

W. Rate Sheet Dated: 5/23/2022

Release Time: 5:00 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	98.993	98.759	98.571	4.000	98.643	98.409	98.221	2.875	95.583	95.423	95.263	3.125	N/A	N/A	N/A
4.125	99.638	99.404	99.216	4.125	99.288	99.054	98.866	3.000	95.905	95.745	95.585	3.250	N/A	N/A	N/A
4.250	99.465	99.315	99.003	4.250	99.115	98.965	98.653	3.125	96.227	96.067	95.907	3.375	N/A	N/A	N/A
4.375	100.090	99.940	99.628	4.375	99.740	99.590	99.278	3.250	96.870	96.694	96.518	3.500	N/A	N/A	N/A
4.500	100.707	100.557	100.245	4.500	100.357	100.207	99.895	3.375	97.186	97.011	96.835	3.625	N/A	N/A	N/A
4.625	101.302	101.152	100.840	4.625	100.952	100.802	100.490	3.500	97.506	97.331	97.155	Margin = 2.250		Index = 2.000	
4.750	100.583	100.433	100.105	4.750	100.233	100.083	99.755	3.625	97.820	97.645	97.469	30 Year OTC			
4.875	101.151	101.001	100.673	4.875	100.801	100.651	100.323	3.750	97.961	97.742	97.523	Rate	30 Day	45 Day	60 Day
5.000	101.688	101.538	101.210	5.000	101.338	101.188	100.860	3.875	98.262	98.043	97.824	6.750	102.750	102.500	102.250
5.125	102.177	102.027	101.699	5.125	101.827	101.677	101.349	4.000	98.553	98.334	98.116				
5.250	101.241	101.091	100.638	5.250	100.891	100.741	100.288	4.125	98.828	98.609	98.391				
5.375	101.716	101.566	101.113	5.375	101.366	101.216	100.763	4.250	99.276	98.964	98.651				
5.500	102.143	101.993	101.540	5.500	101.793	101.643	101.190	4.375	99.537	99.224	98.912				
5.625	102.525	102.375	101.922	5.625	102.175	102.025	101.572	4.500	99.780	99.468	99.155				
5.750	102.510	102.360	101.860	5.750	102.160	102.010	101.510	4.625	100.000	99.687	99.375				
5.875	102.891	102.741	102.241	5.875	102.541	102.391	101.891	4.750	99.931	99.781	99.631				
6.000	103.248	103.098	102.598	6.000	102.898	102.748	102.248	4.875	100.143	99.993	99.843				
6.125	103.596	103.446	102.946	6.125	103.246	103.096	102.596	5.000	100.330	100.180	100.030				
6.250	103.896	103.746	103.246	6.250	102.088	101.938	101.438	5.125	100.504	100.354	100.204				

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	98.793	98.693	98.459	98.271	4.000	98.443	98.343	98.109	97.921	2.875	94.713	94.613	94.453	94.293
4.125	99.438	99.338	99.104	98.916	4.125	99.088	98.988	98.754	98.566	3.000	95.035	94.935	94.775	94.615
4.250	99.265	99.165	99.015	98.703	4.250	98.915	98.815	98.665	98.353	3.125	95.357	95.257	95.097	94.937
4.375	99.890	99.790	99.640	99.328	4.375	99.540	99.440	99.290	98.978	3.250	96.600	96.500	96.324	96.148
4.500	100.507	100.407	100.257	99.945	4.500	100.157	100.057	99.907	99.595	3.375	96.916	96.816	96.641	96.465
4.625	101.102	101.002	100.852	100.540	4.625	100.752	100.652	100.502	100.190	3.500	97.236	97.136	96.961	96.785
4.750	100.383	100.283	100.133	99.805	4.750	100.033	99.933	99.783	99.455	3.625	97.550	97.450	97.275	97.099
4.875	100.951	100.851	100.701	100.373	4.875	100.601	100.501	100.351	100.023	3.750	98.191	98.091	97.872	97.653
5.000	101.488	101.388	101.238	100.910	5.000	101.138	101.038	100.888	100.560	3.875	98.492	98.392	98.173	97.954
5.125	101.977	101.877	101.727	101.399	5.125	101.627	101.527	101.377	101.049	4.000	98.783	98.683	98.464	98.246
5.250	101.041	100.941	100.791	100.338	5.250	100.691	100.591	100.441	99.988	4.125	99.058	98.958	98.739	98.521
5.375	101.516	101.416	101.266	100.813	5.375	101.166	101.066	100.916	100.463	4.250	98.806	98.706	98.394	98.081
5.500	101.943	101.843	101.693	101.240	5.500	101.593	101.493	101.343	100.890	4.375	99.067	98.967	98.654	98.342

