

W. Rate Sheet Dated: 5/18/2022

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	98.212	97.978	97.728	4.000	97.862	97.628	97.378	2.875	95.042	94.878	94.714	3.125	N/A	N/A	N/A
4.125	98.857	98.623	98.373	4.125	98.507	98.273	98.023	3.000	95.363	95.199	95.035	3.250	N/A	N/A	N/A
4.250	98.621	98.471	98.128	4.250	98.271	98.121	97.778	3.125	95.686	95.522	95.358	3.375	N/A	N/A	N/A
4.375	99.246	99.096	98.753	4.375	98.896	98.746	98.403	3.250	96.340	96.172	96.004	3.500	N/A	N/A	N/A
4.500	99.863	99.713	99.370	4.500	99.513	99.363	99.020	3.375	96.657	96.489	96.321	3.625	N/A	N/A	N/A
4.625	100.458	100.308	99.965	4.625	100.108	99.958	99.615	3.500	96.977	96.809	96.641	Margin = 2.250		Index = 2.000	
4.750	100.005	99.855	99.543	4.750	99.655	99.505	99.193	3.625	97.291	97.123	96.955	30 Year OTC			
4.875	100.573	100.423	100.111	4.875	100.223	100.073	99.761	3.750	97.384	97.150	96.915	Rate	30 Day	45 Day	60 Day
5.000	101.110	100.960	100.648	5.000	100.760	100.610	100.298	3.875	97.685	97.451	97.216	6.750	102.750	102.500	102.250
5.125	101.599	101.449	101.137	5.125	101.249	101.099	100.787	4.000	97.977	97.742	97.508				
5.250	100.195	100.045	99.842	5.250	99.845	99.695	99.132	4.125	98.252	98.017	97.783				
5.375	100.670	100.520	99.957	5.375	100.320	100.170	99.607	4.250	98.910	98.528	98.145				
5.500	101.097	100.947	100.384	5.500	100.747	100.597	100.034	4.375	99.171	98.788	98.405				
5.625	101.479	101.329	100.766	5.625	101.129	100.979	100.416	4.500	99.414	99.032	98.649				
5.750	102.010	101.860	101.360	5.750	101.660	101.510	101.010	4.625	99.634	99.251	98.868				
5.875	102.391	102.241	101.741	5.875	102.041	101.891	101.391	4.750	99.479	99.329	99.179				
6.000	102.748	102.598	102.098	6.000	102.398	102.248	101.748	4.875	99.691	99.541	99.391				
6.125	103.096	102.946	102.446	6.125	102.746	102.596	102.096	5.000	99.878	99.728	99.578				
6.250	103.396	103.246	102.746	6.250	101.588	101.438	100.938	5.125	100.052	99.902	99.752				

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	98.012	97.912	97.678	97.428	4.000	97.662	97.562	97.328	97.078	2.875	94.172	94.072	93.908	93.744
4.125	98.657	98.557	98.323	98.073	4.125	98.307	98.207	97.973	97.723	3.000	94.493	94.393	94.229	94.065
4.250	98.421	98.321	98.171	97.828	4.250	98.071	97.971	97.821	97.478	3.125	94.816	94.716	94.552	94.388
4.375	99.046	98.946	98.796	98.453	4.375	98.696	98.596	98.446	98.103	3.250	96.070	95.970	95.802	95.634
4.500	99.663	99.563	99.413	99.070	4.500	99.313	99.213	99.063	98.720	3.375	96.387	96.287	96.119	95.951
4.625	100.258	100.158	100.008	99.665	4.625	99.908	99.808	99.658	99.315	3.500	96.707	96.607	96.439	96.271
4.750	99.805	99.705	99.555	99.243	4.750	99.455	99.355	99.205	98.893	3.625	97.021	96.921	96.753	96.585
4.875	100.373	100.273	100.123	99.811	4.875	100.023	99.923	99.773	99.461	3.750	97.614	97.514	97.280	97.045
5.000	100.910	100.810	100.660	100.348	5.000	100.560	100.460	100.310	99.998	3.875	97.915	97.815	97.581	97.346
5.125	101.399	101.299	101.149	100.837	5.125	101.049	100.949	100.799	100.487	4.000	98.207	98.107	97.872	97.638
5.250	99.995	99.895	99.745	99.182	5.250	99.645	99.545	99.395	98.832	4.125	98.482	98.382	98.147	97.913
5.375	100.470	100.370	100.220	99.657	5.375	100.120	100.020	99.870	99.307	4.250	98.440	98.340	97.958	97.575
5.500	100.897	100.797	100.647	100.084	5.500	100.547	100.447	100.297	99.734	4.375	98.701	98.601	98.218	97.834

