

W. Rate Sheet Dated: 5/24/2022

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	99.228	98.993	98.774	4.000	98.878	98.643	98.424	2.875	95.689	95.525	95.361	3.125	N/A	N/A	N/A
4.125	99.873	99.638	99.419	4.125	99.523	99.288	99.069	3.000	96.010	95.846	95.682	3.250	N/A	N/A	N/A
4.250	99.653	99.503	99.159	4.250	99.303	99.153	98.809	3.125	96.333	96.169	96.005	3.375	N/A	N/A	N/A
4.375	100.278	100.128	99.784	4.375	99.928	99.778	99.434	3.250	97.050	96.874	96.698	3.500	N/A	N/A	N/A
4.500	100.895	100.745	100.401	4.500	100.545	100.395	100.051	3.375	97.366	97.190	97.015	3.625	N/A	N/A	N/A
4.625	101.490	101.340	100.996	4.625	101.140	100.990	100.646	3.500	97.686	97.510	97.335	Margin = 2.250		Index = 2.110	
4.750	100.662	100.512	100.074	4.750	100.312	100.162	99.724	3.625	98.000	97.824	97.649	30 Year OTC			
4.875	101.230	101.080	100.642	4.875	100.880	100.730	100.292	3.750	98.023	97.789	97.554	Rate	30 Day	45 Day	60 Day
5.000	101.767	101.617	101.179	5.000	101.417	101.267	100.829	3.875	98.324	98.090	97.855	6.750	102.750	102.500	102.250
5.125	102.256	102.106	101.668	5.125	101.906	101.756	101.318	4.000	98.616	98.381	98.147				
5.250	100.866	100.716	100.154	5.250	100.516	100.366	99.804	4.125	98.891	98.656	98.422				
5.375	101.341	101.191	100.629	5.375	100.991	100.841	100.279	4.250	99.315	99.018	98.721				
5.500	101.768	101.618	101.056	5.500	101.418	101.268	100.706	4.375	99.576	99.279	98.982				
5.625	102.150	102.000	101.438	5.625	101.800	101.650	101.088	4.500	99.819	99.522	99.225				
5.750	102.510	102.360	101.860	5.750	102.160	102.010	101.510	4.625	100.039	99.742	99.445				
5.875	102.891	102.741	102.241	5.875	102.541	102.391	101.891	4.750	98.728	98.578	98.428				
6.000	103.248	103.098	102.598	6.000	102.898	102.748	102.248	4.875	98.939	98.789	98.639				
6.125	103.596	103.446	102.946	6.125	103.246	103.096	102.596	5.000	99.127	98.977	98.827				
6.250	103.896	103.746	103.246	6.250	102.088	101.938	101.438	5.125	99.300	99.150	99.000				

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	99.028	98.928	98.693	98.474	4.000	98.678	98.578	98.343	98.124	2.875	94.819	94.719	94.555	94.391
4.125	99.673	99.573	99.338	99.119	4.125	99.323	99.223	98.988	98.769	3.000	95.140	95.040	94.876	94.712
4.250	99.453	99.353	99.203	98.859	4.250	99.103	99.003	98.853	98.509	3.125	95.463	95.363	95.199	95.035
4.375	100.078	99.978	99.828	99.484	4.375	99.728	99.628	99.478	99.134	3.250	96.780	96.680	96.504	96.328
4.500	100.695	100.595	100.445	100.101	4.500	100.345	100.245	100.095	99.751	3.375	97.096	96.996	96.820	96.645
4.625	101.290	101.190	101.040	100.696	4.625	100.940	100.840	100.690	100.346	3.500	97.416	97.316	97.140	96.965
4.750	100.462	100.362	100.212	99.774	4.750	100.112	100.012	99.862	99.424	3.625	97.730	97.630	97.454	97.279
4.875	101.030	100.930	100.780	100.342	4.875	100.680	100.580	100.430	99.992	3.750	98.253	98.153	97.919	97.684
5.000	101.567	101.467	101.317	100.879	5.000	101.217	101.117	100.967	100.529	3.875	98.554	98.454	98.220	97.985
5.125	102.056	101.956	101.806	101.368	5.125	101.706	101.606	101.456	101.018	4.000	98.846	98.746	98.511	98.277
5.250	100.666	100.566	100.416	99.854	5.250	100.316	100.216	100.066	99.504	4.125	99.121	99.021	98.786	98.552
5.375	101.141	101.041	100.891	100.329	5.375	100.791	100.691	100.541	99.979	4.250	99.845	98.745	98.448	98.151
5.500	101.568	101.468	101.318	100.756	5.500	101.218	101.118	100.968	100.406	4.375	99.106	99.006	98.709	98.411

