

W. Rate Sheet Dated: 5/20/2022

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	99.149	98.915	98.681	4.000	98.799	98.565	98.331	2.875	95.604	95.440	95.276	3.125	N/A	N/A	N/A
4.125	99.794	99.560	99.326	4.125	99.444	99.210	98.976	3.000	95.926	95.762	95.598	3.250	N/A	N/A	N/A
4.250	99.512	99.362	99.003	4.250	99.162	99.012	98.653	3.125	96.248	96.084	95.920	3.375	N/A	N/A	N/A
4.375	100.137	99.987	99.628	4.375	99.787	99.637	99.278	3.250	96.848	96.672	96.497	3.500	N/A	N/A	N/A
4.500	100.754	100.604	100.245	4.500	100.404	100.254	99.895	3.375	97.165	96.989	96.813	3.625	N/A	N/A	N/A
4.625	101.349	101.199	100.840	4.625	100.999	100.849	100.490	3.500	97.485	97.309	97.133	Margin = 2.250		Index = 2.000	
4.750	100.521	100.371	99.933	4.750	100.171	100.021	99.583	3.625	97.799	97.623	97.447	30 Year OTC			
4.875	101.089	100.939	100.501	4.875	100.739	100.589	100.151	3.750	98.013	97.775	97.536	Rate	30 Day	45 Day	60 Day
5.000	101.626	101.476	101.038	5.000	101.276	101.126	100.688	3.875	98.314	98.076	97.837	6.750	102.750	102.500	102.250
5.125	102.115	101.965	101.527	5.125	101.765	101.615	101.177	4.000	98.605	98.367	98.129				
5.250	100.616	100.466	99.498	5.250	100.266	100.116	99.148	4.125	98.880	98.642	98.404				
5.375	101.091	100.941	99.973	5.375	100.741	100.591	99.623	4.250	99.395	99.098	98.801				
5.500	101.518	101.368	100.400	5.500	101.168	101.018	100.050	4.375	99.655	99.358	99.062				
5.625	101.900	101.750	100.782	5.625	101.550	101.400	100.432	4.500	99.899	99.602	99.305				
5.750	102.010	101.860	101.360	5.750	101.660	101.510	101.010	4.625	100.118	99.821	99.525				
5.875	102.391	102.241	101.741	5.875	102.041	101.891	101.391	4.750	100.003	99.853	99.703				
6.000	102.748	102.598	102.098	6.000	102.398	102.248	101.748	4.875	100.214	100.064	99.914				
6.125	103.096	102.946	102.446	6.125	102.746	102.596	102.096	5.000	100.402	100.252	100.102				
6.250	103.396	103.246	102.746	6.250	101.588	101.438	100.938	5.125	100.575	100.425	100.275				

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	98.949	98.849	98.615	98.381	4.000	98.599	98.499	98.265	98.031	2.875	94.734	94.634	94.470	94.306
4.125	99.594	99.494	99.260	99.026	4.125	99.244	99.144	98.910	98.676	3.000	95.056	94.956	94.792	94.628
4.250	99.312	99.212	99.062	98.703	4.250	98.962	98.862	98.712	98.353	3.125	95.378	95.278	95.114	94.950
4.375	99.937	99.837	99.687	99.328	4.375	99.587	99.487	99.337	98.978	3.250	96.578	96.478	96.302	96.127
4.500	100.554	100.454	100.304	99.945	4.500	100.204	100.104	99.954	99.595	3.375	96.895	96.795	96.619	96.443
4.625	101.149	101.049	100.899	100.540	4.625	100.799	100.699	100.549	100.190	3.500	97.215	97.115	96.939	96.763
4.750	100.321	100.221	100.071	99.633	4.750	99.971	99.871	99.721	99.283	3.625	97.529	97.429	97.253	97.077
4.875	100.889	100.789	100.639	100.201	4.875	100.539	100.439	100.289	99.851	3.750	98.243	98.143	97.905	97.666
5.000	101.426	101.326	101.176	100.738	5.000	101.076	100.976	100.826	100.388	3.875	98.544	98.444	98.206	97.967
5.125	101.915	101.815	101.665	101.227	5.125	101.565	101.465	101.315	100.877	4.000	98.835	98.735	98.497	98.259
5.250	100.416	100.316	100.166	99.198	5.250	100.066	99.966	99.816	98.848	4.125	99.110	99.010	98.772	98.534
5.375	100.891	100.791	100.641	99.673	5.375	100.541	100.441	100.291	99.323	4.250	98.925	98.825	98.528	98.231
5.500	101.318	101.218	101.068	100.100	5.500	100.968	100.868	100.718	99.750	4.375	99.185	99.085	98.788	98.492

