	N/A	5.250	100.816	100.631	100.530	5.250	100.816	100.631	100.530		
5.375	100.989	100.806	100.703	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.691	99.508	99.405	4.000	N/A	N/A	N/A	5.375	101.190	101.007	100.904	5.375	101.190	101.007	100.904		
5.500	101.288	101.108	101.001	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.032	99.852	99.745	4.125	N/A	N/A	N/A	5.500	101.485	101.305	101.198	5.500	101.485	101.305	101.198		
5.625	101.518	101.340	101.230	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.300	100.122	100.012	4.250	N/A	N/A	N/A	5.625	101.717	101.539	101.429	5.625	101.717	101.539	101.429		
5.750	101.861	101.697	101.517	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.113	97.949	97.769	4.375	N/A	N/A	N/A	5.750	101.825	101.661	101.481	5.750	101.825	101.661	101.481		
5.875	102.181	102.017	101.836	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.891	98.727	98.546	4.500	N/A	N/A	N/A	5.875	102.143	101.979	101.798	5.875	102.143	101.979	101.798		
5.990	102.362	102.199	102.017	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.070	98.907	98.725	4.625	N/A	N/A	N/A	5.990	102.324	102.161	101.979	5.990	102.324	102.161	101.979		
6.000	102.462	102.299	102.117	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.170	99.007	98.825	4.750	N/A	N/A	N/A	6.000	102.424	102.261	102.079	6.000	102.424	102.261	102.079		
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	96.532	96.432	96.234	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.625	94.525	94.425	3.000	94.832	94.732	94.632	3.000	94.832	94.732	94.632		
2.875	N/A	N/A	N/A	4.125	97.212	97.112	96.911	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.236	95.136	95.019	3.125	95.382	95.282	95.165	3.125	95.382	95.282	95.165		
2.990	N/A	N/A	N/A	4.250	97.842	97.742	97.607	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.834	95.734	95.614	3.250	95.834	95.734	95.614	3.250	95.834	95.734	95.614		
3.000	N/A	N/A	N/A	4.375	98.475	98.375	98.228	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.610	96.510	96.385	3.375	96.607	96.507	96.382	3.375	96.607	96.507	96.382		
3.125	N/A	N/A	N/A	4.500	99.048	98.948	98.797	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.158	97.058	96.929	3.500	97.158	97.058	96.929	3.500	97.158	97.058	96.929		
3.250	N/A	N/A	N/A	4.625	99.471	99.371	99.218	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.613	97.513	97.358	3.625	97.689	97.589	97.434	3.625	97.689	97.589	97.434		
3.375	N/A	N/A	N/A	4.750	99.974	99.874	99.719	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.085	97.985	97.825	3.750	98.109	98.009	97.849	3.750	98.109	98.009	97.849		
3.500	N/A	N/A	N/A	4.875	100.473	100.373	100.216	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.501	98.401	98.236	3.875	98.521	98.421	98.256	3.875	98.521	98.421	98.256		
3.625	N/A	N/A	N/A	4.990	100.663	100.563	100.406	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.778	98.678	98.518	3.990	98.802	98.702	98.542	3.990	98.802	98.702	98.542		
3.750	N/A	N/A	N/A	5.000	100.763	100.663	100.506	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.878	98.778	98.618	4.000	98.902	98.802	98.642	4.000	98.902	98.802	98.642		
3.875	N/A	N/A	N/A	5.125	100.508	100.374	100.110	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.211	99.111	98.907	4.125	99.253	99.153	98.949	4.125	99.253	99.153	98.949		
3.990	N/A	N/A	N/A	5.250	101.012	100.878	100.613	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.761	99.661	99.452	4.250	99.806	99.706	99.497	4.250	99.806	99.706	99.497		
4.000	N/A	N/A	N/A	5.375	101.197	101.063	100.797	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.183	100.083	99.874	4.375	100.227	100.127	99.918	4.375	100.227	100.127	99.918		
4.125	N/A	N/A	N/A	5.500	101.500	101.366	101.097	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.448	100.348	100.134	4.500	100.491	100.391	100.177	4.500	100.491	100.391	100.177		
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	100.167	100.052	99.827	4.625	101.044	100.929	100.704	4.625	101.044	100.929	100.704		
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	100.547	100.427	100.201	4.750	101.514	101.394	101.168	4.750	101.514	101.394	101.168		
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	100.820	100.696	100.471	4.875	100.786	100.662	100.437	4.875	100.786	100.662	100.437		
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	101.060	100.932	100.707	4.990	101.029	100.901	100.676	4.990	101.029	100.901	100.676		
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	101.160	101.032	100.807	5.000	101.129	101.001	100.776	5.000	101.129	101.001	100.776		