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	6.750	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/23/2022

45 Day Lock Exp.:

7/8/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/24/2022

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	92.021	91.857	91.693	3.500	N/A	N/A	N/A
4.500	99.338	99.188	98.844	4.500	99.088	98.938	98.594	2.875	92.338	92.174	92.010	3.625	N/A	N/A	N/A
4.625	99.933	99.783	99.439	4.625	99.683	99.533	99.189	3.000	92.659	92.495	92.331	Margin = 2.250		Index = 2.110	
4.750	98.543	98.393	97.956	4.750	98.293	98.143	97.706	3.125	92.982	92.818	92.654	30 Year OTC			
4.875	99.111	98.961	98.524	4.875	98.861	98.711	98.274	3.250	93.955	93.779	93.603	Rate	30 Day	45 Day	60 Day
5.000	99.648	99.498	99.061	5.000	99.398	99.248	98.811	3.375	94.271	94.095	93.919	4.250	N/A	N/A	N/A
5.125	100.137	99.987	99.550	5.125	99.887	99.737	99.300	3.500	94.591	94.415	94.239	4.375	N/A	N/A	N/A
5.250	97.810	97.660	97.098	5.250	97.560	97.410	96.848	3.625	94.905	94.729	94.553	4.500	N/A	N/A	N/A
5.375	98.285	98.135	97.573	5.375	98.035	97.885	97.323	3.750	95.428	95.194	94.959	4.625	N/A	N/A	N/A
5.500	98.712	98.562	98.000	5.500	98.462	98.312	97.750	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.094	98.944	98.382	5.625	98.844	98.694	98.132	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	99.438	99.338	99.188	98.844	4.500	99.188	99.088	98.938	98.594	2.750	91.527	91.427	91.263	91.099
4.625	100.033	99.933	99.783	99.439	4.625	99.783	99.683	99.533	99.189	2.875	91.844	91.744	91.580	91.416
4.750	98.643	98.543	98.393	97.956	4.750	98.393	98.293	98.143	97.706	3.000	92.165	92.065	91.901	91.737
4.875	99.211	99.111	98.961	98.524	4.875	98.961	98.861	98.711	98.274	3.125	92.488	92.388	92.224	92.060
5.000	99.748	99.648	99.498	99.061	5.000	99.498	99.398	99.248	98.811	3.250	94.742	94.642	94.466	94.290
5.125	100.237	100.137	99.987	99.550	5.125	99.987	99.887	99.737	99.300	3.375	95.059	94.959	94.783	94.607
5.250	97.910	97.810	97.660	97.098	5.250	97.660	97.560	97.410	96.848	3.500	95.379	95.279	95.103	94.927
5.375	98.385	98.285	98.135	97.573	5.375	98.135	98.035	97.885	97.323	3.625	95.693	95.593	95.417	95.241
5.500	98.812	98.712	98.562	98.000	5.500	98.562	98.462	98.312	97.750	3.750	96.747	96.647	96.413	96.178

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	-0.750
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.750%-4.625%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.750	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/23/2022