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 203(k) & 203(k)s are Borrower Paid only	DPA Advantage Adjustment		
								0.000	N/A	N/A	N/A		203(k) / 203(k)s		
								0.000	N/A	N/A	N/A		-0.250		
								0.000	N/A	N/A	N/A		203(k) & 203(k)s are Borrower Paid		
								0.000	N/A	N/A	N/A		only		
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.:

7/19/2022

W. Rate Sheet Dated: 5/20/2022

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	91.937	91.773	91.609	3.500	N/A	N/A	N/A
4.500	99.198	99.048	98.689	4.500	98.948	98.798	98.439	2.875	92.253	92.089	91.925	3.625	N/A	N/A	N/A
4.625	99.793	99.643	99.284	4.625	99.543	99.393	99.034	3.000	92.575	92.411	92.247	Margin = 2.250		Index = 2.000	
4.750	98.402	98.252	97.815	4.750	98.152	98.002	97.565	3.125	92.897	92.733	92.569	30 Year OTC			
4.875	98.970	98.820	98.383	4.875	98.720	98.570	98.133	3.250	93.753	93.577	93.401	Rate	30 Day	45 Day	60 Day
5.000	99.507	99.357	98.920	5.000	99.257	99.107	98.670	3.375	94.070	93.894	93.718	4.250	N/A	N/A	N/A
5.125	99.996	99.846	99.409	5.125	99.746	99.596	99.159	3.500	94.390	94.214	94.038	4.375	N/A	N/A	N/A
5.250	97.560	97.410	96.441	5.250	97.310	97.160	96.191	3.625	94.704	94.528	94.352	4.500	N/A	N/A	N/A
5.375	98.035	97.885	96.916	5.375	97.785	97.635	96.666	3.750	95.418	95.180	94.941	4.625	N/A	N/A	N/A
5.500	98.462	98.312	97.343	5.500	98.212	98.062	97.093	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	98.844	98.694	97.725	5.625	98.594	98.444	97.475	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	99.298	99.198	99.048	98.689	4.500	99.048	98.948	98.798	98.439	2.750	91.443	91.343	91.179	91.015
4.625	99.893	99.793	99.643	99.284	4.625	99.643	99.543	99.393	99.034	2.875	91.759	91.659	91.495	91.331
4.750	98.502	98.402	98.252	97.815	4.750	98.252	98.152	98.002	97.565	3.000	92.081	91.981	91.817	91.653
4.875	99.070	98.970	98.820	98.383	4.875	98.820	98.720	98.570	98.133	3.125	92.403	92.303	92.139	91.975
5.000	99.607	99.507	99.357	98.920	5.000	99.357	99.257	99.107	98.670	3.250	94.541	94.441	94.265	94.089
5.125	100.096	99.996	99.846	99.409	5.125	99.846	99.746	99.596	99.159	3.375	94.857	94.757	94.581	94.405
5.250	97.660	97.560	97.410	96.441	5.250	97.410	97.310	97.160	96.191	3.500	95.177	95.077	94.901	94.725
5.375	98.135	98.035	97.885	96.916	5.375	97.885	97.785	97.635	96.666	3.625	95.491	95.391	95.215	95.039
5.500	98.562	98.462	98.312	97.343	5.500	98.312	98.212	98.062	97.093	3.750	96.737	96.637	96.399	96.160

