

W. Rate Sheet Dated: 5/19/2022

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	98.962	98.712	98.478	4.000	98.612	98.362	98.128	2.875	95.269	95.104	94.940	3.125	N/A	N/A	N/A
4.125	99.607	99.357	99.123	4.125	99.257	99.007	98.773	3.000	95.590	95.426	95.262	3.250	N/A	N/A	N/A
4.250	99.262	99.112	98.768	4.250	98.912	98.762	98.418	3.125	95.913	95.748	95.584	3.375	N/A	N/A	N/A
4.375	99.887	99.737	99.393	4.375	99.537	99.387	99.043	3.250	96.868	96.696	96.524	3.500	N/A	N/A	N/A
4.500	100.504	100.354	100.010	4.500	100.154	100.004	99.660	3.375	97.184	97.012	96.840	3.625	N/A	N/A	N/A
4.625	101.099	100.949	100.605	4.625	100.749	100.599	100.255	3.500	97.504	97.332	97.160	Margin = 2.250		Index = 2.000	
4.750	100.365	100.215	99.777	4.750	100.015	99.865	99.427	3.625	97.818	97.646	97.474	30 Year OTC			
4.875	100.933	100.783	100.345	4.875	100.583	100.433	99.995	3.750	97.798	97.564	97.329	Rate	30 Day	45 Day	60 Day
5.000	101.470	101.320	100.882	5.000	101.120	100.970	100.532	3.875	98.099	97.865	97.630	6.750	102.750	102.500	102.250
5.125	101.959	101.809	101.371	5.125	101.609	101.459	101.021	4.000	98.391	98.156	97.922				
5.250	100.991	100.841	100.420	5.250	100.641	100.491	100.070	4.125	98.666	98.431	98.197				
5.375	101.466	101.316	100.895	5.375	101.116	100.966	100.545	4.250	99.067	98.754	98.442				
5.500	101.893	101.743	101.322	5.500	101.543	101.393	100.972	4.375	99.327	99.015	98.702				
5.625	102.275	102.125	101.704	5.625	101.925	101.775	101.354	4.500	99.571	99.258	98.946				
5.750	102.010	101.860	101.360	5.750	101.660	101.510	101.010	4.625	99.790	99.478	99.165				
5.875	102.391	102.241	101.741	5.875	102.041	101.891	101.391	4.750	99.940	99.790	99.640				
6.000	102.748	102.598	102.098	6.000	102.398	102.248	101.748	4.875	100.152	100.002	99.852				
6.125	103.096	102.946	102.446	6.125	102.746	102.596	102.096	5.000	100.339	100.189	100.039				
6.250	103.396	103.246	102.746	6.250	101.588	101.438	100.938	5.125	100.513	100.363	100.213				

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	98.762	98.662	98.412	98.178	4.000	98.412	98.312	98.062	97.828	2.875	94.399	94.299	94.134	93.970
4.125	99.407	99.307	99.057	98.823	4.125	99.057	98.957	98.707	98.473	3.000	94.720	94.620	94.456	94.292
4.250	99.062	98.962	98.812	98.468	4.250	98.712	98.612	98.462	98.118	3.125	95.043	94.943	94.778	94.614
4.375	99.687	99.587	99.437	99.093	4.375	99.337	99.237	99.087	98.743	3.250	96.598	96.498	96.326	96.154
4.500	100.304	100.204	100.054	99.710	4.500	99.954	99.854	99.704	99.360	3.375	96.914	96.814	96.642	96.470
4.625	100.899	100.799	100.649	100.305	4.625	100.549	100.449	100.299	99.955	3.500	97.234	97.134	96.962	96.790
4.750	100.165	100.065	99.915	99.477	4.750	99.815	99.715	99.565	99.127	3.625	97.548	97.448	97.276	97.104
4.875	100.733	100.633	100.483	100.045	4.875	100.383	100.283	100.133	99.695	3.750	98.028	97.928	97.694	97.459
5.000	101.270	101.170	101.020	100.582	5.000	100.920	100.820	100.670	100.232	3.875	98.329	98.229	97.995	97.760
5.125	101.759	101.659	101.509	101.071	5.125	101.409	101.309	101.159	100.721	4.000	98.621	98.521	98.286	98.052
5.250	100.791	100.691	100.541	100.120	5.250	100.441	100.341	100.191	99.770	4.125	98.896	98.796	98.561	98.327
5.375	101.266	101.166	101.016	100.595	5.375	100.916	100.816	100.666	100.245	4.250	98.597	98.497	98.184	97.872
5.500	101.693	101.593	101.443	101.022	5.500	101.343	101.243	101.093	100.672	4.375	98.857	98.757	98.445	98.132