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				6.750	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	0.000	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	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	6.750	N/A	N/A	N/A
								0.000	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			
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	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@afwrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

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	91.374	91.210	91.046	3.500	N/A	N/A	N/A
4.500	98.307	98.157	97.813	4.500	98.057	97.907	97.563	2.875	91.691	91.527	91.363	3.625	N/A	N/A	N/A
4.625	98.902	98.752	98.408	4.625	98.652	98.502	98.158	3.000	92.012	91.848	91.684	Margin = 2.250		Index = 2.000	
4.750	97.887	97.737	97.425	4.750	97.637	97.487	97.175	3.125	92.335	92.171	92.007	30 Year OTC			
4.875	98.455	98.305	97.993	4.875	98.205	98.055	97.743	3.250	93.245	93.077	92.909	Rate	30 Day	45 Day	60 Day
5.000	98.992	98.842	98.530	5.000	98.742	98.592	98.280	3.375	93.562	93.394	93.226	4.250	N/A	N/A	N/A
5.125	99.481	99.331	99.019	5.125	99.231	99.081	98.769	3.500	93.882	93.714	93.546	4.375	N/A	N/A	N/A
5.250	97.138	96.988	96.426	5.250	96.888	96.738	96.176	3.625	94.196	94.028	93.860	4.500	N/A	N/A	N/A
5.375	97.613	97.463	96.901	5.375	97.363	97.213	96.651	3.750	94.789	94.555	94.320	4.625	N/A	N/A	N/A
5.500	98.040	97.890	97.328	5.500	97.790	97.640	97.078	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	98.422	98.272	97.710	5.625	98.172	98.022	97.460	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
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	N/A	N/A	N/A
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	N/A	N/A	N/A
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	N/A	N/A	N/A
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	98.407	98.307	98.157	97.813	4.500	98.157	98.057	97.907	97.563	2.750	90.880	90.780	90.616	90.452
4.625	99.002	98.902	98.752	98.408	4.625	98.752	98.652	98.502	98.158	2.875	91.197	91.097	90.933	90.769
4.750	97.987	97.887	97.737	97.425	4.750	97.737	97.637	97.487	97.175	3.000	91.518	91.418	91.254	91.090
4.875	98.555	98.455	98.305	97.993	4.875	98.305	98.205	98.055	97.743	3.125	91.841	91.741	91.577	91.413
5.000	99.092	98.992	98.842	98.530	5.000	98.842	98.742	98.592	98.280	3.250	94.033	93.933	93.765	93.597
5.125	99.581	99.481	99.331	99.019	5.125	99.331	99.231	99.081	98.769	3.375	94.349	94.249	94.081	93.913
5.250	97.238	97.138	96.988	96.426	5.250	96.988	96.888	96.738	96.176	3.500	94.669	94.569	94.401	94.233
5.375	97.713	97.613	97.463	96.901	5.375	97.463	97.363	97.213	96.651	3.625	94.983	94.883	94.715	94.547
5.500	98.140	98.040	97.890	97.328	5.500	97.890	97.790	97.640	97.078	3.750	96.108	96.008	95.774	95.539

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.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 10:00 am ET

