

W. Rate Sheet Dated: 5/20/2022

Release Time: 1:00 pm 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	99.118	98.899	98.665	4.000	98.768	98.549	98.315	2.875	95.644	95.487	95.331	3.125	N/A	N/A	N/A
4.125	99.763	99.544	99.310	4.125	99.413	99.194	98.960	3.000	95.965	95.809	95.653	3.250	N/A	N/A	N/A
4.250	99.543	99.393	99.050	4.250	99.193	99.043	98.700	3.125	96.288	96.131	95.975	3.375	N/A	N/A	N/A
4.375	100.168	100.018	99.675	4.375	99.818	99.668	99.325	3.250	96.864	96.688	96.512	3.500	N/A	N/A	N/A
4.500	100.785	100.635	100.292	4.500	100.435	100.285	99.942	3.375	97.180	97.004	96.829	3.625	N/A	N/A	N/A
4.625	101.380	101.230	100.887	4.625	101.030	100.880	100.537	3.500	97.500	97.324	97.149	Margin = 2.250		Index = 2.000	
4.750	100.568	100.418	99.980	4.750	100.218	100.068	99.630	3.625	97.814	97.638	97.463	30 Year OTC			
4.875	101.136	100.986	100.548	4.875	100.786	100.636	100.198	3.750	97.997	97.759	97.521	Rate	30 Day	45 Day	60 Day
5.000	101.673	101.523	101.085	5.000	101.323	101.173	100.735	3.875	98.298	98.060	97.822	6.750	102.750	102.500	102.250
5.125	102.162	102.012	101.574	5.125	101.812	101.662	101.224	4.000	98.590	98.352	98.113				
5.250	101.070	100.920	100.373	5.250	100.720	100.570	100.023	4.125	98.865	98.627	98.388				
5.375	101.545	101.395	100.848	5.375	101.195	101.045	100.498	4.250	99.082	98.785	98.489				
5.500	101.972	101.822	101.275	5.500	101.622	101.472	100.925	4.375	99.343	99.046	98.749				
5.625	102.354	102.204	101.657	5.625	102.004	101.854	101.307	4.500	99.586	99.289	98.993				
5.750	102.510	102.360	101.860	5.750	102.160	102.010	101.510	4.625	99.806	99.509	99.212				
5.875	102.891	102.741	102.241	5.875	102.541	102.391	101.891	4.750	100.019	99.869	99.719				
6.000	103.248	103.098	102.598	6.000	102.898	102.748	102.248	4.875	100.230	100.080	99.930				
6.125	103.596	103.446	102.946	6.125	103.246	103.096	102.596	5.000	100.418	100.268	100.118				
6.250	103.896	103.746	103.246	6.250	102.088	101.938	101.438	5.125	100.591	100.441	100.291				

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	98.918	98.818	98.599	98.365	4.000	98.568	98.468	98.249	98.015	2.875	94.774	94.674	94.517	94.361
4.125	99.563	99.463	99.244	99.010	4.125	99.213	99.113	98.894	98.660	3.000	95.095	94.995	94.839	94.683
4.250	99.343	99.243	99.093	98.750	4.250	98.993	98.893	98.743	98.400	3.125	95.418	95.318	95.161	95.005
4.375	99.968	99.868	99.718	99.375	4.375	99.618	99.518	99.368	99.025	3.250	96.594	96.494	96.318	96.142
4.500	100.585	100.485	100.335	99.992	4.500	100.235	100.135	99.985	99.642	3.375	96.910	96.810	96.634	96.459
4.625	101.180	101.080	100.930	100.587	4.625	100.830	100.730	100.580	100.237	3.500	97.230	97.130	96.954	96.779
4.750	100.368	100.268	100.118	99.680	4.750	100.018	99.918	99.768	99.330	3.625	97.544	97.444	97.268	97.093
4.875	100.936	100.836	100.686	100.248	4.875	100.586	100.486	100.336	99.898	3.750	98.227	98.127	97.889	97.651
5.000	101.473	101.373	101.223	100.785	5.000	101.123	101.023	100.873	100.435	3.875	98.528	98.428	98.190	97.952
5.125	101.962	101.862	101.712	101.274	5.125	101.612	101.512	101.362	100.924	4.000	98.820	98.720	98.482	98.243
5.250	100.870	100.770	100.620	100.073	5.250	100.520	100.420	100.270	99.723	4.125	99.095	98.995	98.757	98.518
5.375	101.345	101.245	101.095	100.548	5.375	100.995	100.895	100.745	100.198	4.250	98.612	98.512	98.215	97.919
5.500	101.772	101.672	101.522	100.975	5.500	101.422	101.322	101.172	100.625	4.375	98.873	98.773	98.476	98.177