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				
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A				
								5.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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: 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						
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	97.491	97.383	97.291	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.796	96.668	96.596	2.000	N/A	N/A	N/A	
4.375	98.042	97.934	97.842	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.527	97.398	97.327	2.125	N/A	N/A	N/A	4.375	97.984	97.878	97.769	
4.500	98.511	98.403	98.311	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.225	98.096	98.025	2.250	N/A	N/A	N/A	4.500	98.452	98.346	98.237	
4.625	98.863	98.755	98.663	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.839	98.710	98.639	2.375	N/A	N/A	N/A	4.625	98.856	98.720	98.590	
4.750	99.316	99.193	99.116	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.432	99.303	99.232	2.500	N/A	N/A	N/A	4.750	99.456	99.320	99.187	
4.875	99.840	99.717	99.640	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.951	99.822	99.751	2.625	N/A	N/A	N/A	4.875	99.979	99.843	99.710	
4.990	100.202	100.079	100.002	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.231	100.102	100.031	2.750	N/A	N/A	N/A	4.990	100.241	100.205	100.072	
5.000	100.302	100.179	100.102	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.331	100.202	100.131	2.875	N/A	N/A	N/A	5.000	100.441	100.305	100.172	
5.125	100.700	100.577	100.500	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.563	100.434	100.363	2.990	N/A	N/A	N/A	5.125	100.840	100.704	100.571	
5.250	100.867	100.717	100.667	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.436	100.283	100.236	3.000	N/A	N/A	N/A	5.250	101.067	100.908	100.752	
5.375	101.206	101.056	101.006	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.770	100.617	100.570	3.125	N/A	N/A	N/A	5.375	101.406	101.247	101.091	
5.500	101.541	101.391	101.341	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.031	100.878	100.831	3.250	N/A	N/A	N/A	5.500	101.741	101.582	101.426	
5.625	101.864	101.714	101.664	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.208	101.055	101.008	3.375	N/A	N/A	N/A	5.625	102.064	101.905	101.749	
5.750	102.045	101.843	101.780	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.130	100.928	100.865	3.500	N/A	N/A	N/A	5.750	102.273	102.024	101.793	
5.875	102.403	102.200	102.138	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.485	101.283	101.220	3.625	N/A	N/A	N/A	5.875	102.631	102.382	102.151	
5.990	102.625	102.423	102.360	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.645	101.443	101.380	3.750	N/A	N/A	N/A	5.990	102.853	102.604	102.373	
6.000	102.725	102.523	102.460	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.745	101.543	101.480	3.875	N/A	N/A	N/A	6.000	102.953	102.704	102.473	
6.125	102.948	102.745	102.683	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.852	101.650	101.587	3.990	N/A	N/A	N/A	6.125	103.177	102.928	102.697	
6.250	103.040	102.809	102.715	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.828	101.597	101.503	4.000	N/A	N/A	N/A	6.250	103.286	102.976	102.700	
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >125						
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.250	98.487	98.355	98.287	2.875	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.076	95.976	95.876	
2.875	N/A	N/A	N/A	N/A	4.375	98.964	98.832	98.764	2.990	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.828	96.728	96.628	3.375	96.754	96.654	96.554	
2.990	N/A	N/A	N/A	N/A	4.500	99.429	99.282	99.229	3.000	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.292	97.192	97.092	3.500	97.218	97.118	97.018	
3.000	N/A	N/A	N/A	N/A	4.625	100.014	99.867	99.814	3.125	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.715	97.615	97.515	3.625	97.637	97.537	97.437	
3.125	N/A	N/A	N/A	N/A	4.750	100.512	100.365	100.312	3.250	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.200	98.100	98.000	3.750	98.114	98.014	97.914	
3.250	N/A	N/A	N/A	N/A	4.875	100.970	100.823	100.770	3.375	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.641	98.541	98.441	3.875	98.554	98.454	98.354	
3.375	N/A	N/A	N/A	N/A	4.990	101.248	101.101	101.048	3.500	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.999	98.896	98.799	3.990	98.910	98.794	98.679	
3.500	N/A	N/A	N/A	N/A	5.000	101.348	101.201	101.148	3.625	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.099	98.996	98.899	4.000	99.010	98.894	98.779	
3.625	N/A	N/A	N/A	N/A	5.125	101.693	101.546	101.493	3.750	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.617	99.509	99.417	4.125	99.524	99.385	99.247	
3.750	N/A	N/A	N/A	N/A	5.250	101.386	101.215	101.167	3.875	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.089	99.981	99.889	4.250	99.996	99.857	99.718	
3.875	N/A	N/A	N/A	N/A	5.375	101.613	101.442	101.394	3.990	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.518	100.410	100.318	4.375	100.425	100.286	100.147	
3.990	N/A	N/A	N/A	N/A	5.500	101.873	101.702	101.654	4.000	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.919	100.811	100.719	4.500	100.825	100.686	100.547	
4.000	N/A	N/A	N/A	N/A	5.625	102.135	101.964	101.916	4.125	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.277	101.169	101.077	4.625	101.183	101.044	100.905	
4.125	N/A	N/A	N/A	N/A	5.750	101.918	101.722	101.669	4.250	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.123	100.985	100.903	4.750	100.986	100.766	100.545	
4.250	N/A	N/A	N/A	N/A	5.875	102.201	102.005	101.952	4.375	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.512	101.374	101.292	4.875	101.374	101.154	100.933	
4.375	N/A	N/A	N/A	N/A	5.990	102.334	102.138	102.085	4.500	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.779	101.641	101.559	4.990	101.641	101.421	101.200	
4.500	N/A	N/A	N/A	N/A	6.000	102.434	102.238	102.185	4.625	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.879	101.741	101.659	5.000	101.741	101.521	101.300	
4.625	N/A	N/A	N/A	N/A	6.125	102.593	102.397	102.344	4.750	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.223	102.085	102.003	5.125	102.085	101.865	101.644	
4.750	N/A	N/A	N/A	N/A	6.250	102.773	102.548	102.463	4.875	N/A	N/A	4.875	N/A	N/A	N/A	5.250	102.016	101.856	101.686	5.250	101.853	101.509	101.165	
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year 105-125 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	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	95.971	95.771	95.771	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.495	97.295	97.295
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.575	96.375	96.375	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.997	97.797	97.797
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.123	96.923	96.923	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.461	98.261	98.261
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.553	97.353	97.353	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.893	98.693	98.693
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.896	97.696	97.696	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.176	98.976	98.976
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.200	98.000	98.000	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.630	99.430	99.430
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.379	98.179	98.179	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.944	99.744	99.744
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.479	98.279	98.279	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.044	99.844	99.844
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.763	98.563	98.563	2.990											