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

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

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

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/20/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/19/2022

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	91.601	91.437	91.273	3.500	N/A	N/A	N/A
4.500	98.948	98.798	98.454	4.500	98.698	98.548	98.204	2.875	91.917	91.753	91.589	3.625	N/A	N/A	N/A
4.625	99.543	99.393	99.049	4.625	99.293	99.143	98.799	3.000	92.239	92.075	91.911	Margin = 2.250		Index = 2.000	
4.750	98.246	98.096	97.659	4.750	97.996	97.846	97.409	3.125	92.561	92.397	92.233	30 Year OTC			
4.875	98.814	98.664	98.227	4.875	98.564	98.414	97.977	3.250	93.773	93.601	93.429	Rate	30 Day	45 Day	60 Day
5.000	99.351	99.201	98.764	5.000	99.101	98.951	98.514	3.375	94.089	93.917	93.745	4.250	N/A	N/A	N/A
5.125	99.840	99.690	99.253	5.125	99.590	99.440	99.003	3.500	94.409	94.237	94.065	4.375	N/A	N/A	N/A
5.250	97.935	97.785	97.363	5.250	97.685	97.535	97.113	3.625	94.723	94.551	94.379	4.500	N/A	N/A	N/A
5.375	98.410	98.260	97.838	5.375	98.160	98.010	97.588	3.750	95.203	94.969	94.734	4.625	N/A	N/A	N/A
5.500	98.837	98.687	98.265	5.500	98.587	98.437	98.015	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.219	99.069	98.647	5.625	98.969	98.819	98.397	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	99.048	98.948	98.798	98.454	4.500	98.798	98.698	98.548	98.204	2.750	91.107	91.007	90.843	90.679	
4.625	99.643	99.543	99.393	99.049	4.625	99.393	99.293	99.143	98.799	2.875	91.424	91.324	91.160	90.996	
4.750	98.346	98.246	98.096	97.659	4.750	98.096	97.996	97.846	97.409	3.000	91.745	91.645	91.481	91.317	
4.875	98.914	98.814	98.664	98.227	4.875	98.664	98.564	98.414	97.977	3.125	92.068	91.968	91.804	91.640	
5.000	99.451	99.351	99.201	98.764	5.000	99.201	99.101	98.951	98.514	3.250	94.560	94.460	94.288	94.116	
5.125	99.940	99.840	99.690	99.253	5.125	99.690	99.590	99.440	99.003	3.375	94.877	94.777	94.605	94.433	
5.250	98.035	97.935	97.785	97.363	5.250	97.785	97.685	97.535	97.113	3.500	95.197	95.097	94.925	94.753	
5.375	98.510	98.410	98.260	97.838	5.375	98.260	98.160	98.010	97.588	3.625	95.511	95.411	95.239	95.067	
5.500	98.937	98.837	98.687	98.265	5.500	98.687	98.587	98.437	98.015	3.750	96.522	96.422	96.188	95.953	

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.:

6/20/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/19/2022

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	97.374	97.266	97.174	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.659	96.535	96.459	2.000	N/A	N/A	N/A	4.250	97.316	97.210	97.101	
4.375	97.926	97.818	97.726	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.388	97.260	97.188	2.125	N/A	N/A	N/A	4.375	97.868	97.762	97.653	
4.500	98.399	98.290	98.199	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.089	97.961	97.889	2.250	N/A	N/A	N/A	4.500	98.340	98.234	98.125	
4.625	98.753	98.645	98.553	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.705	98.577	98.505	2.375	N/A	N/A	N/A	4.625	98.701	98.592	98.480	
4.750	99.185	99.062	98.985	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.301	99.173	99.101	2.500	N/A	N/A	N/A	4.750	99.294	99.158	99.025	
4.875	99.713	99.590	99.513	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.822	99.694	99.622	2.625	N/A	N/A	N/A	4.875	99.822	99.686	99.553	
4.990	100.078	99.955	99.878	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.105	99.977	99.905	2.750	N/A	N/A	N/A	4.990	100.188	100.052	99.919	
5.000	100.178	100.055	99.978	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.205	100.077	100.005	2.875	N/A	N/A	N/A	5.000	100.288	100.152	100.019	
5.125	100.576	100.453	100.376	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.441	100.313	100.241	2.990	N/A	N/A	N/A	5.125	100.685	100.549	100.416	
5.250	100.784	100.633	100.584	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.353	100.200	100.153	3.000	N/A	N/A	N/A	5.250	100.982	100.816	100.656	
5.375	101.127	100.976	100.927	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.691	100.538	100.491	3.125	N/A	N/A	N/A	5.375	101.326	101.160	101.000	
5.500	101.466	101.315	101.266	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.955	100.802	100.755	3.250	N/A	N/A	N/A	5.500	101.664	101.498	101.338	
5.625	101.792	101.641	101.592	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.133	100.980	100.933	3.375	N/A	N/A	N/A	5.625	101.990	101.824	101.664	
5.750	102.057	101.861	101.792	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.142	100.946	100.877	3.500	N/A	N/A	N/A	5.750	102.292	102.043	101.813	
5.875	102.419	102.223	102.154	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.501	101.305	101.236	3.625	N/A	N/A	N/A	5.875	102.653	102.404	102.174	
5.990	102.645	102.449	102.380	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.665	101.469	101.400	3.750	N/A	N/A	N/A	5.990	102.879	102.630	102.400	
6.000	102.745	102.549	102.480	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.765	101.569	101.500	3.875	N/A	N/A	N/A	6.000	102.979	102.730	102.500	
6.125	102.971	102.775	102.706	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.873	101.677	101.608	3.990	N/A	N/A	N/A	6.125	103.205	102.956	102.726	
6.250	102.943	102.669	102.459	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.732	101.458	101.248	4.000	N/A	N/A	N/A	6.250	103.147	102.678	102.279	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.250	98.370	98.241	98.170	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.097	95.997	95.897	3.250	96.024	95.924	95.824
2.875	N/A	N/A	N/A	N/A	4.375	98.851	98.722	98.651	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.849	96.749	96.649	3.375	96.776	96.676	96.576
2.990	N/A	N/A	N/A	N/A	4.500	99.293	99.150	99.093	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.312	97.212	97.112	3.500	97.240	97.140	97.040
3.000	N/A	N/A	N/A	N/A	4.625	99.881	99.738	99.681	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.737	97.637	97.537	3.625	97.664	97.564	97.464
3.125	N/A	N/A	N/A	N/A	4.750	100.381	100.238	100.181	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.208	98.108	98.008	3.750	98.122	98.022	97.922
3.250	N/A	N/A	N/A	N/A	4.875	100.842	100.699	100.642	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.653	98.553	98.453	3.875	98.566	98.466	98.366
3.375	N/A	N/A	N/A	N/A	4.990	101.122	100.979	100.922	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.965	98.865	98.765	3.990	98.874	98.774	98.674
3.500	N/A	N/A	N/A	N/A	5.000	101.222	101.079	101.022	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.065	98.965	98.865	4.000	98.974	98.874	98.774
3.625	N/A	N/A	N/A	N/A	5.125	101.573	101.430	101.373	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.578	99.472	99.378	4.125	99.487	99.387	99.287
3.750	N/A	N/A	N/A	N/A	5.250	101.303	101.135	101.076	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.053	99.947	99.853	4.250	99.962	99.862	99.762
3.875	N/A	N/A	N/A	N/A	5.375	101.533	101.365	101.306	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.485	100.379	100.285	4.375	100.394	100.255	100.116
3.990	N/A	N/A	N/A	N/A	5.500	101.795	101.627	101.568	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.887	100.781	100.687	4.500	100.796	100.657	100.518
4.000	N/A	N/A	N/A	N/A	5.625	102.059	101.891	101.832	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.253	101.147	101.053	4.625	101.162	101.023	100.884
4.125	N/A	N/A	N/A	N/A	5.750	101.930	101.739	101.681	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.073	100.945	100.873	4.750	100.945	100.747	100.549
4.250	N/A	N/A	N/A	N/A	5.875	102.216	102.025	101.967	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.463	101.335	101.263	4.875	101.335	101.137	100.940
4.375	N/A	N/A	N/A	N/A	5.990	102.354	102.163	102.105	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.737	101.609	101.537	4.990	101.609	101.411	101.213
4.500	N/A	N/A	N/A	N/A	6.000	102.454	102.263	102.205	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.837	101.709	101.637	5.000	101.709	101.511	101.313
4.625	N/A	N/A	N/A	N/A	6.125	102.612	102.421	102.363	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.184	102.056	101.984	5.125	102.056	101.858	101.661
4.750	N/A	N/A	N/A	N/A	6.250	102.677	102.409	102.208	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.840	101.695	101.510	5.250	101.693	101.349	101.005
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	95.991	95.791	95.791	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.517	97.317	97.317
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.592	96.392	96.392	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.018	97.818	97.818
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.129	96.929	96.929	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.482	98.282	98.282
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.559	97.359	97.359	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.919	98.719	98.719
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.904	97.704	97.704	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.185	98.985	98.985
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.209	98.009	98.009	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.643	99.443	99.443
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.389	98.189	98.189	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.960	99.760	99.760
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.489	98.289	98.289	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.060	99.860	99.860
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.775	98.575	98.575	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.473	100.273	100.273
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.702	98.502	98.502	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.471	100.271	100.271
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.007	98.807	98.807	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.797	100.597	100.597
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4															