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.:

6/20/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/19/2022

W. Rate Sheet Dated: 5/20/2022

Release Time: 1:00 pm 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	91.976	91.820	91.664	3.500	N/A	N/A	N/A
4.500	99.229	99.079	98.735	4.500	98.979	98.829	98.485	2.875	92.292	92.136	91.980	3.625	N/A	N/A	N/A
4.625	99.824	99.674	99.330	4.625	99.574	99.424	99.080	3.000	92.614	92.458	92.302	Margin = 2.250		Index = 2.000	
4.750	98.449	98.299	97.862	4.750	98.199	98.049	97.612	3.125	92.936	92.780	92.624	30 Year OTC			
4.875	99.017	98.867	98.430	4.875	98.767	98.617	98.180	3.250	93.769	93.593	93.417	Rate	30 Day	45 Day	60 Day
5.000	99.554	99.404	98.967	5.000	99.304	99.154	98.717	3.375	94.085	93.909	93.733	4.250	N/A	N/A	N/A
5.125	100.043	99.893	99.456	5.125	99.793	99.643	99.206	3.500	94.405	94.229	94.053	4.375	N/A	N/A	N/A
5.250	98.013	97.863	97.316	5.250	97.763	97.613	97.066	3.625	94.719	94.543	94.367	4.500	N/A	N/A	N/A
5.375	98.488	98.338	97.791	5.375	98.238	98.088	97.541	3.750	95.402	95.164	94.925	4.625	N/A	N/A	N/A
5.500	98.915	98.765	98.218	5.500	98.665	98.515	97.968	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.297	99.147	98.600	5.625	99.047	98.897	98.350	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.750	98.110	97.960	97.460	5.750	97.860	97.710	97.210	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.875	98.491	98.341	97.841	5.875	98.241	98.091	97.591	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.000	98.848	98.698	98.198	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	99.329	99.229	99.079	98.735	4.500	99.079	98.979	98.829	98.485	2.750	91.482	91.382	91.226	91.070
4.625	99.924	99.824	99.674	99.330	4.625	99.674	99.574	99.424	99.080	2.875	91.799	91.699	91.543	91.387
4.750	98.549	98.449	98.299	97.862	4.750	98.299	98.199	98.049	97.612	3.000	92.120	92.020	91.864	91.708
4.875	99.117	99.017	98.867	98.430	4.875	98.867	98.767	98.617	98.180	3.125	92.443	92.343	92.187	92.031
5.000	99.654	99.554	99.404	98.967	5.000	99.404	99.304	99.154	98.717	3.250	94.556	94.456	94.280	94.104
5.125	100.143	100.043	99.893	99.456	5.125	99.893	99.793	99.643	99.206	3.375	94.873	94.773	94.597	94.421
5.250	98.113	98.013	97.863	97.316	5.250	97.863	97.763	97.613	97.066	3.500	95.193	95.093	94.917	94.741
5.375	98.588	98.488	98.338	97.791	5.375	98.338	98.238	98.088	97.541	3.625	95.507	95.407	95.231	95.055
5.500	99.015	98.915	98.765	98.218	5.500	98.765	98.665	98.515	97.968	3.750	96.721	96.621	96.383	96.144

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.:

7/19/2022

W. Rate Sheet Dated: 5/20/2022

Release Time: 1:00 pm 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	97.538	97.430	97.338	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.827	96.702	96.627	2.000	N/A	N/A	N/A	4.250	97.480	97.374	97.265
4.375	98.089	97.981	97.889	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.558	97.429	97.358	2.125	N/A	N/A	N/A	4.375	98.031	97.925	97.816
4.500	98.557	98.449	98.357	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.257	98.128	98.057	2.250	N/A	N/A	N/A	4.500	98.499	98.393	98.284
4.625	98.910	98.802	98.710	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.870	98.741	98.670	2.375	N/A	N/A	N/A	4.625	98.890	98.761	98.636
4.750	99.347	99.224	99.147	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.463	99.334	99.263	2.500	N/A	N/A	N/A	4.750	99.487	99.351	99.218
4.875	99.871	99.748	99.671	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.982	99.853	99.782	2.625	N/A	N/A	N/A	4.875	100.011	99.875	99.742
4.990	100.233	100.110	100.033	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.263	100.134	100.063	2.750	N/A	N/A	N/A	4.990	100.373	100.237	100.104
5.000	100.333	100.210	100.133	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.363	100.234	100.163	2.875	N/A	N/A	N/A	5.000	100.473	100.337	100.204
5.125	100.731	100.608	100.531	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.595	100.466	100.395	2.990	N/A	N/A	N/A	5.125	100.871	100.735	100.602
5.250	100.914	100.764	100.714	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.483	100.330	100.283	3.000	N/A	N/A	N/A	5.250	101.114	100.955	100.799
5.375	101.253	101.103	101.053	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.817	100.664	100.617	3.125	N/A	N/A	N/A	5.375	101.453	101.294	101.138
5.500	101.588	101.438	101.388	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.078	100.925	100.878	3.250	N/A	N/A	N/A	5.500	101.788	101.629	101.473
5.625	101.911	101.761	101.711	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.254	101.101	101.054	3.375	N/A	N/A	N/A	5.625	102.111	101.952	101.796
5.750	102.092	101.890	101.827	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.177	100.975	100.912	3.500	N/A	N/A	N/A	5.750	102.320	102.071	101.840
5.875	102.450	102.248	102.185	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.532	101.330	101.267	3.625	N/A	N/A	N/A	5.875	102.678	102.429	102.198
5.990	102.672	102.470	102.407	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.692	101.490	101.427	3.750	N/A	N/A	N/A	5.990	102.900	102.651	102.420
6.000	102.772	102.570	102.507	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.792	101.590	101.527	3.875	N/A	N/A	N/A	6.000	103.000	102.751	102.520
6.125	102.995	102.793	102.730	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.899	101.696	101.634	3.990	N/A	N/A	N/A	6.125	103.224	102.975	102.744
6.250	103.086	102.855	102.761	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.875	101.644	101.550	4.000	N/A	N/A	N/A	6.250	103.333	103.023	102.747
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.250	98.534	98.402	98.334	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.108	96.008	95.908	3.250	96.035	95.935	95.835
2.875	N/A	N/A	N/A	4.375	99.011	98.879	98.811	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.859	96.759	96.659	3.375	96.787	96.687	96.587
2.990	N/A	N/A	N/A	4.500	99.460	99.313	99.260	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.323	97.223	97.123	3.500	97.251	97.151	97.051