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Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.250	96.353	96.244	96.153	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	95.782	95.654	95.582	2.000	N/A	N/A	N/A	4.250	96.294	96.188	96.080	
4.375	96.912	96.803	96.712	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.521	96.393	96.321	2.125	N/A	N/A	N/A	4.375	96.853	96.747	96.639	
4.500	97.390	97.281	97.190	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.227	97.099	97.027	2.250	N/A	N/A	N/A	4.500	97.331	97.225	97.117	
4.625	97.749	97.640	97.549	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	97.850	97.722	97.650	2.375	N/A	N/A	N/A	4.625	97.806	97.670	97.534	
4.750	98.337	98.213	98.137	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.453	98.325	98.253	2.500	N/A	N/A	N/A	4.750	98.416	98.280	98.144	
4.875	98.871	98.747	98.671	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	98.981	98.853	98.781	2.625	N/A	N/A	N/A	4.875	98.950	98.814	98.678	
4.990	99.239	99.115	99.039	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.268	99.140	99.068	2.750	N/A	N/A	N/A	4.990	99.318	99.182	99.046	
5.000	99.339	99.215	99.139	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.368	99.240	99.168	2.875	N/A	N/A	N/A	5.000	99.418	99.282	99.146	
5.125	99.744	99.621	99.544	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.607	99.479	99.407	2.990	N/A	N/A	N/A	5.125	99.823	99.687	99.551	
5.250	100.202	100.054	100.002	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	99.772	99.622	99.572	3.000	N/A	N/A	N/A	5.250	100.309	100.143	99.981	
5.375	100.552	100.404	100.352	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.116	99.966	99.916	3.125	N/A	N/A	N/A	5.375	100.658	100.492	100.330	
5.500	100.896	100.748	100.696	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.384	100.234	100.184	3.250	N/A	N/A	N/A	5.500	101.003	100.837	100.675	
5.625	101.227	101.079	101.027	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.566	100.416	100.366	3.375	N/A	N/A	N/A	5.625	101.334	101.168	101.006	
5.750	101.555	101.368	101.298	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.640	100.453	100.383	3.500	N/A	N/A	N/A	5.750	101.672	101.430	101.200	
5.875	101.922	101.735	101.665	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.003	100.816	100.746	3.625	N/A	N/A	N/A	5.875	102.039	101.797	101.567	
5.990	102.152	101.965	101.895	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.171	100.984	100.914	3.750	N/A	N/A	N/A	5.990	102.269	102.027	101.797	
6.000	102.252	102.065	101.995	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.271	101.084	101.014	3.875	N/A	N/A	N/A	6.000	102.369	102.127	101.897	
6.125	102.478	102.291	102.221	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.381	101.194	101.124	3.990	N/A	N/A	N/A	6.125	102.595	102.353	102.123	
6.250	102.363	102.147	102.015	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.152	100.936	100.804	4.000	N/A	N/A	N/A	6.250	102.529	102.196	101.890	
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	97.350	97.225	97.150	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.563	95.463	95.363	3.250	95.491	95.391	95.291
2.875	N/A	N/A	N/A	N/A	4.375	97.891	97.751	97.691	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.319	96.219	96.119	3.375	96.248	96.148	96.048
2.990	N/A	N/A	N/A	N/A	4.500	98.512	98.372	98.312	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.787	96.687	96.587	3.500	96.716	96.616	96.516
3.000	N/A	N/A	N/A	N/A	4.625	99.107	98.967	98.907	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.216	97.116	97.016	3.625	97.145	97.045	96.945
3.125	N/A	N/A	N/A	N/A	4.750	99.613	99.473	99.413	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.690	97.590	97.490	3.750	97.604	97.504	97.404
3.250	N/A	N/A	N/A	N/A	4.875	100.078	99.938	99.878	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.140	98.040	97.940	3.875	98.054	97.954	97.854
3.375	N/A	N/A	N/A	N/A	4.990	100.365	100.225	100.165	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.448	98.348	98.248	3.990	98.362	98.262	98.162
3.500	N/A	N/A	N/A	N/A	5.000	100.465	100.325	100.265	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.548	98.448	98.348	4.000	98.462	98.362	98.262
3.625	N/A	N/A	N/A	N/A	5.125	100.817	100.677	100.617	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.056	98.953	98.856	4.125	98.968	98.835	98.703
3.750	N/A	N/A	N/A	N/A	5.250	100.566	100.404	100.339	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.537	99.433	99.337	4.250	99.448	99.309	99.170
3.875	N/A	N/A	N/A	N/A	5.375	100.803	100.640	100.576	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.976	99.872	99.776	4.375	99.887	99.748	99.609
3.990	N/A	N/A	N/A	N/A	5.500	101.067	100.904	100.840	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.380	100.276	100.180	4.500	100.292	100.153	100.014
4.000	N/A	N/A	N/A	N/A	5.625	101.335	101.173	101.108	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.750	100.647	100.550	4.625	100.662	100.523	100.384
4.125	N/A	N/A	N/A	N/A	5.750	101.429	101.246	101.187	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.667	100.545	100.467	4.750	100.545	100.355	100.164
4.250	N/A	N/A	N/A	N/A	5.875	101.720	101.537	101.478	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.065	100.943	100.865	4.875	100.943	100.753	100.562
4.375	N/A	N/A	N/A	N/A	5.990	101.859	101.676	101.617	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.340	101.218	101.140	4.990	101.218	101.028	100.837
4.500	N/A	N/A	N/A	N/A	6.000	101.959	101.776	101.717	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.440	101.318	101.240	5.000	101.318	101.128	100.937
4.625	N/A	N/A	N/A	N/A	6.125	102.124	101.941	101.882	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.792	101.670	101.592	5.125	101.670	101.480	101.289
4.750	N/A	N/A	N/A	N/A	6.250	102.097	101.885	101.764	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.496	101.368	101.218	5.250	101.368	101.075	100.782
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	95.455	95.255	95.255	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.983	96.783	96.783
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.059	95.859	95.859	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.490	97.290	97.290
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.602	96.402	96.402	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.958	97.758	97.758
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.035	96.835	96.835	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.400	98.200	98.200
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.382	97.182	97.182	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.668	98.468	98.468
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.693	97.493	97.493	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.131	98.931	98.931
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	97.876	97.676	97.676	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.452	99.252	99.252
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	97.976	97.776	97.776	2.875	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.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