45 Day Lock Exp.:

7/8/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/24/2022

Release Time: 10:00 am ET

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Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.250	97.350	97.243	97.150	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.640	96.503	96.440	2.000	N/A	N/A	N/A	4.250	97.293	97.187	97.075	
4.375	97.896	97.789	97.696	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.366	97.229	97.166	2.125	N/A	N/A	N/A	4.375	97.839	97.733	97.621	
4.500	98.363	98.256	98.163	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.059	97.922	97.859	2.250	N/A	N/A	N/A	4.500	98.306	98.200	98.088	
4.625	98.712	98.605	98.512	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.668	98.531	98.468	2.375	N/A	N/A	N/A	4.625	98.739	98.595	98.458	
4.750	99.203	99.076	99.003	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.256	99.119	99.056	2.500	N/A	N/A	N/A	4.750	99.334	99.190	99.053	
4.875	99.723	99.596	99.523	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.772	99.635	99.572	2.625	N/A	N/A	N/A	4.875	99.854	99.710	99.573	
4.990	100.082	99.955	99.882	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.046	99.909	99.846	2.750	N/A	N/A	N/A	4.990	100.213	100.069	99.932	
5.000	100.182	100.055	99.982	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.146	100.009	99.946	2.875	N/A	N/A	N/A	5.000	100.313	100.169	100.032	
5.125	100.573	100.446	100.373	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.379	100.242	100.179	2.990	N/A	N/A	N/A	5.125	100.704	100.560	100.423	
5.250	100.796	100.634	100.596	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.366	100.199	100.166	3.000	N/A	N/A	N/A	5.250	100.986	100.820	100.673	
5.375	101.132	100.970	100.932	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.695	100.528	100.495	3.125	N/A	N/A	N/A	5.375	101.322	101.156	101.009	
5.500	101.464	101.302	101.264	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.954	100.787	100.754	3.250	N/A	N/A	N/A	5.500	101.653	101.487	101.340	
5.625	101.780	101.618	101.580	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.129	100.962	100.929	3.375	N/A	N/A	N/A	5.625	101.970	101.804	101.657	
5.750	101.906	101.676	101.641	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.991	100.761	100.726	3.500	N/A	N/A	N/A	5.750	101.121	101.862	101.651	
5.875	102.260	102.030	101.995	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.342	101.112	101.077	3.625	N/A	N/A	N/A	5.875	102.465	102.216	102.005	
5.990	102.479	102.249	102.214	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.498	101.268	101.233	3.750	N/A	N/A	N/A	5.990	102.684	102.435	102.224	
6.000	102.579	102.349	102.314	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.598	101.368	101.333	3.875	N/A	N/A	N/A	6.000	102.784	102.535	102.324	
6.125	102.796	102.566	102.531	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.705	101.475	101.440	3.990	N/A	N/A	N/A	6.125	103.001	102.752	102.541	
6.250	102.914	102.641	102.589	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.704	101.431	101.379	4.000	N/A	N/A	N/A	6.250	103.123	102.813	102.563	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.250	98.277	98.130	98.077	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.204	96.104	96.004	3.250	96.129	96.029	95.929
2.875	N/A	N/A	N/A	N/A	4.375	98.751	98.604	98.551	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.956	96.856	96.756	3.375	96.881	96.781	96.681
2.990	N/A	N/A	N/A	N/A	4.500	99.287	99.120	99.087	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.416	97.316	97.216	3.500	97.341	97.241	97.141
3.000	N/A	N/A	N/A	N/A	4.625	99.866	99.699	99.666	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.881	97.781	97.681	3.625	97.794	97.694	97.594
3.125	N/A	N/A	N/A	N/A	4.750	100.360	100.193	100.160	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.374	98.274	98.174	3.750	98.287	98.187	98.087