3.000	N/A	N/A	N/A	4.625	100.046	99.899	99.846	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.742	97.642	97.542	3.625	97.670	97.570	97.470
3.125	N/A	N/A	N/A	4.750	100.543	100.396	100.343	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.216	98.116	98.016	3.750	98.131	98.031	97.931
3.250	N/A	N/A	N/A	4.875	101.001	100.854	100.801	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.656	98.556	98.456	3.875	98.571	98.471	98.371
3.375	N/A	N/A	N/A	4.990	101.279	101.132	101.079	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.031	98.928	98.831	3.990	98.942	98.842	98.711
3.500	N/A	N/A	N/A	5.000	101.379	101.232	101.179	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.131	99.028	98.931	4.000	99.042	98.926	98.811
3.625	N/A	N/A	N/A	5.125	101.724	101.577	101.524	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.648	99.540	99.448	4.125	99.555	99.416	99.278
3.750	N/A	N/A	N/A	5.250	101.433	101.262	101.214	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.121	100.013	99.921	4.250	100.027	99.888	99.749
3.875	N/A	N/A	N/A	5.375	101.660	101.489	101.441	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.550	100.442	100.350	4.375	100.456	100.317	100.178
3.990	N/A	N/A	N/A	5.500	101.920	101.749	101.701	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.950	100.842	100.750	4.500	100.857	100.718	100.579
4.000	N/A	N/A	N/A	5.625	102.181	102.010	101.962	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.308	101.200	101.108	4.625	101.214	101.075	100.936
4.125	N/A	N/A	N/A	5.750	101.964	101.768	101.715	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.155	101.017	100.935	4.750	101.017	100.797	100.576
4.250	N/A	N/A	N/A	5.875	102.248	102.052	101.999	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.543	101.405	101.323	4.875	101.405	101.185	100.964
4.375	N/A	N/A	N/A	5.990	102.381	102.185	102.132	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.810	101.672	101.590	4.990	101.672	101.452	101.231
4.500	N/A	N/A	N/A	6.000	102.481	102.285	102.232	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.910	101.772	101.690	5.000	101.772	101.552	101.331
4.625	N/A	N/A	N/A	6.125	102.639	102.443	102.390	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.254	102.116	102.034	5.125	102.116	101.896	101.675
4.750	N/A	N/A	N/A	6.250	102.820	102.595	102.510	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	102.047	101.887	101.717	5.250	101.884	101.540	101.196
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.002	95.802	95.802	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.526	97.326	97.326
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.603	96.403	96.403	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.028	97.828	97.828
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.138	96.938	96.938	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.492	98.292	98.292
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.568	97.368	97.368	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.924	98.724	98.724
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.911	97.711	97.711	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.192	98.992	98.992
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.216	98.016	98.016	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.645	99.445	99.445
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.394	98.194	98.194	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	2.875	N/A	N/A	N/A	4.000	98.494	98.294	98.294	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	2.990	N																		