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	96.353	96.244	96.153	4.250	N/A	N/A	N/A	4.250	97.350	97.225	97.150	3.250	95.563	95.463	95.363	3.250	N/A	N/A	N/A
4.375	96.912	96.803	96.712	4.375	N/A	N/A	N/A	4.375	97.891	97.751	97.691	3.375	96.319	96.219	96.119	3.375	N/A	N/A	N/A
4.500	97.390	97.281	97.190	4.500	N/A	N/A	N/A	4.500	98.512	98.372	98.312	3.500	96.787	96.687	96.587	3.500	N/A	N/A	N/A
4.625	97.749	97.640	97.549	4.625	N/A	N/A	N/A	4.625	99.107	98.967	98.907	3.625	97.216	97.116	97.016	3.625	N/A	N/A	N/A
4.750	98.337	98.213	98.137	4.750	N/A	N/A	N/A	4.750	99.613	99.473	99.413	3.750	97.690	97.590	97.490	3.750	N/A	N/A	N/A
4.875	98.871	98.747	98.671	4.875	N/A	N/A	N/A	4.875	100.078	99.938	99.878	3.875	98.140	98.040	97.940	3.875	N/A	N/A	N/A
4.990	99.239	99.115	99.039	4.990	N/A	N/A	N/A	4.990	100.365	100.225	100.165	3.990	98.448	98.348	98.248	3.990	N/A	N/A	N/A
5.000	99.339	99.215	99.139	5.000	N/A	N/A	N/A	5.000	100.465	100.325	100.265	4.000	98.548	98.448	98.348	4.000	N/A	N/A	N/A
5.125	99.744	99.621	99.544	5.125	N/A	N/A	N/A	5.125	100.817	100.677	100.617	4.125	99.056	98.953	98.856	4.125	N/A	N/A	N/A
5.250	100.202	100.054	100.002	5.250	N/A	N/A	N/A	5.250	100.566	100.404	100.339	4.250	99.537	99.433	99.337	4.250	N/A	N/A	N/A
5.375	100.552	100.404	100.352	5.375	N/A	N/A	N/A	5.375	100.803	100.640	100.576	4.375	99.976	99.872	99.776	4.375	N/A	N/A	N/A
5.500	100.896	100.748	100.696	5.500	N/A	N/A	N/A	5.500	101.067	100.904	100.840	4.500	100.380	100.276	100.180	4.500	N/A	N/A	N/A
5.625	101.227	101.079	101.027	5.625	N/A	N/A	N/A	5.625	101.335	101.173	101.108	4.625	100.750	100.647	100.550	4.625	N/A	N/A	N/A
5.750	101.555	101.368	101.298	5.750	N/A	N/A	N/A	5.750	101.429	101.246	101.187	4.750	100.667	100.545	100.467	4.750	N/A	N/A	N/A
5.875	101.922	101.735	101.665	5.875	N/A	N/A	N/A	5.875	101.720	101.537	101.478	4.875	101.065	100.943	100.865	4.875	N/A	N/A	N/A
5.990	102.152	101.965	101.895	5.990	N/A	N/A	N/A	5.990	101.859	101.676	101.617	4.990	101.340	101.218	101.140	4.990	N/A	N/A	N/A
6.000	102.252	102.065	101.995	6.000	N/A	N/A	N/A	6.000	101.959	101.776	101.717	5.000	101.440	101.318	101.240	5.000	N/A	N/A	N/A
6.125	102.478	102.291	102.221	6.125	N/A	N/A	N/A	6.125	102.124	101.941	101.882	5.125	101.792	101.670	101.592	5.125	N/A	N/A	N/A
6.250	102.363	102.147	102.015	6.250	N/A	N/A	N/A	6.250	102.097	101.885	101.764	5.250	101.496	101.368	101.218	5.250	N/A	N/A	N/A