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.:

6/20/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	97.374	97.266	97.174	4.250	N/A	N/A	N/A	4.250	98.370	98.241	98.170	3.250	96.097	95.997	95.897	3.250	N/A	N/A	N/A
4.375	97.926	97.818	97.726	4.375	N/A	N/A	N/A	4.375	98.851	98.722	98.651	3.375	96.849	96.749	96.649	3.375	N/A	N/A	N/A
4.500	98.399	98.290	98.199	4.500	N/A	N/A	N/A	4.500	99.293	99.150	99.093	3.500	97.312	97.212	97.112	3.500	N/A	N/A	N/A
4.625	98.753	98.645	98.553	4.625	N/A	N/A	N/A	4.625	99.881	99.738	99.681	3.625	97.737	97.637	97.537	3.625	N/A	N/A	N/A
4.750	99.185	99.062	98.985	4.750	N/A	N/A	N/A	4.750	100.381	100.238	100.181	3.750	98.208	98.108	98.008	3.750	N/A	N/A	N/A
4.875	99.713	99.590	99.513	4.875	N/A	N/A	N/A	4.875	100.842	100.699	100.642	3.875	98.653	98.553	98.453	3.875	N/A	N/A	N/A
4.990	100.078	99.955	99.878	4.990	N/A	N/A	N/A	4.990	101.122	100.979	100.922	3.990	98.965	98.865	98.765	3.990	N/A	N/A	N/A
5.000	100.178	100.055	99.978	5.000	N/A	N/A	N/A	5.000	101.222	101.079	101.022	4.000	99.065	98.965	98.865	4.000	N/A	N/A	N/A
5.125	100.576	100.453	100.376	5.125	N/A	N/A	N/A	5.125	101.573	101.430	101.373	4.125	99.578	99.472	99.378	4.125	N/A	N/A	N/A
5.250	100.784	100.633	100.584	5.250	N/A	N/A	N/A	5.250	101.303	101.135	101.076	4.250	100.053	99.947	99.853	4.250	N/A	N/A	N/A
5.375	101.127	100.976	100.927	5.375	N/A	N/A	N/A	5.375	101.533	101.365	101.306	4.375	100.485	100.379	100.285	4.375	N/A	N/A	N/A
5.500	101.466	101.315	101.266	5.500	N/A	N/A	N/A	5.500	101.795	101.627	101.568	4.500	100.887	100.781	100.687	4.500	N/A	N/A	N/A
5.625	101.792	101.641	101.592	5.625	N/A	N/A	N/A	5.625	102.059	101.891	101.832	4.625	101.253	101.147	101.053	4.625	N/A	N/A	N/A
5.750	102.057	101.861	101.792	5.750	N/A	N/A	N/A	5.750	101.930	101.739	101.681	4.750	101.073	100.945	100.873	4.750	N/A	N/A	N/A
5.875	102.419	102.223	102.154	5.875	N/A	N/A	N/A	5.875	102.216	102.025	101.967	4.875	101.463	101.335	101.263	4.875	N/A	N/A	N/A
5.990	102.645	102.449	102.380	5.990	N/A	N/A	N/A	5.990	102.354	102.163	102.105	4.990	101.737	101.609	101.537	4.990	N/A	N/A	N/A
6.000	102.745	102.549	102.480	6.000	N/A	N/A	N/A	6.000	102.454	102.263	102.205	5.000	101.837	101.709	101.637	5.000	N/A	N/A	N/A
6.125	102.971	102.775	102.706	6.125	N/A	N/A	N/A	6.125	102.612	102.421	102.363	5.125	102.184	102.056	101.984	5.125	N/A	N/A	N/A
6.250	102.943	102.669	102.459	6.250	N/A	N/A	N/A	6.250	102.677	102.409	102.208	5.250	101.840	101.695	101.510	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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/20/2022
45 Day Lock Exp.: 7/4/2022
60 Day Lock Exp.: 7/18/2022