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	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.:

6/22/2022

45 Day Lock Exp.:

7/7/2022

60 Day Lock Exp.:

7/22/2022

W. Rate Sheet Dated: 5/23/2022

Release Time: 5:00 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	91.916	91.756	91.596	3.500	N/A	N/A	N/A
4.500	99.151	99.001	98.689	4.500	98.901	98.751	98.439	2.875	92.232	92.072	91.912	3.625	N/A	N/A	N/A
4.625	99.746	99.596	99.284	4.625	99.496	99.346	99.034	3.000	92.554	92.394	92.234	Margin = 2.250		Index = 2.000	
4.750	98.465	98.315	97.987	4.750	98.215	98.065	97.737	3.125	92.876	92.716	92.556	30 Year OTC			
4.875	99.033	98.883	98.555	4.875	98.783	98.633	98.305	3.250	93.775	93.599	93.423	Rate	30 Day	45 Day	60 Day
5.000	99.570	99.420	99.092	5.000	99.320	99.170	98.842	3.375	94.091	93.915	93.739	4.250	N/A	N/A	N/A
5.125	100.059	99.909	99.581	5.125	99.809	99.659	99.331	3.500	94.411	94.235	94.059	4.375	N/A	N/A	N/A
5.250	98.185	98.035	97.582	5.250	97.935	97.785	97.332	3.625	94.725	94.549	94.373	4.500	N/A	N/A	N/A
5.375	98.660	98.510	98.057	5.375	98.410	98.260	97.807	3.750	95.366	95.147	94.929	4.625	N/A	N/A	N/A
5.500	99.087	98.937	98.484	5.500	98.837	98.687	98.234	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.469	99.319	98.866	5.625	99.219	99.069	98.616	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	99.251	99.151	99.001	98.689	4.500	99.001	98.901	98.751	98.439	2.750	91.422	91.322	91.162	91.002
4.625	99.846	99.746	99.596	99.284	4.625	99.596	99.496	99.346	99.034	2.875	91.738	91.638	91.478	91.318
4.750	98.565	98.465	98.315	97.987	4.750	98.315	98.215	98.065	97.737	3.000	92.060	91.960	91.800	91.640
4.875	99.133	99.033	98.883	98.555	4.875	98.883	98.783	98.633	98.305	3.125	92.382	92.282	92.122	91.962
5.000	99.670	99.570	99.420	99.092	5.000	99.420	99.320	99.170	98.842	3.250	94.562	94.462	94.286	94.110
5.125	100.159	100.059	99.909	99.581	5.125	99.909	99.809	99.659	99.331	3.375	94.879	94.779	94.603	94.427
5.250	98.285	98.185	98.035	97.582	5.250	98.035	97.935	97.785	97.332	3.500	95.199	95.099	94.923	94.747
5.375	98.760	98.660	98.510	98.057	5.375	98.510	98.410	98.260	97.807	3.625	95.513	95.413	95.237	95.061
5.500	99.187	99.087	98.937	98.484	5.500	98.937	98.837	98.687	98.234	3.750	96.684	96.584	96.365	96.147

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@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/22/2022