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/17/2022

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7/18/2022

W. Rate Sheet Dated: 5/18/2022

Release Time: 10:00 am ET

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Conforming FHLMC																																			
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year SC						30/25 Year SC 105-125											
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
4.000	95.184	95.084	94.973	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.344	93.244	93.133	2.750	N/A	N/A	N/A	4.000	95.125	95.025	94.914	4.125	95.716	95.616	95.503	4.250	96.304	96.204	96.091	4.375	96.892	96.792	96.679
4.125	95.775	95.675	95.562	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.117	94.017	93.904	2.875	N/A	N/A	N/A	4.125	95.716	95.616	95.503	4.250	96.304	96.204	96.091	4.375	96.892	96.792	96.679	4.500	97.480	97.380	97.267
4.250	96.366	96.266	96.153	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.482	95.382	95.269	2.990	N/A	N/A	N/A	4.250	96.441	96.341	96.228	4.375	97.028	96.928	96.815	4.500	97.616	97.516	97.403	4.625	98.204	98.104	97.991
4.375	96.957	96.857	96.744	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.083	95.979	95.866	3.000	N/A	N/A	N/A	4.375	97.028	96.928	96.815	4.500	97.616	97.516	97.403	4.625	98.204	98.104	97.991	4.750	98.792	98.692	98.579
4.500	97.645	97.545	97.432	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.623	96.519	96.406	3.125	N/A	N/A	N/A	4.500	97.616	97.516	97.403	4.625	98.204	98.104	97.991	4.750	98.792	98.692	98.579	4.875	99.380	99.280	99.167
4.625	97.979	97.879	97.766	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	96.999	96.895	96.782	3.250	N/A	N/A	N/A	4.625	97.917	97.817	97.704	4.750	98.901	98.801	98.688	4.875	99.488	99.388	99.275	5.000	100.076	99.976	99.863
4.750	98.429	98.329	98.216	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	97.781	97.677	97.564	3.375	N/A	N/A	N/A	4.750	98.585	98.485	98.372	4.875	99.576	99.476	99.363	5.000	100.166	100.066	99.953	5.125	100.754	100.654	100.541
4.875	99.004	98.904	98.791	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.356	98.252	98.139	3.500	N/A	N/A	N/A	4.875	99.161	99.061	98.948	4.975	100.356	100.256	100.143	5.125	100.844	100.744	100.631	5.250	101.432	101.332	101.219
4.990	99.409	99.309	99.196	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.503	98.399	98.286	3.625	N/A	N/A	N/A	4.990	99.566	99.466	99.353	5.090	100.546	100.446	100.333	5.250	101.522	101.422	101.309	5.375	101.910	101.810	101.697
5.000	99.509	99.409	99.296	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.603	98.499	98.386	3.750	N/A	N/A	N/A	5.000	99.666	99.566	99.453	5.100	100.636	100.536	100.423	5.375	102.000	101.900	101.787	5.500	102.588	102.488	102.375
5.125	99.902	99.802	99.689	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.510	98.406	98.293	3.875	N/A	N/A	N/A	5.125	100.058	99.958	99.845	5.225	100.722	100.622	100.509	5.500	102.678	102.578	102.465	5.625	103.166	103.066	102.953
5.250	100.259	100.159	100.046	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.825	98.721	98.608	3.990	N/A	N/A	N/A	5.250	100.425	100.325	100.212	5.350	100.810	100.710	100.597	5.625	103.258	103.158	103.045	5.750	103.746	103.646	103.533
5.375	100.637	100.537	100.424	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.329	99.225	99.112	4.000	N/A	N/A	N/A	5.375	100.803	100.703	100.590	5.475	101.090	100.990	100.877	5.750	103.836	103.736	103.623	5.875	104.224	104.124	104.011
5.500	100.939	100.839	100.726	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.673	99.569	99.456	4.125	N/A	N/A	N/A	5.500	101.105	101.005	100.892	5.600	101.290	101.190	101.077	5.875	104.316	104.216	104.103	6.000	104.804	104.704	104.591