3.250	N/A	N/A	N/A	N/A	4.875	100.814	100.647	100.614	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.814	98.714	98.614	3.875	98.727	98.627	98.527
3.375	N/A	N/A	N/A	N/A	4.990	101.090	100.923	100.890	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.109	99.009	98.909	3.990	99.022	98.922	98.822
3.500	N/A	N/A	N/A	N/A	5.000	101.190	101.023	100.990	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.209	99.109	99.009	4.000	99.122	99.022	98.922
3.625	N/A	N/A	N/A	N/A	5.125	101.532	101.365	101.332	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.665	99.565	99.465	4.125	99.574	99.469	99.350
3.750	N/A	N/A	N/A	N/A	5.250	101.449	101.251	101.222	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.134	100.022	99.934	4.250	100.034	99.902	99.769
3.875	N/A	N/A	N/A	N/A	5.375	101.672	101.474	101.445	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.562	100.450	100.362	4.375	100.462	100.330	100.197
3.990	N/A	N/A	N/A	N/A	5.500	101.929	101.731	101.702	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.956	100.844	100.756	4.500	100.856	100.724	100.591
4.000	N/A	N/A	N/A	N/A	5.625	102.183	101.985	101.956	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.311	101.199	101.111	4.625	101.211	101.079	100.946
4.125	N/A	N/A	N/A	N/A	5.750	101.849	101.629	101.600	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.023	100.861	100.811	4.750	100.861	100.649	100.426
4.250	N/A	N/A	N/A	N/A	5.875	102.129	101.909	101.880	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.408	101.246	101.196	4.875	101.246	101.034	100.811
4.375	N/A	N/A	N/A	N/A	5.990	102.259	102.039	102.010	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.671	101.509	101.459	4.990	101.510	101.298	101.075
4.500	N/A	N/A	N/A	N/A	6.000	102.359	102.139	102.110	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.771	101.609	101.559	5.000	101.610	101.398	101.175
4.625	N/A	N/A	N/A	N/A	6.125	102.515	102.295	102.266	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.112	101.950	101.900	5.125	101.950	101.738	101.515
4.750	N/A	N/A	N/A	N/A	6.250	102.608	102.345	102.298	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.913	101.697	101.584	5.250	101.690	101.346	101.003
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.099	95.899	95.899	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.619	97.419	97.419
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.745	96.545	96.545	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.115	97.915	97.915
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.303	97.103	97.103	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.576	98.376	98.376
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.731	97.531	97.531	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	99.004	98.804	98.804
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.071	97.871	97.871	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.340	99.140	99.140
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.373	98.173	98.173	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.794	99.594	99.594
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.550	98.350	98.350	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.102	99.902	99.902
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.650	98.450	98.450	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.202	100.002	100.002
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.932	98.732	98.732	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.615	100.415	100.415
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.787	98.587	98.587	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.551	100.351	100.351
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.085	98.885	98.885	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.869	100.669	100.669
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A																