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.:

7/19/2022

W. Rate Sheet Dated: 5/20/2022

Release Time: 1:00 pm 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	97.538	97.430	97.338	4.250	N/A	N/A	N/A	4.250	98.534	98.402	98.334	3.250	96.108	96.008	95.908	3.250	N/A	N/A	N/A
4.375	98.089	97.981	97.889	4.375	N/A	N/A	N/A	4.375	99.011	98.879	98.811	3.375	96.859	96.759	96.659	3.375	N/A	N/A	N/A
4.500	98.557	98.449	98.357	4.500	N/A	N/A	N/A	4.500	99.460	99.313	99.260	3.500	97.323	97.223	97.123	3.500	N/A	N/A	N/A
4.625	98.910	98.802	98.710	4.625	N/A	N/A	N/A	4.625	100.046	99.899	99.846	3.625	97.742	97.642	97.542	3.625	N/A	N/A	N/A
4.750	99.347	99.224	99.147	4.750	N/A	N/A	N/A	4.750	100.543	100.396	100.343	3.750	98.216	98.116	98.016	3.750	N/A	N/A	N/A
4.875	99.871	99.748	99.671	4.875	N/A	N/A	N/A	4.875	101.001	100.854	100.801	3.875	98.656	98.556	98.456	3.875	N/A	N/A	N/A
4.990	100.233	100.110	100.033	4.990	N/A	N/A	N/A	4.990	101.279	101.132	101.079	3.990	99.031	98.928	98.831	3.990	N/A	N/A	N/A
5.000	100.333	100.210	100.133	5.000	N/A	N/A	N/A	5.000	101.379	101.232	101.179	4.000	99.131	99.028	98.931	4.000	N/A	N/A	N/A
5.125	100.731	100.608	100.531	5.125	N/A	N/A	N/A	5.125	101.724	101.577	101.524	4.125	99.648	99.540	99.448	4.125	N/A	N/A	N/A
5.250	100.914	100.764	100.714	5.250	N/A	N/A	N/A	5.250	101.433	101.262	101.214	4.250	100.121	100.013	99.921	4.250	N/A	N/A	N/A
5.375	101.253	101.103	101.053	5.375	N/A	N/A	N/A	5.375	101.660	101.489	101.441	4.375	100.550	100.442	100.350	4.375	N/A	N/A	N/A
5.500	101.588	101.438	101.388	5.500	N/A	N/A	N/A	5.500	101.920	101.749	101.701	4.500	100.950	100.842	100.750	4.500	N/A	N/A	N/A
5.625	101.911	101.761	101.711	5.625	N/A	N/A	N/A	5.625	102.181	102.010	101.962	4.625	101.308	101.200	101.108	4.625	N/A	N/A	N/A
5.750	102.092	101.890	101.827	5.750	N/A	N/A	N/A	5.750	101.964	101.768	101.715	4.750	101.155	101.017	100.935	4.750	N/A	N/A	N/A
5.875	102.450	102.248	102.185	5.875	N/A	N/A	N/A	5.875	102.248	102.052	101.999	4.875	101.543	101.405	101.323	4.875	N/A	N/A	N/A
5.990	102.672	102.470	102.407	5.990	N/A	N/A	N/A	5.990	102.381	102.185	102.132	4.990	101.810	101.672	101.590	4.990	N/A	N/A	N/A
6.000	102.772	102.570	102.507	6.000	N/A	N/A	N/A	6.000	102.481	102.285	102.232	5.000	101.910	101.772	101.690	5.000	N/A	N/A	N/A
6.125	102.995	102.793	102.730	6.125	N/A	N/A	N/A	6.125	102.639	102.443	102.390	5.125	102.254	102.116	102.034	5.125	N/A	N/A	N/A
6.250	103.086	102.855	102.761	6.250	N/A	N/A	N/A	6.250	102.820	102.595	102.510	5.250	102.047	101.887	101.717	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.			