45 Day Lock Exp.: 7/7/2022

60 Day Lock Exp.: 7/22/2022

W. Rate Sheet Dated: 5/23/2022

Release Time: 5:00 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						
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	97.184	97.072	96.984	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	96.478	96.347	96.278	2.000	N/A	N/A	N/A	
4.375	97.726	97.614	97.526	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.199	97.068	96.999	2.125	N/A	N/A	N/A	4.375	97.664	97.551	97.435	
4.500	98.186	98.074	97.986	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.887	97.756	97.687	2.250	N/A	N/A	N/A	4.500	98.124	98.011	97.895	
4.625	98.536	98.424	98.336	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.491	98.360	98.291	2.375	N/A	N/A	N/A	4.625	98.569	98.433	98.302	
4.750	99.021	98.899	98.821	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.075	98.944	98.875	2.500	N/A	N/A	N/A	4.750	99.159	99.023	98.893	
4.875	99.538	99.416	99.338	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.585	99.454	99.385	2.625	N/A	N/A	N/A	4.875	99.675	99.539	99.408	
4.990	99.890	99.768	99.690	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.859	99.728	99.659	2.750	N/A	N/A	N/A	4.990	100.028	99.892	99.761	
5.000	99.990	99.868	99.790	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.959	99.828	99.759	2.875	N/A	N/A	N/A	5.000	100.128	99.992	99.861	
5.125	100.382	100.260	100.182	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.190	100.059	99.990	2.990	N/A	N/A	N/A	5.125	100.519	100.383	100.252	
5.250	100.647	100.487	100.447	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.216	100.052	100.016	3.000	N/A	N/A	N/A	5.250	100.839	100.673	100.519	
5.375	100.978	100.818	100.778	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.542	100.377	100.342	3.125	N/A	N/A	N/A	5.375	101.169	101.003	100.849	
5.500	101.308	101.148	101.108	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.799	100.635	100.599	3.250	N/A	N/A	N/A	5.500	101.499	101.333	101.179	
5.625	101.621	101.461	101.421	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.972	100.808	100.772	3.375	N/A	N/A	N/A	5.625	101.812	101.646	101.492	
5.750	101.868	101.645	101.603	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.953	100.730	100.688	3.500	N/A	N/A	N/A	5.750	102.079	101.830	101.615	
5.875	102.219	101.996	101.954	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.301	101.078	101.036	3.625	N/A	N/A	N/A	5.875	102.430	102.181	101.966	
5.990	102.434	102.211	102.169	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.456	101.233	101.191	3.750	N/A	N/A	N/A	5.990	102.645	102.396	102.181	
6.000	102.534	102.311	102.269	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.556	101.333	101.291	3.875	N/A	N/A	N/A	6.000	102.745	102.496	102.281	
6.125	102.751	102.528	102.486	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.662	101.439	101.397	3.990	N/A	N/A	N/A	6.125	102.962	102.713	102.498	
6.250	102.862	102.600	102.537	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.651	101.389	101.326	4.000	N/A	N/A	N/A	6.250	103.080	102.770	102.514	
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	98.110	97.962	97.910	2.875	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.078	95.978	95.878	
2.875	N/A	N/A	N/A	N/A	4.375	98.582	98.434	98.382	2.990	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.829	96.729	96.629	3.375	96.752	96.652	96.552	
2.990	N/A	N/A	N/A	N/A	4.500	99.112	98.953	98.912	3.000	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.283	97.183	97.083	3.500	97.205	97.105	97.005	
3.000	N/A	N/A	N/A	N/A	4.625	99.688	99.529	99.488	3.125	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.706	97.606	97.506	3.625	97.623	97.523	97.423	
3.125	N/A	N/A	N/A	N/A	4.750	100.178	100.019	99.978	3.250	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.186	98.086	97.986	3.750	98.096	97.996	97.896	
3.250	N/A	N/A	N/A	N/A	4.875	100.629	100.470	100.429	3.375	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.623	98.523	98.423	3.875	98.533	98.433	98.333	
3.375	N/A	N/A	N/A	N/A	4.990	100.901	100.742	100.701	3.500	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.918	98.818	98.718	3.990	98.825	98.725	98.625	
3.500	N/A	N/A	N/A	N/A	5.000	101.001	100.842	100.801	3.625	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.018	98.918	98.818	4.000	98.925	98.825	98.725	
3.625	N/A	N/A	N/A	N/A	5.125	101.340	101.181	101.140	3.750	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.513	99.402	99.313	4.125	99.415	99.283	99.158	
3.750	N/A	N/A	N/A	N/A	5.250	101.299	101.107	101.072	3.875	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.978	99.867	99.778	4.250	99.880	99.748	99.619	
3.875	N/A	N/A	N/A	N/A	5.375	101.519	101.327	101.292	3.990	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.403	100.292	100.203	4.375	100.305	100.173	100.044	
3.990	N/A	N/A	N/A	N/A	5.500	101.772	101.580	101.545	4.000	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.794	100.683	100.594	4.500	100.696	100.564	100.435	
4.000	N/A	N/A	N/A	N/A	5.625	102.028	101.836	101.801	4.125	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.145	101.034	100.945	4.625	101.047	100.915	100.786	
4.125	N/A	N/A	N/A	N/A	5.750	101.811	101.597	101.562	4.250	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.915	100.757	100.695	4.750	100.757	100.537	100.312	
4.250	N/A	N/A	N/A	N/A	5.875	102.087	101.873	101.838	4.375	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.297	101.139	101.077	4.875	101.138	100.918	100.692	
4.375	N/A	N/A	N/A	N/A	5.990	102.216	102.002	101.967	4.500	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.557	101.399	101.337	4.990	101.399	101.179	100.954	
4.500	N/A	N/A	N/A	N/A	6.000	102.316	102.102	102.067	4.625	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.657	101.499	101.437	5.000	101.499	101.279	101.054	
4.625	N/A	N/A	N/A	N/A	6.125	102.470	102.256	102.221	4.750	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.994	101.836	101.774	5.125	101.836	101.616	101.390	
4.750	N/A	N/A	N/A	N/A	6.250	102.555	102.302	102.245	4.875	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.806	101.604	101.476	5.250	101.598	101.254	100.911	
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	95.976	95.776	95.776	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.494	97.294	97.294
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.581	96.381	96.381	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.990	97.790	97.790
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	98.443	98.243	98.243
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.548	97.348	97.348	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.874	98.674	98.674
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.886	97.686	97.686	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.154	98.954	98.954
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.188	97.988	97.988	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.603	99.403	99.403
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.359	98.159	98.159	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.908	99.708	99.708
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.459	98.259	98.259	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.008	99.808	99.808
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.740	98.540	98.540	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.418	100.218	100.218
3.																								