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/23/2022

45 Day Lock Exp.:

7/8/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/24/2022

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
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.: 6/23/2022
45 Day Lock Exp.: 7/8/2022
60 Day Lock Exp.: 7/25/2022

W. Rate Sheet Dated: 5/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																											
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
4.000	96.088	95.988	95.888	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.512	94.412	94.312	2.750	N/A	N/A	N/A	4.000	96.092	95.992	95.892				
4.125	96.714	96.614	96.493	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	95.250	95.150	95.029	2.875	N/A	N/A	N/A	4.125	96.714	96.614	96.493				
4.250	97.494	97.394	97.270	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.470	96.370	96.246	2.990	N/A	N/A	N/A	4.250	97.494	97.394	97.270				
4.375	98.085	97.985	97.858	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.063	96.963	96.836	3.000	N/A	N/A	N/A	4.375	98.085	97.985	97.858				
4.500	98.551	98.451	98.324	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.529	97.429	97.302	3.125	N/A	N/A	N/A	4.500	98.551	98.451	98.324				
4.625	98.863	98.763	98.634	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.851	97.751	97.622	3.250	N/A	N/A	N/A	4.625	98.863	98.763	98.634				
4.750	99.329	99.169	99.061	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.679	98.519	98.411	3.375	N/A	N/A	N/A	4.750	99.329	99.169	99.061				
4.875	99.869	99.711	99.595	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.221	99.063	98.947	3.500	N/A	N/A	N/A	4.875	100.025	99.867	99.751				
4.990	100.241	100.085	99.961	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.349	99.193	99.069	3.625	N/A	N/A	N/A	4.990	100.397	100.241	100.117				
5.000	100.341	100.185	100.061	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.449	99.293	99.169	3.750	N/A	N/A	N/A	5.000	100.497	100.341	100.217				
5.125	100.705	100.551	100.428	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.359	99.205	99.082	3.875	N/A	N/A	N/A	5.125	100.861	100.707	100.584				
5.250	100.853	100.664	100.582	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.489	99.300	99.218	3.990	N/A	N/A	N/A	5.250	101.197	101.008	100.926				
5.375	101.212	101.025	100.940	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.966	99.779	99.694	4.000	N/A	N/A	N/A	5.375	101.555	101.368	101.283				
5.500	101.486	101.302	101.217	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.280	100.096	100.011	4.125	N/A	N/A	N/A	5.500	101.830	101.646	101.561				
5.625	101.702	101.521	101.430	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.534	100.353	100.262	4.250	N/A	N/A	N/A	5.625	102.046	101.865	101.774				
5.750	102.116	101.961	101.829	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.790	99.603	99.503	4.375	N/A	N/A	N/A	5.750	102.116	101.961	101.829				
5.875	102.414	102.258	102.126	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.518	98.362	98.230	4.500	N/A	N/A	N/A	5.875	102.414	102.258	102.126				
5.990	102.572	102.417	102.285	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	98.676	98.521	98.391	4.625	N/A	N/A	N/A	5.990	102.572	102.417	102.285				
6.000	102.672	102.517	102.385	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	98.776	98.621	98.491	4.750	N/A	N/A	N/A	6.000	102.672	102.517	102.385				
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	4.000	97.040	96.940	96.763	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	95.135	95.035	94.935	3.000	95.135	95.035	94.935				
2.875	N/A	N/A	N/A	4.125	97.703	97.603	97.421	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.647	95.547	95.447	3.125	95.696	95.596	95.496				
2.990	N/A	N/A	N/A	4.250	98.272	98.172	97.984	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.225	96.125	96.025	3.250	96.225	96.125	96.025				
3.000	N/A	N/A	N/A	4.375	98.769	98.669	98.479	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.991	96.891	96.791	3.375	96.991	96.891	96.791				
3.125	N/A	N/A	N/A	4.500	99.320	99.220	98.988	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.488	97.388	97.288	3.500	97.488	97.388	97.288				
3.250	N/A	N/A	N/A	4.625	99.726	99.626	99.392	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	98.046	97.946	97.842	3.625	98.046	97.946	97.842				
3.375	N/A	N/A	N/A	4.750	100.207	100.107	99.872	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.501	98.401	98.295	3.750	98.501	98.401	98.295				
3.500	N/A	N/A	N/A	4.875	100.685	100.585	100.349	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.902	98.802	98.690	3.875	98.902	98.802	98.690				
3.625	N/A	N/A	N/A	4.990	100.863	100.763	100.526	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.169	99.069	98.950	3.990	99.169	99.069	98.950				
3.750	N/A	N/A	N/A	5.000	100.963	100.863	100.626	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.269	99.169	99.050	4.000	99.269	99.169	99.050				
3.875	N/A	N/A	N/A	5.125	100.846	100.719	100.468	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.637	99.537	99.351	4.125	99.706	99.606	99.420				
3.990	N/A	N/A	N/A	5.250	101.400	101.273	101.020	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	100.161	100.061	99.865	4.250	100.177	100.077	99.881				
4.000	N/A	N/A	N/A	5.375	101.639	101.513	101.258	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.575	100.475	100.278	4.375	100.591	100.491	100.294				
4.125	N/A	N/A	N/A	5.500	101.923	101.797	101.541	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.899	100.799	100.606	4.500	100.914	100.814	100.621				
4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.459	100.352	100.122	4.625	101.374	101.267	101.037				
4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.857	100.750	100.520	4.750	100.857	100.750	100.520				
4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	101.222	101.115	100.884	4.875	101.222	101.115	100.884				
4.625	N/A	N/A	N/A	5.990	.100	.100	.100	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	101.480	101.373	101.141	4.990	101.480	101.373	101.141				
4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	101.580	101.473	101.241	5.000	101.580	101.473	101.241				