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: 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	97.491	97.383	97.291	4.250	N/A	N/A	N/A	4.250	98.487	98.355	98.287	3.250	96.076	95.976	95.876	3.250	N/A	N/A	N/A
4.375	98.042	97.934	97.842	4.375	N/A	N/A	N/A	4.375	98.964	98.832	98.764	3.375	96.828	96.728	96.628	3.375	N/A	N/A	N/A
4.500	98.511	98.403	98.311	4.500	N/A	N/A	N/A	4.500	99.429	99.282	99.229	3.500	97.292	97.192	97.092	3.500	N/A	N/A	N/A
4.625	98.863	98.755	98.663	4.625	N/A	N/A	N/A	4.625	100.014	99.867	99.814	3.625	97.715	97.615	97.515	3.625	N/A	N/A	N/A
4.750	99.316	99.193	99.116	4.750	N/A	N/A	N/A	4.750	100.512	100.365	100.312	3.750	98.200	98.100	98.000	3.750	N/A	N/A	N/A
4.875	99.840	99.717	99.640	4.875	N/A	N/A	N/A	4.875	100.970	100.823	100.770	3.875	98.641	98.541	98.441	3.875	N/A	N/A	N/A
4.990	100.202	100.079	100.002	4.990	N/A	N/A	N/A	4.990	101.248	101.101	101.048	3.990	98.999	98.896	98.799	3.990	N/A	N/A	N/A
5.000	100.302	100.179	100.102	5.000	N/A	N/A	N/A	5.000	101.348	101.201	101.148	4.000	99.099	98.996	98.899	4.000	N/A	N/A	N/A
5.125	100.700	100.577	100.500	5.125	N/A	N/A	N/A	5.125	101.693	101.546	101.493	4.125	99.617	99.509	99.417	4.125	N/A	N/A	N/A
5.250	100.867	100.717	100.667	5.250	N/A	N/A	N/A	5.250	101.386	101.215	101.167	4.250	100.089	99.981	99.889	4.250	N/A	N/A	N/A
5.375	101.206	101.056	101.006	5.375	N/A	N/A	N/A	5.375	101.613	101.442	101.394	4.375	100.518	100.410	100.318	4.375	N/A	N/A	N/A
5.500	101.541	101.391	101.341	5.500	N/A	N/A	N/A	5.500	101.873	101.702	101.654	4.500	100.919	100.811	100.719	4.500	N/A	N/A	N/A
5.625	101.864	101.714	101.664	5.625	N/A	N/A	N/A	5.625	102.135	101.964	101.916	4.625	101.277	101.169	101.077	4.625	N/A	N/A	N/A
5.750	102.045	101.843	101.780	5.750	N/A	N/A	N/A	5.750	101.918	101.722	101.669	4.750	101.123	100.985	100.903	4.750	N/A	N/A	N/A
5.875	102.403	102.200	102.138	5.875	N/A	N/A	N/A	5.875	102.201	102.005	101.952	4.875	101.512	101.374	101.292	4.875	N/A	N/A	N/A
5.990	102.625	102.423	102.360	5.990	N/A	N/A	N/A	5.990	102.334	102.138	102.085	4.990	101.779	101.641	101.559	4.990	N/A	N/A	N/A
6.000	102.725	102.523	102.460	6.000	N/A	N/A	N/A	6.000	102.434	102.238	102.185	5.000	101.879	101.741	101.659	5.000	N/A	N/A	N/A
6.125	102.948	102.745	102.683	6.125	N/A	N/A	N/A	6.125	102.593	102.397	102.344	5.125	102.223	102.085	102.003	5.125	N/A	N/A	N/A
6.250	103.040	102.809	102.715	6.250	N/A	N/A	N/A	6.250	102.773	102.548	102.463	5.250	102.016	101.856	101.686	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: 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											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
4.000	96.183	96.083	95.957	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.677	94.577	94.451	2.750	N/A	N/A	N/A	4.000	96.184	96.084	95.958	4.125	96.849	96.749	96.623	4.250	97.587	97.487	97.361	4.375	98.325	98.225	98.099
4.125	96.802	96.699	96.573	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	95.334	95.231	95.105	2.875	N/A	N/A	N/A	4.125	96.849	96.749	96.623	4.250	97.587	97.487	97.361	4.375	98.325	98.225	98.099	4.500	99.063	98.963	98.837
4.250	97.587	97.484	97.358	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.563	96.460	96.334	2.990	N/A	N/A	N/A	4.250	97.587	97.484	97.358	4.375	98.325	98.225	98.099	4.500	99.063	98.963	98.837	4.625	99.797	99.697	99.571