W. Rate Sheet Dated: 5/19/2022

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	96.103	96.003	95.881	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.138	96.038	95.916	4.000	96.138	96.038	95.916		
4.125	96.679	96.579	96.439	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	96.698	96.598	96.458	4.125	96.698	96.598	96.458		
4.250	97.461	97.358	97.214	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.461	97.358	97.214	4.250	97.461	97.358	97.214		
4.375	98.032	97.930	97.781	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.032	97.930	97.781	4.375	98.032	97.930	97.781		
4.500	98.539	98.438	98.289	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.539	98.438	98.289	4.500	98.539	98.438	98.289		
4.625	98.848	98.748	98.596	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.848	98.748	98.596	4.625	98.848	98.748	98.596		
4.750	99.268	99.093	98.991	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	99.244	99.249	99.147	4.750	99.244	99.249	99.147		
4.875	99.811	99.638	99.529	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.967	99.974	99.685	4.875	99.967	99.974	99.685		
4.990	100.186	100.016	99.900	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	100.342	100.172	100.056	4.990	100.342	100.172	100.056		
5.000	100.286	100.116	100.000	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	100.442	100.272	100.156	5.000	100.442	100.272	100.156		
5.125	100.652	100.485	100.371	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	100.808	100.641	100.527	5.125	100.808	100.641	100.527		
5.250	100.878	100.699	100.629	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	101.175	100.996	100.926	5.250	101.175	100.996	100.926		
5.375	101.229	101.052	100.980	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	101.526	101.349	101.277	5.375	101.526	101.349	101.277		
5.500	101.507	101.332	101.257	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	101.803	101.628	101.553	5.500	101.803	101.628	101.553		
5.625	101.725	101.553	101.475	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	102.022	101.850	101.772	5.625	102.022	101.850	101.772		
5.750	101.979	101.822	101.710	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	101.948	101.791	101.679	5.750	101.948	101.791	101.679		
5.875	102.278	102.121	102.009	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	102.247	102.090	101.978	5.875	102.247	102.090	101.978		
5.990	102.442	102.286	102.173	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	102.411	102.255	102.142	5.990	102.411	102.255	102.142		
6.000	102.542	102.386	102.273	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	102.511	102.355	102.242	6.000	102.511	102.355	102.242		
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	97.125	97.025	96.830	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	95.252	95.152	95.052	3.000	95.372	95.272	95.172	3.000	95.372	95.272	95.172		
2.875	N/A	N/A	N/A	4.125	97.790	97.690	97.489	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.573	95.473	95.373	3.125	95.693	95.593	95.493	3.125	95.693	95.593	95.493		
2.990	N/A	N/A	N/A	4.250	98.360	98.260	98.053	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.161	96.061	95.961	3.250	96.275	96.175	96.075	3.250	96.275	96.175	96.075		
3.000	N/A	N/A	N/A	4.375	98.884	98.784	98.571	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.923	96.823	96.723	3.375	97.042	96.942	96.842	3.375	97.042	96.942	96.842		
3.125	N/A	N/A	N/A	4.500	99.439	99.339	99.199	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.455	97.355	97.255	3.500	97.572	97.472	97.372	3.500	97.572	97.472	97.372		
3.250	N/A	N/A	N/A	4.625	99.848	99.748	99.606	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.875	97.775	97.675	3.625	97.998	97.898	97.798	3.625	97.998	97.898	97.798		
3.375	N/A	N/A	N/A	4.750	100.332	100.232	100.089	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.332	98.232	98.132	3.750	98.435	98.335	98.235	3.750	98.435	98.335	98.235		
3.500	N/A	N/A	N/A	4.875	100.812	100.712	100.568	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.734	98.634	98.534	3.875	98.839	98.739	98.639	3.875	98.839	98.739	98.639		
3.625	N/A	N/A	N/A	4.990	100.991	100.891	100.742	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.003	98.903	98.803	3.990	99.108	99.008	98.908	3.990	99.108	99.008	98.908		
3.750	N/A	N/A	N/A	5.000	101.091	100.991	100.842	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.103	99.003	98.903	4.000	99.208	99.108	99.008	4.000	99.208	99.108	99.008		
3.875	N/A	N/A	N/A	5.125	100.742	100.619	100.389	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.377	99.277	99.177	4.125	99.650	99.550	99.450	4.125	99.650	99.550	99.450		
3.990	N/A	N/A	N/A	5.250	101.227	101.104	100.873	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.909	99.809	99.709	4.250	100.083	99.983	99.883	4.250	100.083	99.983	99.883		
4.000	N/A	N/A	N/A	5.375	101.401	101.278	101.046	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.317	100.217	100.117	4.375	100.494	100.394	100.294	4.375	100.494	100.394	100.294		
4.125	N/A	N/A	N/A	5.500	101.690	101.567	101.334	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.573	100.473	100.373	4.500	100.753	100.653	100.553	4.500	100.753	100.653	100.553		
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	100.513	100.409	100.212	4.625	101.287	101.183	101.086	4.625	101.287	101.183	101.086		
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	100.877	100.773	100.577	4.750	100.846	100.742	100.546	4.750	100.846	100.742	100.546		
4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	101.139	101.035	100.839	4.875	101.112	101.008	100.812	4.875	101.112	101.008	100.812		
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	101.366	101.262	101.065	4.990	101.343	101.239	101.042	4.990	101.343	101.239	101.042		
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	101.466	101.362	101.165	5.000	101.443	101.339	101.142	5.000	101.443	101.339	101.142		