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.: 7/19/2022

W. Rate Sheet Dated: 5/20/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	96.199	96.099	95.972	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.693	94.593	94.466	2.750	N/A	N/A	N/A	4.000	96.184	96.084	95.957
4.125	96.786	96.686	96.556	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	95.318	95.218	95.088	2.875	N/A	N/A	N/A	4.125	96.849	96.749	96.619
4.250	97.572	97.469	97.333	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.548	96.445	96.309	2.990	N/A	N/A	N/A	4.250	97.634	97.531	97.395
4.375	98.169	98.068	97.928	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.145	97.044	96.904	3.000	N/A	N/A	N/A	4.375	98.230	98.129	97.989
4.500	98.641	98.540	98.400	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.617	97.516	97.376	3.125	N/A	N/A	N/A	4.500	98.700	98.599	98.459
4.625	98.956	98.856	98.710	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.934	97.834	97.688	3.250	N/A	N/A	N/A	4.625	99.014	98.914	98.768
4.750	99.393	99.218	99.078	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.743	98.568	98.428	3.375	N/A	N/A	N/A	4.750	99.580	99.405	99.265
4.875	99.938	99.765	99.619	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.290	99.117	98.971	3.500	N/A	N/A	N/A	4.875	100.123	99.950	99.804
4.990	100.314	100.143	99.992	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.420	99.249	99.098	3.625	N/A	N/A	N/A	4.990	100.498	100.327	100.176
5.000	100.414	100.243	100.092	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.520	99.349	99.198	3.750	N/A	N/A	N/A	5.000	100.598	100.427	100.276
5.125	100.785	100.618	100.461	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.433	99.266	99.109	3.875	N/A	N/A	N/A	5.125	100.968	100.801	100.644
5.250	100.930	100.740	100.657	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.558	99.368	99.285	3.990	N/A	N/A	N/A	5.250	101.117	100.927	100.844
5.375	101.293	101.106	101.020	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	100.041	99.854	99.768	4.000	N/A	N/A	N/A	5.375	101.479	101.292	101.206
5.500	101.572	101.387	101.301	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.360	100.175	100.089	4.125	N/A	N/A	N/A	5.500	101.756	101.571	101.485
5.625	101.792	101.610	101.517	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.616	100.434	100.341	4.250	N/A	N/A	N/A	5.625	101.975	101.793	101.700
5.750	102.250	102.101	101.716	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.764	98.615	98.230	4.375	N/A	N/A	N/A	5.750	101.886	101.737	101.352
5.875	102.551	102.402	102.017	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.499	99.350	98.965	4.500	N/A	N/A	N/A	5.875	102.184	102.035	101.650
5.990	102.713	102.565	102.178	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.661	99.513	99.126	4.625	N/A	N/A	N/A	5.990	102.345	102.197	101.810
6.000	102.813	102.665	102.278	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.761	99.613	99.226	4.750	N/A	N/A	N/A	6.000	102.445	102.297	101.910
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	97.322	97.132	96.946	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	95.098	94.998	94.898	3.000	95.113	95.013	94.913
2.875	N/A	N/A	N/A	4.125	97.899	97.799	97.608	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.558	95.458	95.358	3.125	95.671	95.571	95.471
2.990	N/A	N/A	N/A	4.250	98.471	98.371	98.175	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.139	96.039	95.939	3.250	96.123	96.023	95.923
3.000	N/A	N/A	N/A	4.375	99.014	98.914	98.748	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.902	96.802	96.702	3.375	96.883	96.783	96.683
3.125	N/A	N/A	N/A	4.500	99.571	99.471	99.298	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.401	97.301	97.201	3.500	97.386	97.286	97.186
3.250	N/A	N/A	N/A	4.625	99.982	99.882	99.708	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.876	97.776	97.676	3.625	97.840	97.740	97.640
3.375	N/A	N/A	N/A	4.750	100.468	100.368	100.191	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.335	98.235	98.135	3.750	98.319	98.219	98.119
3.500	N/A	N/A	N/A	4.875	100.950	100.850	100.672	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.738	98.638	98.538	3.875	98.719	98.619	98.519
3.625	N/A	N/A	N/A	4.990	101.129	101.029	100.850	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.007	98.907	98.806	3.990	98.992	98.892	98.791
3.750	N/A	N/A	N/A	5.000	101.229	101.129	100.950	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.107	99.007	98.906	4.000	99.092	98.992	98.891
3.875	N/A	N/A	N/A	5.125	100.819	100.695	100.442	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.596	99.496	99.392	4.125	99.596	99.496	99.392
3.990	N/A	N/A	N/A	5.250	101.377	101.254	100.998	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	100.122	100.022	99.849	4.250	100.122	100.022	99.849
4.000	N/A	N/A	N/A	5.375	101.621	101.497	101.241	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.539	100.439	100.264	4.375	100.539	100.439	100.264
4.125	N/A	N/A	N/A	5.500	101.908	101.785	101.527	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.868	100.768	100.594	4.500	100.864	100.764	100.590
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	100.076	99.972	99.767	4.625	101.321	101.217	101.012
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	100.477	100.373	100.168	4.750	100.866	100.762	100.557
4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.845	100.740	100.534	4.875	101.235	101.130	100.924
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	101.105	101.000	100.793	4.990	101.495	101.390	101.183
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	101.205	101.100	100.893	5.000	101.595	101.490	101.283
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	93.200	93.100	93.000	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	93.928	93.828	93.728	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	93.537	93.437	93.337	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	94.502	94.402	94.302	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	95.163	95.063	94.963	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	96.042	95.942	95.842	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.931	96.831	96.731	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.558	97.458	97.358	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	98.033	97.933	97.833	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	98.133	98.033	97.933	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.752	98													



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.:

7/19/2022

W. Rate Sheet Dated: 5/20/2022

Release Time: 1:00 pm 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	96.199	96.099	95.972	4.000	N/A	N/A	N/A	3.500	94.329	94.229	94.016	3.000	95.098	94.998	94.898	3.000	N/A	N/A	N/A
4.125	96.786	96.686	96.556	4.125	N/A	N/A	N/A	3.625	95.078	94.978	94.764	3.125	95.558	95.458	95.358	3.125	N/A	N/A	N/A
4.250	97.572	97.469	97.333	4.250	N/A	N/A	N/A	3.750	95.748	95.648	95.445	3.250	96.139	96.039	95.939	3.250	N/A	N/A	N/A
4.375	98.169	98.068	97.928	4.375	N/A	N/A	N/A	3.875	96.448	96.348	96.165	3.375	96.902	96.802	96.702	3.375	N/A	N/A	N/A
4.500	98.641	98.540	98.400	4.500	N/A	N/A	N/A	3.990	97.132	97.032	96.846	3.500	97.401	97.301	97.201	3.500	N/A	N/A	N/A
4.625	98.956	98.856	98.710	4.625	N/A	N/A	N/A	4.000	97.232	97.132	96.946	3.625	97.876	97.776	97.676	3.625	N/A	N/A	N/A
4.750	99.393	99.218	99.078	4.750	N/A	N/A	N/A	4.125	97.899	97.799	97.608	3.750	98.335	98.235	98.135	3.750	N/A	N/A	N/A
4.875	99.938	99.765	99.619	4.875	N/A	N/A	N/A	4.250	98.471	98.371	98.175	3.875	98.738	98.638	98.538	3.875	N/A	N/A	N/A
4.990	100.314	100.143	99.992	4.990	N/A	N/A	N/A	4.375	99.014	98.914	98.748	3.990	99.007	98.907	98.806	3.990	N/A	N/A	N/A
5.000	100.414	100.243	100.092	5.000	N/A	N/A	N/A	4.500	99.571	99.471	99.298	4.000	99.107	99.007	98.906	4.000	N/A	N/A	N/A
5.125	100.785	100.618	100.461	5.125	N/A	N/A	N/A	4.625	99.982	99.882	99.708	4.125	99.596	99.496	99.332	4.125	N/A	N/A	N/A
5.250	100.930	100.740	100.657	5.250	N/A	N/A	N/A	4.750	100.468	100.368	100.191	4.250	100.122	100.022	99.849	4.250	N/A	N/A	N/A
5.375	101.293	101.106	101.020	5.375	N/A	N/A	N/A	4.875	100.950	100.850	100.672	4.375	100.539	100.439	100.264	4.375	N/A	N/A	N/A
5.500	101.572	101.387	101.301	5.500	N/A	N/A	N/A	4.990	101.129	101.029	100.850	4.500	100.868	100.768	100.594	4.500	N/A	N/A	N/A
5.625	101.792	101.610	101.517	5.625	N/A	N/A	N/A	5.000	101.229	101.129	100.950	4.625	100.076	99.972	99.767	4.625	N/A	N/A	N/A
5.750	102.250	102.101	101.716	5.750	N/A	N/A	N/A	5.125	100.819	100.695	100.442	4.750	100.477	100.373	100.168	4.750	N/A	N/A	N/A
5.875	102.551	102.402	102.017	5.875	N/A	N/A	N/A	5.250	101.377	101.254	100.998	4.875	100.845	100.740	100.534	4.875	N/A	N/A	N/A
5.990	102.713	102.565	102.178	5.990	N/A	N/A	N/A	5.375	101.621	101.497	101.241	4.990	101.105	101.000	100.793	4.990	N/A	N/A	N/A
6.000	102.813	102.665	102.278	6.000	N/A	N/A	N/A	5.500	101.908	101.785	101.527	5.000	101.205	101.100	100.893	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.			