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.:

6/22/2022

45 Day Lock Exp.:

7/7/2022

60 Day Lock Exp.:

7/22/2022

W. Rate Sheet Dated: 5/23/2022

Release Time: 5:00 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
6.750	102.750	102.500	102.250	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
				6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
				6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	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	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 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)
FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



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

30 Day Lock Exp.: 6/22/2022
45 Day Lock Exp.: 7/1/2022
60 Day Lock Exp.: 7/22/2022

W. Rate Sheet Dated: 5/23/2022

Release Time: 5:00 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							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.902	95.802	95.702	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.254	94.154	94.054	2.750	N/A	N/A	N/A	4.000	96.066	95.966	95.866	4.125	96.667	96.567	96.467	4.000	96.066	95.966	95.866
4.125	96.508	96.408	96.308	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	95.036	94.936	94.836	2.875	N/A	N/A	N/A	4.125	96.667	96.567	96.467	4.250	97.461	97.361	97.261	4.125	96.667	96.567	96.467
4.250	97.307	97.207	97.107	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.283	96.183	96.079	2.990	N/A	N/A	N/A	4.250	97.461	97.361	97.261	4.375	98.256	98.156	98.056	4.250	97.461	97.361	97.261
4.375	97.915	97.815	97.700	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.891	96.791	96.676	3.000	N/A	N/A	N/A	4.375	98.064	97.964	97.864	4.500	98.859	98.759	98.659	4.375	98.064	97.964	97.864
4.500	98.396	98.296	98.179	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.374	97.274	97.157	3.125	N/A	N/A	N/A	4.500	98.859	98.759	98.659	4.625	99.653	99.553	99.453	4.500	98.859	98.759	98.659
4.625	98.719	98.619	98.500	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.697	97.597	97.478	3.250	N/A	N/A	N/A	4.625	99.653	99.553	99.453	4.750	100.447	100.347	100.247	4.625	99.653	99.553	99.453
4.750	99.128	99.028	98.917	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.480	98.380	98.269	3.375	N/A	N/A	N/A	4.750	100.447	100.347	100.247	4.875	101.241	101.141	101.041	4.750	100.447	100.347	100.247
4.875	99.685	99.585	99.469	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.037	98.937	98.821	3.500	N/A	N/A	N/A	4.875	101.241	101.141	101.041	5.000	102.035	101.935	101.835	4.875	101.241	101.141	101.041
4.990	100.070	99.970	99.853	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.174	99.074	98.957	3.625	N/A	N/A	N/A	4.990	102.035	101.935	101.835	5.125	102.829	102.729	102.629	4.990	102.035	101.935	101.835
5.000	100.170	99.993	99.853	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.274	99.097	98.957	3.750	N/A	N/A	N/A	5.000	102.829	102.729	102.629	5.250	103.623	103.523	103.423	5.000	102.829	102.729	102.629
5.125	100.551	100.377	100.231	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.191	99.017	98.871	3.875	N/A	N/A	N/A	5.125	103.623	103.523	103.423	5.375	104.417	104.317	104.217	5.125	103.623	103.523	103.423
5.250	100.721	100.523	100.461	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.335	99.137	99.075	3.990	N/A	N/A	N/A	5.250	104.417	104.317	104.217	5.500	105.211	105.111	105.011	5.250	104.417	104.317	104.217
5.375	101.092	100.897	100.834	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.828	99.633	99.570	4.000	N/A	N/A	N/A	5.375	105.211	105.111	105.011	5.625	106.005	105.905	105.805	5.375	105.211	105.111	105.011
5.500	101.379	101.187	101.119	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.157	99.959	99.897	4.125	N/A	N/A	N/A	5.500	106.005	105.905	105.805	5.750	106.799	106.699	106.599	5.500	106.005	105.905	105.805
5.625	101.601	101.412	101.341	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.415	100.226	100.155	4.250	N/A	N/A	N/A	5.625	106.799	106.699	106.599	5.875	107.593	107.493	107.393	5.625	106.799	106.699	106.599