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60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/19/2022

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	96.103	96.003	95.881	4.000	N/A	N/A	N/A	3.500	94.223	94.123	93.915	3.000	95.252	95.152	95.052	3.000	N/A	N/A	N/A
4.125	96.679	96.579	96.439	4.125	N/A	N/A	N/A	3.625	95.008	94.908	94.698	3.125	95.573	95.473	95.373	3.125	N/A	N/A	N/A
4.250	97.461	97.358	97.214	4.250	N/A	N/A	N/A	3.750	95.663	95.563	95.360	3.250	96.161	96.061	95.961	3.250	N/A	N/A	N/A
4.375	98.032	97.930	97.781	4.375	N/A	N/A	N/A	3.875	96.344	96.244	96.052	3.375	96.923	96.823	96.723	3.375	N/A	N/A	N/A
4.500	98.539	98.438	98.289	4.500	N/A	N/A	N/A	3.990	97.025	96.925	96.730	3.500	97.455	97.355	97.255	3.500	N/A	N/A	N/A
4.625	98.848	98.748	98.596	4.625	N/A	N/A	N/A	4.000	97.125	97.025	96.830	3.625	97.875	97.775	97.675	3.625	N/A	N/A	N/A
4.750	99.268	99.093	98.991	4.750	N/A	N/A	N/A	4.125	97.790	97.690	97.489	3.750	98.332	98.232	98.132	3.750	N/A	N/A	N/A
4.875	99.811	99.638	99.529	4.875	N/A	N/A	N/A	4.250	98.360	98.260	98.053	3.875	98.734	98.634	98.534	3.875	N/A	N/A	N/A
4.990	100.186	100.016	99.900	4.990	N/A	N/A	N/A	4.375	98.884	98.784	98.651	3.990	99.003	98.903	98.803	3.990	N/A	N/A	N/A
5.000	100.286	100.116	100.000	5.000	N/A	N/A	N/A	4.500	99.439	99.339	99.199	4.000	99.103	99.003	98.903	4.000	N/A	N/A	N/A
5.125	100.652	100.485	100.371	5.125	N/A	N/A	N/A	4.625	99.848	99.748	99.606	4.125	99.377	99.277	99.177	4.125	N/A	N/A	N/A
5.250	100.878	100.699	100.629	5.250	N/A	N/A	N/A	4.750	100.332	100.232	100.089	4.250	99.909	99.809	99.709	4.250	N/A	N/A	N/A
5.375	101.229	101.052	100.980	5.375	N/A	N/A	N/A	4.875	100.812	100.712	100.568	4.375	100.317	100.217	100.117	4.375	N/A	N/A	N/A
5.500	101.507	101.332	101.257	5.500	N/A	N/A	N/A	4.990	100.991	100.891	100.742	4.500	100.573	100.473	100.373	4.500	N/A	N/A	N/A
5.625	101.725	101.553	101.475	5.625	N/A	N/A	N/A	5.000	101.091	100.991	100.842	4.625	100.513	100.409	100.212	4.625	N/A	N/A	N/A
5.750	101.979	101.822	101.710	5.750	N/A	N/A	N/A	5.125	100.742	100.619	100.389	4.750	100.877	100.773	100.577	4.750	N/A	N/A	N/A
5.875	102.278	102.121	102.009	5.875	N/A	N/A	N/A	5.250	101.227	101.104	100.873	4.875	101.139	101.035	100.839	4.875	N/A	N/A	N/A
5.990	102.442	102.286	102.173	5.990	N/A	N/A	N/A	5.375	101.401	101.278	101.046	4.990	101.366	101.262	101.065	4.990	N/A	N/A	N/A
6.000	102.542	102.386	102.273	6.000	N/A	N/A	N/A	5.500	101.690	101.567	101.334	5.000	101.466	101.362	101.165	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)	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@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/20/2022
45 Day Lock Exp.: 7/4/2022
60 Day Lock Exp.: 7/18/2022