5.625	101.174	101.074	100.961	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.946	99.842	99.729	4.250	N/A	N/A	N/A	5.625	101.190	101.090	100.977	5.725	101.375	101.275	101.162	6.000	104.896	104.796	104.683	6.125	105.282	105.182	105.069
5.750	101.192	101.092	100.979	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.716	99.612	99.499	4.375	N/A	N/A	N/A	5.750	101.473	101.373	101.260	5.850	101.658	101.558	101.445	6.125	105.374	105.274	105.161	6.250	105.680	105.580	105.467
5.875	101.516	101.416	101.303	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.700	99.596	99.483	4.500	N/A	N/A	N/A	5.875	101.797	101.697	101.584	5.975	101.982	101.882	101.769	6.250	105.772	105.672	105.559	6.375	106.078	105.978	105.865
5.990	101.698	101.598	101.485	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.804	99.700	99.587	4.625	N/A	N/A	N/A	5.990	101.979	101.879	101.766	6.075	102.164	102.064	101.951	6.375	106.170	106.070	105.957	6.475	106.380	106.280	106.167
6.000	101.798	101.698	101.585	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.884	99.780	99.667	4.750	N/A	N/A	N/A	6.000	102.079	101.979	101.866	6.175	102.264	102.164	102.051	6.475	106.472	106.372	106.259	6.575	106.682	106.582	106.469
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	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	4.000	96.162	96.050	95.857	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.638	94.538	94.438	3.000	94.638	94.538	94.438	3.000	94.638	94.538	94.438	3.000	94.638	94.538	94.438	3.000	94.638	94.538	94.438
2.875	N/A	N/A	N/A	4.125	96.847	96.734	96.536	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.060	94.960	94.860	3.125	95.060	94.960	94.860	3.125	95.060	94.960	94.860	3.125	95.060	94.960	94.860	3.125	95.060	94.960	94.860
2.990	N/A	N/A	N/A	4.250	97.437	97.325	97.126	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.656	95.556	95.456	3.250	95.656	95.556	95.456	3.250	95.656	95.556	95.456	3.250	95.656	95.556	95.456	3.250	95.656	95.556	95.456
3.000	N/A	N/A	N/A	4.375	98.017	97.917	97.794	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.429	96.329	96.169	3.375	96.429	96.329	96.169	3.375	96.429	96.329	96.169	3.375	96.429	96.329	96.169	3.375	96.429	96.329	96.169
3.125	N/A	N/A	N/A	4.500	98.591	98.491	98.363	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.974	96.874	96.715	3.500	96.974	96.874	96.715	3.500	96.974	96.874	96.715	3.500	96.974	96.874	96.715	3.500	96.974	96.874	96.715
3.250	N/A	N/A	N/A	4.625	99.017	98.917	98.787	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.357	97.257	97.157	3.625	97.357	97.257	97.157	3.625	97.357	97.257	97.157	3.625	97.357	97.257	97.157	3.625	97.357	97.257	97.157
3.375	N/A	N/A	N/A	4.750	99.524	99.424	99.293	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.827	97.727	97.627	3.750	97.827	97.727	97.627	3.750	97.827	97.727	97.627	3.750	97.827	97.727	97.627	3.750	97.827	97.727	97.627
3.500	N/A	N/A	N/A	4.875	100.027	99.927	99.794	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.240	98.140	98.040	3.875	98.240	98.140	98.040	3.875	98.240	98.140	98.040	3.875	98.240	98.140	98.040	3.875	98.240	98.140	98.040
3.625	N/A	N/A	N/A	4.990	100.219	100.119	99.986	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.519	98.419	98.319	3.990	98.519	98.419	98.319	3.990	98.519	98.419	98.319	3.990	98.519	98.419	98.319	3.990	98.519	98.419	98.319
3.750	N/A	N/A	N/A	5.000	100.319	100.219	100.086	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.619	98.519	98.419	4.000	98.619	98.519	98.419	4.000	98.619	98.519	98.419	4.000	98.619	98.519	98.419	4.000	98.619	98.519	98.419
3.875	N/A	N/A	N/A	5.125	100.147	99.987	99.773	3.625	N/A	N/A	N/A	3.6																							