5.750	102.036	101.883	101.557	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.014	97.861	97.535	4.375	N/A	N/A	N/A	5.750	107.593	107.493	107.393	6.000	108.387	108.287	108.187	5.750	107.593	107.493	107.393
5.875	102.344	102.191	101.864	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.762	98.609	98.282	4.500	N/A	N/A	N/A	5.875	108.387	108.287	108.187	6.125	109.181	109.081	108.981	5.875	108.387	108.287	108.187
5.990	102.514	102.361	102.032	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	98.930	98.777	98.448	4.625	N/A	N/A	N/A	5.990	109.181	109.081	108.981	6.250	110.000	109.900	109.800	5.990	109.181	109.081	108.981
6.000	102.614	102.461	102.132	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.030	98.877	98.548	4.750	N/A	N/A	N/A	6.000	110.000	109.900	109.800	6.375	110.819	110.719	110.619	6.000	110.000	109.900	109.800
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	96.835	96.735	96.569	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.997	94.897	94.797	3.000	95.091	94.991	94.891	3.125	95.562	95.462	95.362	3.000	95.091	94.991	94.891
2.875	N/A	N/A	N/A	4.125	97.509	97.409	97.238	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.562	95.462	95.362	3.125	95.650	95.550	95.450	3.250	96.033	95.933	95.833	3.125	95.650	95.550	95.450
2.990	N/A	N/A	N/A	4.250	98.087	97.987	97.811	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.033	95.933	95.833	3.250	96.121	96.021	95.921	3.375	96.506	96.406	96.306	3.250	96.121	96.021	95.921
3.000	N/A	N/A	N/A	4.375	98.598	98.498	98.316	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.506	96.406	96.306	3.375	96.594	96.494	96.394	3.500	97.019	96.919	96.819	3.375	96.594	96.494	96.394
3.125	N/A	N/A	N/A	4.500	99.112	99.012	98.801	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.019	96.919	96.819	3.500	97.107	97.007	96.907	3.625	97.532	97.432	97.332	3.500	97.107	97.007	96.907
3.250	N/A	N/A	N/A	4.625	99.527	99.427	99.214	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.532	97.432	97.332	3.625	97.597	97.497	97.397	3.750	98.046	97.946	97.846	3.625	97.597	97.497	97.397
3.375	N/A	N/A	N/A	4.750	100.019	99.919	99.704	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.046	97.946	97.846	3.750	98.134	98.034	97.934	3.875	98.559	98.459	98.359	3.750	98.134	98.034	97.934
3.500	N/A	N/A	N/A	4.875	100.506	100.406	100.189	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.559	98.459	98.359	3.875	98.647	98.547	98.447	4.000	99.072	98.972	98.872	3.875	98.647	98.547	98.447
3.625	N/A	N/A	N/A	4.990	100.689	100.589	100.372	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	99.072	98.972	98.872	4.000	99.160	99.060	98.960	4.125	99.675	99.575	99.475	4.000	99.160	99.060	98.960
3.750	N/A	N/A	N/A	5.000	100.789	100.689	100.472	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	99.675	99.575	99.475	4.125	99.763	99.663	99.563	4.250	100.278	100.178	100.078	4.125	99.763	99.663	99.563
3.875	N/A	N/A	N/A	5.125	100.728	100.599	100.366	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.763	99.663	99.563	4.250	99.851	99.751	99.651	4.375	100.366	100.266	100.166	4.250	99.851	99.751	99.651
3.990	N/A	N/A	N/A	5.250	101.294	101.164	100.929	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.851	99.751	99.651	4.375	99.939	99.839	99.739	4.500	100.454	100.354	100.254	4.375	99.939	99.839	99.739
4.000	N/A	N/A	N/A	5.375	101.599	101.410	101.174	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	100.454	100.354	100.254	4.500	100.542	100.442	100.342	4.625	100.542	100.442	100.342	4.500	100.542	100.442	100.342
4.125	N/A	N/A	N/A	5.500	101.830	101.701	101.464	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	100.542	100.442	100.342	4.625	100.630	100.530	100.430	4.750	100.630	100.530	100.430	4.625	100.630	100.530	100.430
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	4.750	100.630	100.530	100.430	4.750	100.718	100.618	100.518	4.875	100.718	100.618	100.518	4.750	100.718	100.618	100.518
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																		