W. Rate Sheet Dated: 5/19/2022

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

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Flood Certification = \$10.00 UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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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.:

6/20/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/19/2022

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	96.103	96.003	95.881	4.000	97.125	97.025	96.830	3.000	95.252	95.152	95.052	4.000	94.693	94.593	94.471	3.000	93.652	93.552	93.452
4.125	96.679	96.579	96.439	4.125	97.790	97.690	97.489	3.125	95.573	95.473	95.373	4.125	95.374	95.274	95.134	3.125	94.207	94.107	94.007
4.250	97.461	97.358	97.214	4.250	98.360	98.260	98.053	3.250	96.161	96.061	95.961	4.250	96.401	96.298	96.154	3.250	94.265	94.165	94.065
4.375	98.032	97.930	97.781	4.375	98.884	98.784	98.651	3.375	96.923	96.823	96.723	4.375	96.977	96.875	96.726	3.375	95.116	95.016	94.916
4.500	98.539	98.438	98.289	4.500	99.439	99.339	99.199	3.500	97.455	97.355	97.255	4.500	97.492	97.391	97.242	3.500	95.734	95.634	95.534
4.625	98.848	98.748	98.596	4.625	99.848	99.748	99.606	3.625	97.875	97.775	97.675	4.625	97.805	97.705	97.553	3.625	96.399	96.299	96.199
4.750	99.268	99.093	98.991	4.750	100.332	100.232	100.089	3.750	98.332	98.232	98.132	4.750	98.378	98.203	98.101	3.750	96.996	96.896	96.796
4.875	99.811	99.638	99.529	4.875	100.812	100.712	100.568	3.875	98.734	98.634	98.534	4.875	98.927	98.754	98.645	3.875	97.510	97.410	97.310
4.990	100.186	100.016	99.900	4.990	100.991	100.891	100.742	3.990	99.003	98.903	98.803	4.990	99.180	99.010	98.894	3.990	97.893	97.793	97.693
5.000	100.286	100.116	100.000	5.000	101.091	100.991	100.842	4.000	99.103	99.003	98.903	5.000	99.280	99.110	98.994	4.000	97.993	97.893	97.793
5.125	100.652	100.485	100.371	5.125	100.742	100.619	100.389	4.125	99.377	99.277	99.177	5.125	99.424	99.257	99.143	4.125	98.499	98.399	98.299
5.250	100.878	100.699	100.629	5.250	101.227	101.104	100.873	4.250	99.909	99.809	99.709	5.250	99.757	99.578	99.508	4.250	99.049	98.949	98.849
5.375	101.229	101.052	100.980	5.375	101.401	101.278	101.046	4.375	100.317	100.217	100.117	5.375	100.173	99.996	99.924	4.375	99.459	99.359	99.259
5.500	101.507	101.332	101.257	5.500	101.690	101.567	101.334	4.500	100.573	100.473	100.373	5.500	100.479	100.304	100.229	4.500	99.719	99.619	99.519
5.625	101.725	101.553	101.475	5.625	102.022	101.899	101.665	4.625	100.513	100.409	100.212	5.625	100.722	100.550	100.472	4.625	100.456	100.352	100.155
5.750	101.979	101.822	101.710	5.750	101.990	101.848	101.715	4.750	100.877	100.773	100.577	5.750	99.542	99.385	99.273	4.750	100.034	99.930	99.734
5.875	102.299	102.142	102.030	5.875	102.322	102.180	102.047	4.875	101.139	101.035	100.839	5.875	100.097	99.940	99.828	4.875	100.545	100.441	100.245
5.990	102.489	102.333	102.220	5.990	102.486	102.344	102.211	4.990	101.366	101.262	101.065	5.990	100.288	100.132	100.019	4.990	100.772	100.668	100.471
6.000	102.589	102.433	102.320	6.000	102.586	102.444	102.311	5.000	101.466	101.362	101.165	6.000	100.388	100.232	100.119	5.000	100.872	100.768	100.571