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.:

6/16/2022

45 Day Lock Exp.:

7/1/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/17/2022

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	95.560	95.460	95.329	4.000	93.672	93.572	93.441	3.500	93.642	93.542	93.325	3.000	94.625	94.525	94.425	3.000	92.721	92.621	92.521
4.125	96.148	96.048	95.914	4.125	94.444	94.344	94.210	3.625	94.436	94.336	94.118	3.125	95.236	95.136	95.019	3.125	93.636	93.536	93.419
4.250	96.826	96.726	96.615	4.250	95.802	95.702	95.591	3.750	95.104	95.004	94.783	3.250	95.834	95.734	95.614	3.250	93.272	93.172	93.052
4.375	97.423	97.323	97.209	4.375	96.401	96.301	96.187	3.875	95.735	95.635	95.443	3.375	96.610	96.510	96.385	3.375	94.226	94.126	94.001
4.500	97.960	97.860	97.742	4.500	96.938	96.838	96.720	3.990	96.432	96.332	96.134	3.500	97.158	97.058	96.929	3.500	94.936	94.836	94.707
4.625	98.291	98.191	98.067	4.625	97.269	97.169	97.045	4.000	96.532	96.432	96.234	3.625	97.613	97.513	97.358	3.625	95.765	95.665	95.510
4.750	98.783	98.591	98.465	4.750	98.135	97.943	97.817	4.125	97.212	97.112	96.911	3.750	98.085	97.985	97.825	3.750	96.439	96.339	96.179
4.875	99.354	99.165	99.033	4.875	98.706	98.517	98.385	4.250	97.842	97.742	97.607	3.875	98.501	98.401	98.236	3.875	97.077	96.977	96.812
4.990	99.756	99.568	99.431	4.990	98.852	98.664	98.527	4.375	98.475	98.375	98.228	3.990	98.778	98.678	98.518	3.990	97.574	97.474	97.314
5.000	99.856	99.668	99.531	5.000	98.952	98.764	98.627	4.500	99.048	98.948	98.797	4.000	98.878	98.778	98.618	4.000	97.674	97.574	97.414
5.125	100.249	100.065	99.927	5.125	98.863	98.679	98.541	4.625	99.471	99.371	99.218	4.125	99.211	99.111	98.907	4.125	98.471	98.371	98.167
5.250	100.614	100.429	100.328	5.250	99.194	99.009	98.908	4.750	99.974	99.874	99.719	4.250	99.761	99.661	99.452	4.250	99.055	98.955	98.746
5.375	100.989	100.806	100.703	5.375	99.691	99.508	99.405	4.875	100.473	100.373	100.216	4.375	100.183	100.083	99.874	4.375	99.483	99.383	99.174
5.500	101.288	101.108	101.001	5.500	100.032	99.852	99.745	4.990	100.663	100.563	100.406	4.500	100.448	100.343	100.134	4.500	99.754	99.649	99.440
5.625	101.518	101.340	101.230	5.625	100.300	100.122	100.012	5.000	100.763	100.663	100.506	4.625	100.167	100.052	99.827	4.625	101.201	101.086	100.861
5.750	101.861	101.697	101.517	5.750	98.113	97.949	97.769	5.125	100.508	100.374	100.110	4.750	100.547	100.427	100.201	4.750	100.025	99.905	99.679
5.875	102.181	102.017	101.836	5.875	98.891	98.727	98.546	5.250	101.012	100.878	100.613	4.875	100.820	100.696	100.471	4.875	100.808	100.684	100.459
5.990	102.362	102.199	102.017	5.990	99.070	98.907	98.725	5.375	101.197	101.063	100.797	4.990	101.060	100.932	100.707	4.990	101.048	100.920	100.695
6.000	102.462	102.299	102.117	6.000	99.170	99.007	98.825	5.500	101.500	101.366	101.097	5.000	101.160	101.032	100.807	5.000	101.148	101.020	100.795