4.375	98.325	98.222	98.096	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.159	97.056	96.930	3.000	N/A	N/A	N/A	4.375	98.325	98.222	98.096	4.475	99.527	99.424	99.298	4.575	100.265	100.162	100.036	4.675	100.999	100.896	100.770
4.500	98.653	98.552	98.426	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.629	97.526	97.400	3.125	N/A	N/A	N/A	4.500	98.653	98.552	98.426	4.625	99.797	99.697	99.571	4.725	101.000	100.897	100.771	4.825	101.734	101.631	101.505
4.625	98.972	98.871	98.745	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.950	97.847	97.721	3.250	N/A	N/A	N/A	4.625	98.972	98.871	98.745	4.725	100.999	100.896	100.770	4.825	101.734	101.631	101.505	4.925	102.466	102.363	102.237
4.750	99.409	99.303	99.177	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.759	98.656	98.530	3.375	N/A	N/A	N/A	4.750	99.409	99.303	99.177	4.825	101.734	101.631	101.505	4.925	102.466	102.363	102.237	5.025	103.199	103.096	102.970
4.875	99.953	99.847	99.721	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.305	99.202	99.076	3.500	N/A	N/A	N/A	4.875	99.953	99.847	99.721	4.925	102.466	102.363	102.237	5.025	103.199	103.096	102.970	5.125	103.934	103.831	103.705
4.990	100.329	100.199	100.069	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.435	99.332	99.206	3.625	N/A	N/A	N/A	4.990	100.329	100.199	100.069	5.025	103.934	103.831	103.705	5.125	103.934	103.831	103.705	5.225	104.669	104.566	104.440
5.000	100.429	100.299	100.169	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.535	99.432	99.306	3.750	N/A	N/A	N/A	5.000	100.429	100.299	100.169	5.125	103.934	103.831	103.705	5.225	103.934	103.831	103.705	5.325	105.400	105.297	105.171
5.125	100.797	100.629	100.477	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.445	99.342	99.216	3.875	N/A	N/A	N/A	5.125	100.797	100.629	100.477	5.225	105.400	105.297	105.171	5.325	105.400	105.297	105.171	5.425	106.135	106.032	105.906
5.250	100.930	100.740	100.557	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.558	99.455	99.329	3.990	N/A	N/A	N/A	5.250	100.930	100.740	100.557	5.325	105.400	105.297	105.171	5.425	106.135	106.032	105.906	5.525	106.870	106.767	106.641
5.375	101.293	101.106	100.918	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	100.041	99.854	99.666	4.000	N/A	N/A	N/A	5.375	101.293	101.106	100.918	5.425	106.870	106.767	106.641	5.525	106.870	106.767	106.641	5.625	107.605	107.502	107.376
5.500	101.572	101.387	101.198	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.360	100.175	100.086	4.125	N/A	N/A	N/A	5.500	101.572	101.387	101.198	5.625	107.605	107.502	107.376	5.725	108.340	108.237	108.111	5.825	109.075	108.972	108.846
5.625	101.788	101.606	101.513	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.612	100.430	100.337	4.250	N/A	N/A	N/A	5.625	101.788	101.606	101.513	5.725	108.340	108.237	108.111	5.825	109.075	108.972	108.846	5.925	110.000	109.897	109.771
5.750	102.057	101.900	101.685	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.571	98.414	98.199	4.375	N/A	N/A	N/A	5.750	102.057	101.900	101.685	5.825	109.075	108.972	108.846	5.925	110.000	109.897	109.771	6.025	110.735	110.632	110.506