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

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

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

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

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

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/20/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/19/2022

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 ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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.:

6/20/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/18/2022

W. Rate Sheet Dated: 5/19/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		99.550		
NOO without PPP*		98.800		
Rate	30 Day	45 Day	60 Day	
5.250	94.300	94.175	94.050	
5.375	94.800	94.675	94.550	
5.500	95.050	94.925	94.800	
5.625	95.800	95.675	95.550	
5.750	96.425	96.300	96.175	
5.875	96.800	96.675	96.550	
5.990	97.175	97.050	96.925	
6.125	97.925	97.800	97.675	
6.250	8.175	8.050	7.925	
6.375	98.425	98.300	98.175	
6.500	99.675	99.550	99.425	
6.625	99.925	99.800	99.675	
6.750	100.175	100.050	99.925	
6.875	100.425	100.300	100.175	
6.990	100.675	100.550	100.425	
7.125	100.925	100.800	100.675	
7.250	101.175	101.050	100.925	
7.375	101.425	101.300	101.175	
7.500	101.550	101.425	101.300	
7.625	101.675	101.550	101.425	
7.750	101.800	101.675	101.550	
7.875	101.925	101.800	101.675	
7.990	102.050	101.925	101.800	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	102.425	102.300	102.175	
8.500	102.550	102.425	102.300	
8.625	102.675	102.550	102.425	
8.750	102.800	102.675	102.550	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*		99.550		
NOO without PPP*		98.800		
Rate	30 Day	45 Day	60 Day	
5.250	94.050	93.925	93.800	
5.375	94.550	94.425	94.300	
5.500	94.800	94.675	94.550	
5.625	95.550	95.425	95.300	
5.750	96.175	96.050	95.925	
5.875	96.550	96.425	96.300	
5.990	96.925	96.800	96.675	
6.125	97.675	97.550	97.425	
6.250	7.925	7.800	7.675	
6.375	98.175	98.050	97.925	
6.500	99.425	99.300	99.175	
6.625	99.675	99.550	99.425	
6.750	99.925	99.800	99.675	
6.875	100.175	100.050	99.925	
6.990	100.425	100.300	100.175	
7.125	100.675	100.550	100.425	
7.250	100.925	100.800	100.675	
7.375	101.175	101.050	100.925	
7.500	101.300	101.175	101.050	
7.625	101.425	101.300	101.175	
7.750	101.550	101.425	101.300	
7.875	101.675	101.550	101.425	
7.990	101.800	101.675	101.550	
8.125	101.925	101.800	101.675	
8.250	102.050	101.925	101.800	
8.375	102.175	102.050	101.925	
8.500	102.300	102.175	102.050	
8.625	102.425	102.300	102.175	
8.750	102.550	102.425	102.300	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*		99.550		
NOO without PPP*		98.800		
Rate	30 Day	45 Day	60 Day	
5.250	93.800	93.675	93.550	
5.375	94.300	94.175	94.050	
5.500	94.550	94.425	94.300	
5.625	95.300	95.175	95.050	
5.750	95.925	95.800	95.675	
5.875	96.300	96.175	96.050	
5.990	96.675	96.550	96.425	
6.125	97.425	97.300	97.175	
6.250	7.675	7.550	7.425	
6.375	97.925	97.800	97.675	
6.500	99.175	99.050	98.925	
6.625	99.425	99.300	99.175	
6.750	99.675	99.550	99.425	
6.875	99.925	99.800	99.675	
6.990	100.175	100.050	99.925	
7.125	100.425	100.300	100.175	
7.250	100.675	100.550	100.425	
7.375	100.925	100.800	100.675	
7.500	101.050	100.925	100.800	
7.625	101.175	101.050	100.925	
7.750	101.300	101.175	101.050	
7.875	101.425	101.300	101.175	
7.990	101.550	101.425	101.300	
8.125	101.675	101.550	101.425	
8.250	101.800	101.675	101.550	
8.375	101.925	101.800	101.675	
8.500	102.050	101.925	101.800	
8.625	102.175	102.050	101.925	
8.750	102.300	102.175	102.050	
* Max Price after LLPA & before Comp Plan				

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

Lock Desk Policy		
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)