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 6/16/2022
45 Day Lock Exp.: 7/1/2022
60 Day Lock Exp.: 7/18/2022

W. Rate Sheet Dated: 5/17/2022

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.:

6/16/2022

45 Day Lock Exp.:

7/1/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/17/2022

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	95.560	95.460	95.329	4.000	96.532	96.432	96.234	3.000	94.625	94.525	94.425	4.000	93.941	93.841	93.710	3.000	93.023	92.923	92.823
4.125	96.148	96.048	95.914	4.125	97.212	97.112	96.911	3.125	95.236	95.136	95.019	4.125	94.621	94.521	94.387	3.125	93.786	93.686	93.569
4.250	96.826	96.726	96.615	4.250	97.842	97.742	97.607	3.250	95.834	95.734	95.614	4.250	95.639	95.539	95.428	3.250	93.903	93.803	93.683
4.375	97.423	97.323	97.209	4.375	98.475	98.375	98.228	3.375	96.610	96.510	96.385	4.375	96.237	96.137	96.023	3.375	94.768	94.668	94.543
4.500	97.960	97.860	97.742	4.500	99.048	98.948	98.797	3.500	97.158	97.058	96.929	4.500	96.774	96.674	96.556	3.500	95.397	95.297	95.168
4.625	98.291	98.191	98.067	4.625	99.471	99.371	99.218	3.625	97.613	97.513	97.358	4.625	97.105	97.005	96.881	3.625	96.039	95.939	95.784
4.750	98.783	98.591	98.465	4.750	99.974	99.874	99.719	3.750	98.085	97.985	97.825	4.750	97.784	97.592	97.466	3.750	96.612	96.512	96.352
4.875	99.354	99.165	99.033	4.875	100.473	100.373	100.216	3.875	98.501	98.401	98.236	4.875	98.355	98.166	98.034	3.875	97.139	97.039	96.874
4.990	99.756	99.568	99.431	4.990	100.663	100.563	100.406	3.990	98.778	98.678	98.518	4.990	98.629	98.441	98.304	3.990	97.526	97.426	97.266
5.000	99.856	99.668	99.531	5.000	100.763	100.663	100.506	4.000	98.878	98.778	98.618	5.000	98.729	98.541	98.404	4.000	97.626	97.526	97.366
5.125	100.249	100.065	99.927	5.125	100.508	100.374	100.110	4.125	99.211	99.111	98.907	5.125	98.881	98.697	98.559	4.125	98.191	98.091	97.887
5.250	100.614	100.429	100.328	5.250	101.012	100.878	100.613	4.250	99.761	99.661	99.452	5.250	99.229	99.044	98.943	4.250	98.758	98.658	98.449
5.375	100.989	100.806	100.703	5.375	101.197	101.063	100.797	4.375	100.183	100.083	99.874	5.375	99.665	99.482	99.379	4.375	99.183	99.083	98.874
5.500	101.288	101.108	101.001	5.500	101.500	101.366	101.097	4.500	100.448	100.343	100.134	5.500	99.985	99.805	99.698	4.500	99.451	99.346	99.137
5.625	101.518	101.340	101.230	5.625	101.845	101.711	101.443	4.625	100.167	100.052	99.827	5.625	100.234	100.056	99.946	4.625	100.034	99.919	99.694
5.750	101.861	101.697	101.517	5.750	101.838	101.683	101.479	4.750	100.547	100.427	100.201	5.750	99.312	99.148	98.968	4.750	99.636	99.516	99.290
5.875	102.202	102.038	101.857	5.875	102.184	102.030	101.824	4.875	100.820	100.696	100.471	5.875	99.882	99.718	99.537	4.875	100.164	100.040	99.815
5.990	102.409	102.246	102.064	5.990	102.357	102.203	102.000	4.990	101.060	100.932	100.707	5.990	100.088	99.925	99.743	4.990	100.404	100.276	100.051
6.000	102.509	102.346	102.164	6.000	102.457	102.303	102.100	5.000	101.160	101.032	100.807	6.000	100.188	100.025	99.843	5.000	100.504	100.376	100.151

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/16/2022

45 Day Lock Exp.:

7/1/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/17/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/16/2022

45 Day Lock Exp.:

7/1/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/17/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	94.300	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									

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