5.875	102.358	102.201	101.984	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.306	99.149	98.932	4.500	N/A	N/A	N/A	5.875	102.358	102.201	101.984	5.925	110.000	109.897	109.771	6.025	110.735	110.632	110.506	6.125	111.469	111.366	111.240
5.990	102.520	102.364	102.147	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.468	99.312	99.095	4.625	N/A	N/A	N/A	5.990	102.520	102.364	102.147	6.025	111.469	111.366	111.240	6.125	111.469	111.366	111.240	6.225	112.204	112.101	111.975
6.000	102.620	102.464	102.247	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.568	99.412	99.195	4.750	N/A	N/A	N/A	6.000	102.620	102.464	102.247	6.125	112.204	112.101	111.975	6.225	112.204	112.101	111.975	6.325	112.939	112.836	112.710
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						15 Year						15 Year Investment					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	97.248	97.148	96.930	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	95.098	94.998	94.888	3.000	95.113	95.013	94.913	3.125	95.848	95.748	95.622	3.125	95.848	95.748	95.622
2.875	N/A	N/A	N/A	4.125	97.915	97.815	97.592	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.527	95.427	95.327	3.125	95.671	95.571	95.471	3.250	96.578	96.478	96.352	3.250	96.578	96.478	96.352
2.990	N/A	N/A	N/A	4.250	98.486	98.386	98.159	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.108	96.008	95.908	3.250	96.252	96.152	96.052	3.375	97.179	97.079	96.953	3.375	97.179	97.079	96.953
3.000	N/A	N/A	N/A	4.375	99.031	98.931	98.706	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.871	96.771	96.671	3.375	96.883	96.783	96.683	3.500	98.000	97.900	97.774	3.500	98.000	97.900	97.774
3.125	N/A	N/A	N/A	4.500	99.587	99.487	99.261	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.370	97.270	97.170	3.500	97.386	97.286	97.186	3.625	99.219	99.119	98.993	3.625	99.219	99.119	98.993
3.250	N/A	N/A	N/A	4.625	99.997	99.897	99.671	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.861	97.761	97.661	3.625	97.876	97.776	97.676	3.750	100.348	100.248	100.122	3.750	100.348	100.248	100.122
3.375	N/A	N/A	N/A	4.750	100.482	100.382	100.203	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.319	98.219	98.119	3.750	98.335	98.235	98.135	3.875	101.478	101.378	101.252	3.875	101.478	101.378	101.252
3.500	N/A	N/A	N/A	4.875	100.964	100.864	100.682	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.722	98.622	98.522	3.875	98.738	98.638	98.538	4.000	102.598	102.498	102.372	4.000	102.598	102.498	102.372
3.625	N/A	N/A	N/A	4.990	101.440	101.340	101.159	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.992	98.892	98.792	3.990	98.992	98.892	98.792	4.125	103.728	103.628	103.502	4.125	103.728	103.628	103.502
3.750	N/A	N/A	N/A	5.000	101.940	101.840	101.659	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.092	98.992	98.892	4.000	99.092	98.992	98.892	4.250	104.858	104.758	104.632	4.250	104.858	104.758	104.632
3.875	N/A	N/A	N/A	5.125	100.819	100.696	100.442	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.580	99.480	99.347	4.125	99.596	99.496	99.363	4.375	105.988	105.888	105.762	4.375	105.988	105.888	105.762
3.990	N/A	N/A	N/A	5.250	1																														