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.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

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	95.184	95.084	94.973	4.000	N/A	N/A	N/A	3.500	93.226	93.126	92.931	3.000	94.638	94.538	94.438	3.000	N/A	N/A	N/A
4.125	95.775	95.675	95.562	4.125	N/A	N/A	N/A	3.625	94.025	93.925	93.726	3.125	95.060	94.960	94.801	3.125	N/A	N/A	N/A
4.250	96.504	96.391	96.284	4.250	N/A	N/A	N/A	3.750	94.695	94.595	94.394	3.250	95.656	95.556	95.397	3.250	N/A	N/A	N/A
4.375	97.105	96.992	96.881	4.375	N/A	N/A	N/A	3.875	95.364	95.252	95.059	3.375	96.429	96.329	96.169	3.375	N/A	N/A	N/A
4.500	97.645	97.533	97.418	4.500	N/A	N/A	N/A	3.990	96.062	95.950	95.757	3.500	96.974	96.874	96.715	3.500	N/A	N/A	N/A
4.625	97.979	97.866	97.746	4.625	N/A	N/A	N/A	4.000	96.162	96.050	95.857	3.625	97.357	97.257	97.157	3.625	N/A	N/A	N/A
4.750	98.429	98.219	98.132	4.750	N/A	N/A	N/A	4.125	96.847	96.734	96.536	3.750	97.827	97.727	97.627	3.750	N/A	N/A	N/A
4.875	99.004	98.797	98.704	4.875	N/A	N/A	N/A	4.250	97.437	97.325	97.166	3.875	98.240	98.140	98.040	3.875	N/A	N/A	N/A
4.990	99.409	99.204	99.106	4.990	N/A	N/A	N/A	4.375	98.017	97.917	97.794	3.990	98.519	98.419	98.319	3.990	N/A	N/A	N/A
5.000	99.509	99.304	99.206	5.000	N/A	N/A	N/A	4.500	98.591	98.491	98.363	4.000	98.619	98.519	98.419	4.000	N/A	N/A	N/A
5.125	99.902	99.700	99.601	5.125	N/A	N/A	N/A	4.625	99.017	98.917	98.787	4.125	99.033	98.922	98.736	4.125	N/A	N/A	N/A
5.250	100.259	100.048	99.998	5.250	N/A	N/A	N/A	4.750	99.524	99.424	99.293	4.250	99.581	99.470	99.285	4.250	N/A	N/A	N/A
5.375	100.637	100.428	100.375	5.375	N/A	N/A	N/A	4.875	100.027	99.927	99.794	4.375	100.002	99.891	99.705	4.375	N/A	N/A	N/A
5.500	100.939	100.732	100.676	5.500	N/A	N/A	N/A	4.990	100.219	100.119	99.986	4.500	100.266	100.155	99.970	4.500	N/A	N/A	N/A
5.625	101.174	100.970	100.911	5.625	N/A	N/A	N/A	5.000	100.319	100.219	100.086	4.625	100.081	99.946	99.750	4.625	N/A	N/A	N/A
5.750	101.192	101.001	100.826	5.750	N/A	N/A	N/A	5.125	100.147	99.987	99.773	4.750	100.456	100.321	100.125	4.750	N/A	N/A	N/A
5.875	101.516	101.326	101.148	5.875	N/A	N/A	N/A	5.250	100.653	100.494	100.279	4.875	100.729	100.594	100.398	4.875	N/A	N/A	N/A
5.990	101.698	101.508	101.331	5.990	N/A	N/A	N/A	5.375	100.840	100.680	100.464	4.990	100.967	100.832	100.636	4.990	N/A	N/A	N/A
6.000	101.798	101.608	101.431	6.000	N/A	N/A	N/A	5.500	101.145	100.986	100.766	5.000	101.067	100.932	100.736	5.000	N/A	N/A	N/A