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.: 7/19/2022

W. Rate Sheet Dated: 5/20/2022

Release Time: 1:00 pm 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

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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.:

7/19/2022

W. Rate Sheet Dated: 5/20/2022

Release Time: 1:00 pm 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	96.199	96.099	95.972	4.000	97.232	97.132	96.946	3.000	95.098	94.998	94.898	4.000	94.771	94.671	94.544	3.000	93.499	93.399	93.299
4.125	96.786	96.686	96.556	4.125	97.899	97.799	97.608	3.125	95.558	95.458	95.358	4.125	95.377	95.277	95.147	3.125	94.093	93.993	93.893
4.250	97.572	97.469	97.333	4.250	98.471	98.371	98.175	3.250	96.139	96.039	95.939	4.250	96.385	96.282	96.146	3.250	94.188	94.088	93.988
4.375	98.169	98.068	97.928	4.375	99.014	98.914	98.748	3.375	96.902	96.802	96.702	4.375	96.982	96.881	96.741	3.375	95.052	94.952	94.852
4.500	98.641	98.540	98.400	4.500	99.571	99.471	99.298	3.500	97.401	97.301	97.201	4.500	97.454	97.353	97.213	3.500	95.632	95.532	95.432
4.625	98.956	98.856	98.710	4.625	99.982	99.882	99.708	3.625	97.876	97.776	97.676	4.625	97.770	97.670	97.524	3.625	96.309	96.209	96.109
4.750	99.393	99.218	99.078	4.750	100.468	100.368	100.191	3.750	98.335	98.235	98.135	4.750	98.393	98.218	98.078	3.750	96.983	96.883	96.783
4.875	99.938	99.765	99.619	4.875	100.950	100.850	100.672	3.875	98.738	98.638	98.538	4.875	98.939	98.766	98.620	3.875	97.498	97.398	97.298
4.990	100.314	100.143	99.992	4.990	101.129	101.029	100.850	3.990	99.007	98.907	98.806	4.990	99.192	99.021	98.870	3.990	97.870	97.770	97.669
5.000	100.414	100.243	100.092	5.000	101.229	101.129	100.950	4.000	99.107	99.007	98.906	5.000	99.292	99.121	98.970	4.000	97.970	97.870	97.769
5.125	100.785	100.618	100.461	5.125	100.819	100.695	100.442	4.125	99.596	99.496	99.332	5.125	99.434	99.267	99.110	4.125	98.524	98.424	98.260
5.250	100.930	100.740	100.657	5.250	101.377	101.254	100.998	4.250	100.122	100.022	99.849	5.250	99.569	99.379	99.296	4.250	99.066	98.966	98.793
5.375	101.293	101.106	101.020	5.375	101.621	101.497	101.241	4.375	100.539	100.439	100.264	5.375	99.992	99.805	99.719	4.375	99.487	99.387	99.212
5.500	101.572	101.387	101.301	5.500	101.908	101.785	101.527	4.500	100.868	100.768	100.594	5.500	100.291	100.106	100.020	4.500	99.820	99.720	99.546
5.625	101.792	101.610	101.517	5.625	102.205	102.082	101.823	4.625	100.076	99.972	99.767	5.625	100.529	100.347	100.254	4.625	99.870	99.766	99.561
5.750	102.250	102.101	101.716	5.750	102.195	102.061	101.655	4.750	100.477	100.373	100.168	5.750	99.832	99.683	99.298	4.750	99.574	99.470	99.265
5.875	102.572	102.423	102.038	5.875	102.562	102.428	102.020	4.875	100.845	100.740	100.534	5.875	100.371	100.222	99.837	4.875	100.189	100.084	99.878
5.990	102.760	102.612	102.225	5.990	102.760	102.626	102.217	4.990	101.105	101.000	100.793	5.990	100.559	100.411	100.024	4.990	100.449	100.344	100.137
6.000	102.860	102.712	102.325	6.000	102.860	102.726	102.317	5.000	101.205	101.100	100.893	6.000	100.659	100.511	100.124	5.000	100.549	100.444	100.237

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

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1-877-588-2706

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30 Day Lock Exp.:

6/20/2022

45 Day Lock Exp.:

7/4/2022

60 Day Lock Exp.:

7/19/2022

W. Rate Sheet Dated: 5/20/2022

Release Time: 1:00 pm 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@afrownline.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.:

7/19/2022

W. Rate Sheet Dated: 5/20/2022

Release Time: 1:00 pm 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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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)