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: 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	96.183	96.083	95.957	4.000	N/A	N/A	N/A	3.500	94.313	94.213	94.001	3.000	95.098	94.998	94.898	3.000	N/A	N/A	N/A
4.125	96.802	96.699	96.536	4.125	N/A	N/A	N/A	3.625	95.062	94.962	94.748	3.125	95.527	95.427	95.327	3.125	N/A	N/A	N/A
4.250	97.587	97.484	97.318	4.250	N/A	N/A	N/A	3.750	95.743	95.643	95.429	3.250	96.108	96.008	95.908	3.250	N/A	N/A	N/A
4.375	98.183	98.082	97.912	4.375	N/A	N/A	N/A	3.875	96.463	96.363	96.150	3.375	96.871	96.771	96.671	3.375	N/A	N/A	N/A
4.500	98.653	98.552	98.381	4.500	N/A	N/A	N/A	3.990	97.148	97.048	96.830	3.500	97.370	97.270	97.170	3.500	N/A	N/A	N/A
4.625	98.972	98.871	98.694	4.625	N/A	N/A	N/A	4.000	97.248	97.148	96.930	3.625	97.861	97.761	97.661	3.625	N/A	N/A	N/A
4.750	99.409	99.233	99.093	4.750	N/A	N/A	N/A	4.125	97.915	97.815	97.592	3.750	98.319	98.219	98.119	3.750	N/A	N/A	N/A
4.875	99.953	99.781	99.635	4.875	N/A	N/A	N/A	4.250	98.486	98.386	98.159	3.875	98.722	98.622	98.522	3.875	N/A	N/A	N/A
4.990	100.329	100.159	100.005	4.990	N/A	N/A	N/A	4.375	99.031	98.931	98.760	3.990	98.992	98.892	98.790	3.990	N/A	N/A	N/A
5.000	100.429	100.259	100.105	5.000	N/A	N/A	N/A	4.500	99.587	99.487	99.311	4.000	99.092	98.992	98.890	4.000	N/A	N/A	N/A
5.125	100.797	100.629	100.477	5.125	N/A	N/A	N/A	4.625	99.997	99.897	99.719	4.125	99.580	99.480	99.347	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	100.482	100.382	100.203	4.250	100.107	100.007	99.864	4.250	N/A	N/A	N/A
5.375	101.293	101.106	101.018	5.375	N/A	N/A	N/A	4.875	100.964	100.864	100.682	4.375	100.523	100.423	100.280	4.375	N/A	N/A	N/A
5.500	101.572	101.387	101.298	5.500	N/A	N/A	N/A	4.990	101.140	101.040	100.859	4.500	100.848	100.748	100.610	4.500	N/A	N/A	N/A
5.625	101.788	101.606	101.513	5.625	N/A	N/A	N/A	5.000	101.240	101.140	100.959	4.625	100.513	100.409	100.204	4.625	N/A	N/A	N/A
5.750	102.057	101.900	101.685	5.750	N/A	N/A	N/A	5.125	100.819	100.696	100.442	4.750	100.913	100.808	100.603	4.750	N/A	N/A	N/A
5.875	102.358	102.201	101.984	5.875	N/A	N/A	N/A	5.250	101.377	101.254	100.998	4.875	101.282	101.177	100.971	4.875	N/A	N/A	N/A
5.990	102.520	102.364	102.147	5.990	N/A	N/A	N/A	5.375	101.621	101.497	101.241	4.990	101.542	101.438	101.230	4.990	N/A	N/A	N/A
6.000	102.620	102.464	102.247	6.000	N/A	N/A	N/A	5.500	101.908	101.785	101.527	5.000	101.642	101.538	101.330	5.000	N/A	N/A	N/A