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.:

6/22/2022

45 Day Lock Exp.:

7/7/2022

60 Day Lock Exp.:

7/22/2022

W. Rate Sheet Dated: 5/23/2022

Release Time: 5:00 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
6.750	102.750	102.500	102.250	4.000	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
				4.125	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
				4.250	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	5.500	N/A	N/A	N/A	5.000	N/A	N/A	N/A	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"	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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

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



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

30 Day Lock Exp.: 6/22/2022
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W. Rate Sheet Dated: 5/23/2022

Release Time: 5:00 pm ET

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.250	0.000	0.625	0.375	0.375	0.375	0.125	0.000
4.375	0.000	0.750	0.500	0.500	0.375	0.250	0.000
4.500	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.625	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.750	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.875	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.990	0.000	0.750	0.625	0.500	0.500	0.375	0.000
5.000	0.000	0.875	0.625	0.500	0.500	0.375	0.000
5.125	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.250	0.000	1.000	0.875	0.625	0.625	0.375	0.000
5.375	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.500	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.625	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.750	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.875	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.990	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.000	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.125	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.250	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.375	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.500	0.750	0.500	0.625	0.500	0.375	0.125	0.125
4.625	0.750	0.500	0.500	0.500	0.250	0.250	0.125
4.750	1.125	0.875	0.625	0.500	0.625	0.375	0.125
4.875	1.125	0.875	0.625	0.625	0.500	0.375	0.125
4.990	1.125	0.875	0.625	0.625	0.500	0.375	0.125
5.000	1.000	0.875	0.750	0.625	0.500	0.375	0.250
5.125	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.250	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.375	1.125	0.875	0.625	0.500	0.625	0.375	0.125
5.500	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.625	1.000	0.875	0.625	0.500	0.500	0.375	0.125
5.750	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.875	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.990	0.500	0.375	0.250	0.250	0.250	0.000	0.000
6.000	0.500	0.375	0.250	0.250	0.250	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.500	0.375	0.375	0.250	0.125	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.750	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.875	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.990	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.125	0.500	0.375	0.375	0.375	0.250	0.000	0.000
5.250	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.375	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.500	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.625	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.750	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.875	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.990	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.000	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.125	0.875	0.625	0.625	0.500	0.500	0.000	0.000
6.250	1.250	1.000	0.875	0.625	0.500	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.125	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.250	0.125	0.125	0.000	0.000
4.500	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.750	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.875	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.990	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
6.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	-0.125	0.000	-0.250	0.000	0.000
4.750	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.875	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.990	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.000	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.500	0.125	0.000	0.000	-0.125	0.000	0.000	0.000
3.625	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.750	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.125	0.250	0.125	0.000	0.000	0.000	0.000	0.000
4.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.250	0.125	0.125
4.750	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.875	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.990	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
5.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/22/2022