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

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

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

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

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

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



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

30 Day Lock Exp.: 6/17/2022
45 Day Lock Exp.: 7/4/2022
60 Day Lock Exp.: 7/18/2022

W. Rate Sheet Dated: 5/18/2022

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.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

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	95.184	95.084	94.973	4.000	96.162	96.050	95.857	3.000	94.638	94.538	94.438	4.000	93.589	93.489	93.378	3.000	93.037	92.937	92.837
4.125	95.775	95.675	95.562	4.125	96.847	96.734	96.536	3.125	95.060	94.960	94.801	4.125	94.271	94.171	94.058	3.125	93.612	93.512	93.353
4.250	96.504	96.391	96.284	4.250	97.437	97.325	97.166	3.250	95.656	95.556	95.397	4.250	95.318	95.205	95.098	3.250	93.667	93.567	93.408
4.375	97.105	96.992	96.881	4.375	98.017	97.917	97.794	3.375	96.429	96.329	96.169	4.375	95.919	95.806	95.695	3.375	94.529	94.429	94.269
4.500	97.645	97.533	97.418	4.500	98.591	98.491	98.363	3.500	96.974	96.874	96.715	4.500	96.459	96.347	96.232	3.500	95.160	95.060	94.901
4.625	97.979	97.866	97.746	4.625	99.017	98.917	98.787	3.625	97.357	97.257	97.157	4.625	96.814	96.701	96.581	3.625	95.784	95.684	95.584
4.750	98.429	98.219	98.132	4.750	99.524	99.424	99.293	3.750	97.827	97.727	97.627	4.750	97.430	97.220	97.133	3.750	96.488	96.388	96.288
4.875	99.004	98.797	98.704	4.875	100.027	99.927	99.794	3.875	98.240	98.140	98.040	4.875	98.005	97.798	97.705	3.875	97.008	96.908	96.808
4.990	99.409	99.204	99.106	4.990	100.219	100.119	99.986	3.990	98.519	98.419	98.319	4.990	98.281	98.076	97.978	3.990	97.396	97.296	97.196
5.000	99.509	99.304	99.206	5.000	100.319	100.219	100.086	4.000	98.619	98.519	98.419	5.000	98.381	98.176	98.078	4.000	97.496	97.396	97.296
5.125	99.902	99.700	99.601	5.125	100.147	99.987	99.773	4.125	99.033	98.922	98.736	5.125	98.531	98.329	98.230	4.125	98.060	97.949	97.763
5.250	100.259	100.048	99.998	5.250	100.653	100.494	100.279	4.250	99.581	99.470	99.285	5.250	98.867	98.656	98.606	4.250	98.625	98.514	98.329
5.375	100.637	100.428	100.375	5.375	100.840	100.680	100.464	4.375	100.002	99.891	99.705	5.375	99.308	99.099	99.046	4.375	99.049	98.938	98.752
5.500	100.939	100.732	100.676	5.500	101.145	100.986	100.766	4.500	100.266	100.155	99.970	5.500	99.631	99.424	99.368	4.500	99.316	99.205	99.020
5.625	101.174	100.970	100.911	5.625	101.488	101.329	101.111	4.625	100.081	99.946	99.750	5.625	99.885	99.681	99.622	4.625	99.883	99.748	99.552
5.750	101.192	101.001	100.826	5.750	101.204	101.020	100.824	4.750	100.456	100.321	100.125	5.750	98.479	98.288	98.113	4.750	99.547	99.412	99.216
5.875	101.537	101.347	101.169	5.875	101.552	101.368	101.171	4.875	100.729	100.594	100.398	5.875	99.054	98.864	98.686	4.875	100.074	99.939	99.743
5.990	101.745	101.555	101.378	5.990	101.726	101.542	101.347	4.990	100.967	100.832	100.636	5.990	99.263	99.073	98.896	4.990	100.311	100.176	99.980
6.000	101.845	101.655	101.478	6.000	101.826	101.642	101.447	5.000	101.067	100.932	100.736	6.000	99.363	99.173	98.996	5.000	100.411	100.276	100.080

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)
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.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

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.:

6/17/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/18/2022

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									

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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)