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk 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: 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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For use by mortgage professionals only and



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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: 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	96.183	96.083	95.957	4.000	97.248	97.148	96.930	3.000	95.098	94.998	94.898	4.000	94.755	94.655	94.529	3.000	93.499	93.399	93.299
4.125	96.802	96.699	96.536	4.125	97.915	97.815	97.592	3.125	95.527	95.427	95.327	4.125	95.393	95.290	95.127	3.125	94.062	93.962	93.862
4.250	97.587	97.484	97.318	4.250	98.486	98.386	98.159	3.250	96.108	96.008	95.908	4.250	96.400	96.297	96.131	3.250	94.157	94.057	93.957
4.375	98.183	98.082	97.912	4.375	99.031	98.931	98.760	3.375	96.871	96.771	96.671	4.375	96.996	96.895	96.725	3.375	95.021	94.921	94.821
4.500	98.653	98.552	98.381	4.500	99.587	99.487	99.311	3.500	97.370	97.270	97.170	4.500	97.466	97.365	97.194	3.500	95.601	95.501	95.401
4.625	98.972	98.871	98.694	4.625	99.997	99.897	99.719	3.625	97.861	97.761	97.661	4.625	97.786	97.685	97.508	3.625	96.294	96.194	96.094
4.750	99.409	99.233	99.093	4.750	100.482	100.382	100.203	3.750	98.319	98.219	98.119	4.750	98.409	98.233	98.093	3.750	96.967	96.867	96.767
4.875	99.953	99.781	99.635	4.875	100.964	100.864	100.682	3.875	98.722	98.622	98.522	4.875	98.954	98.782	98.636	3.875	97.482	97.382	97.282
4.990	100.329	100.159	100.005	4.990	101.140	101.040	100.859	3.990	98.992	98.892	98.790	4.990	99.207	99.037	98.883	3.990	97.855	97.755	97.653
5.000	100.429	100.259	100.105	5.000	101.240	101.140	100.959	4.000	99.092	98.992	98.890	5.000	99.307	99.137	98.983	4.000	97.955	97.855	97.753
5.125	100.797	100.629	100.477	5.125	100.819	100.696	100.442	4.125	99.580	99.480	99.347	5.125	99.446	99.278	99.126	4.125	98.508	98.408	98.275
5.250	100.930	100.740	100.657	5.250	101.377	101.254	100.998	4.250	100.107	100.007	99.864	5.250	99.569	99.379	99.296	4.250	99.051	98.951	98.808
5.375	101.293	101.106	101.018	5.375	101.621	101.497	101.241	4.375	100.523	100.423	100.280	5.375	99.992	99.805	99.717	4.375	99.471	99.371	99.228
5.500	101.572	101.387	101.298	5.500	101.908	101.785	101.527	4.500	100.848	100.748	100.610	5.500	100.291	100.106	100.017	4.500	99.800	99.700	99.562
5.625	101.788	101.606	101.513	5.625	102.201	102.078	101.819	4.625	100.513	100.409	100.204	5.625	100.525	100.343	100.250	4.625	100.307	100.203	99.998
5.750	102.057	101.900	101.685	5.750	102.002	101.860	101.623	4.750	100.913	100.808	100.603	5.750	99.639	99.482	99.267	4.750	100.010	99.905	99.700
5.875	102.379	102.222	102.005	5.875	102.370	102.228	101.989	4.875	101.282	101.177	100.971	5.875	100.178	100.021	99.804	4.875	100.626	100.521	100.315
5.990	102.567	102.411	102.194	5.990	102.564	102.422	102.186	4.990	101.542	101.438	101.230	5.990	100.366	100.210	99.993	4.990	100.886	100.782	100.574
6.000	102.667	102.511	102.294	6.000	102.664	102.522	102.286	5.000	101.642	101.538	101.330	6.000	100.466	100.310	100.093	5.000	100.986	100.882	100.674

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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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: 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.:

7/19/2022

W. Rate Sheet Dated: 5/20/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

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

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

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

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

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