45 Day Lock Exp.:

7/7/2022

60 Day Lock Exp.:

7/22/2022

W. Rate Sheet Dated: 5/23/2022

Release Time: 5:00 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	95.902	95.802	95.702	4.000	96.835	96.735	96.569	3.000	94.997	94.897	94.797	4.000	94.403	94.303	94.203	3.000	93.397	93.297	93.197
4.125	96.508	96.408	96.308	4.125	97.509	97.409	97.238	3.125	95.562	95.462	95.362	4.125	95.097	94.997	94.897	3.125	94.055	93.955	93.855
4.250	97.307	97.205	97.094	4.250	98.087	97.987	97.811	3.250	96.146	96.046	95.946	4.250	96.120	96.018	95.907	3.250	94.188	94.088	93.988
4.375	97.915	97.815	97.700	4.375	98.598	98.498	98.316	3.375	96.916	96.816	96.716	4.375	96.728	96.628	96.513	3.375	95.053	94.953	94.853
4.500	98.396	98.296	98.179	4.500	99.112	99.012	98.801	3.500	97.422	97.322	97.222	4.500	97.210	97.110	96.993	3.500	95.646	95.546	95.446
4.625	98.719	98.619	98.500	4.625	99.527	99.427	99.214	3.625	97.901	97.801	97.701	4.625	97.533	97.433	97.314	3.625	96.332	96.232	96.132
4.750	99.128	98.946	98.817	4.750	100.019	99.919	99.704	3.750	98.363	98.263	98.163	4.750	98.129	97.947	97.818	3.750	96.974	96.874	96.774
4.875	99.685	99.506	99.369	4.875	100.506	100.406	100.189	3.875	98.770	98.670	98.566	4.875	98.686	98.507	98.370	3.875	97.492	97.392	97.288
4.990	100.070	99.893	99.753	4.990	100.689	100.589	100.372	3.990	99.043	98.943	98.832	4.990	98.947	98.770	98.630	3.990	97.875	97.775	97.664
5.000	100.170	99.993	99.853	5.000	100.789	100.689	100.472	4.000	99.143	99.043	98.932	5.000	99.047	98.870	98.730	4.000	97.975	97.875	97.764
5.125	100.551	100.377	100.231	5.125	100.728	100.599	100.366	4.125	99.571	99.471	99.327	5.125	99.196	99.022	98.876	4.125	98.535	98.435	98.291
5.250	100.721	100.523	100.461	5.250	101.294	101.164	100.929	4.250	100.102	100.002	99.850	5.250	99.353	99.155	99.093	4.250	99.083	98.983	98.831
5.375	101.092	100.897	100.834	5.375	101.539	101.410	101.174	4.375	100.522	100.422	100.267	5.375	99.785	99.590	99.527	4.375	99.505	99.405	99.250
5.500	101.379	101.187	101.119	5.500	101.830	101.701	101.464	4.500	100.854	100.754	100.600	5.500	100.093	99.901	99.833	4.500	99.841	99.741	99.587
5.625	101.601	101.412	101.341	5.625	102.128	101.999	101.761	4.625	100.394	100.285	100.071	5.625	100.333	100.144	100.073	4.625	100.204	100.095	99.881
5.750	102.036	101.883	101.557	5.750	101.949	101.805	101.463	4.750	100.797	100.688	100.473	5.750	99.350	99.197	98.871	4.750	99.892	99.783	99.568
5.875	102.365	102.212	101.885	5.875	102.319	102.175	101.832	4.875	101.169	101.060	100.845	5.875	99.899	99.746	99.419	4.875	100.513	100.404	100.189
5.990	102.661	102.408	102.079	5.990	102.520	102.376	102.032	4.990	101.437	101.328	101.107	5.990	100.094	99.941	99.612	4.990	100.782	100.673	100.452
6.000	102.661	102.508	102.179	6.000	102.620	102.476	102.132	5.000	101.537	101.428	101.207	6.000	100.194	100.041	99.712	5.000	100.882	100.773	100.552

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

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

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

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

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

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/22/2022

45 Day Lock Exp.:

7/7/2022

60 Day Lock Exp.:

7/22/2022

W. Rate Sheet Dated: 5/23/2022

Release Time: 5:00 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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/22/2022

45 Day Lock Exp.:

7/7/2022

60 Day Lock Exp.:

7/22/2022

W. Rate Sheet Dated: 5/23/2022

Release Time: 5:00 pm ET

Prices are subject to change without notice.

Non QM

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

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

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

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

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