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	93.239	93.139	93.039	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	93.859	93.759	93.659	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	93.797	93.697	93.597	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	94.751	94.651	94.551	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	95.424	95.324	95.224	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	96.212	96.112	96.008	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.871	96.771	96.665	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.487	97.387	97.272	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.969	97.869	97.750	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	98.069	97.969	97.850	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.803	98.703	98.517	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	99.359	99.259	99.063	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	99.779	99.679	99.482	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	100.109	100.009	99.816	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.475	101.368	101.138	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	100.353	100.246	100.016	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.210	101.103	100.872	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.468	101.361	101.129	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.568	101.461	101.229	4.000	N/A	N/A	N/A	4.000	N/A	N/A	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.:

6/23/2022

45 Day Lock Exp.:

7/8/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/24/2022

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
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)	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.:

6/23/2022

45 Day Lock Exp.:

7/8/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only and



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.:

6/23/2022

45 Day Lock Exp.:

7/8/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/24/2022

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	96.088	95.988	95.888	4.000	97.040	96.940	96.763	3.000	95.135	95.035	94.935	4.000	94.625	94.525	94.425	3.000	93.537	93.437	93.337
4.125	96.714	96.614	96.493	4.125	97.703	97.603	97.421	3.125	95.647	95.547	95.447	4.125	95.307	95.207	95.086	3.125	94.103	94.003	93.903
4.250	97.494	97.394	97.270	4.250	98.272	98.172	97.984	3.250	96.225	96.125	96.025	4.250	96.307	96.207	96.083	3.250	94.361	94.261	94.161
4.375	98.085	97.985	97.858	4.375	98.769	98.669	98.479	3.375	96.991	96.891	96.791	4.375	96.899	96.799	96.672	3.375	95.221	95.121	95.021
4.500	98.551	98.451	98.324	4.500	99.320	99.220	98.988	3.500	97.488	97.388	97.288	4.500	97.365	97.265	97.138	3.500	95.806	95.706	95.606
4.625	98.863	98.763	98.634	4.625	99.726	99.626	99.392	3.625	98.046	97.946	97.842	4.625	97.682	97.582	97.453	3.625	96.479	96.379	96.275
4.750	99.329	99.169	99.061	4.750	100.207	100.107	99.872	3.750	98.501	98.401	98.295	4.750	98.329	98.169	98.061	3.750	97.036	96.936	96.830
4.875	99.869	99.711	99.595	4.875	100.685	100.585	100.349	3.875	98.902	98.802	98.690	4.875	98.870	98.712	98.596	3.875	97.543	97.443	97.331
4.990	100.241	100.085	99.961	4.990	100.863	100.763	100.526	3.990	99.169	99.069	98.950	4.990	99.120	98.964	98.840	3.990	97.919	97.819	97.700
5.000	100.341	100.185	100.061	5.000	100.963	100.863	100.626	4.000	99.269	99.169	99.050	5.000	99.220	99.064	98.940	4.000	98.019	97.919	97.800
5.125	100.705	100.551	100.428	5.125	100.846	100.719	100.468	4.125	99.637	99.537	99.351	5.125	99.357	99.203	99.080	4.125	98.570	98.470	98.284
5.250	100.853	100.664	100.582	5.250	101.400	101.273	101.020	4.250	100.161	100.061	99.865	5.250	99.496	99.307	99.225	4.250	99.110	99.010	98.814
5.375	101.212	101.025	100.940	5.375	101.639	101.513	101.258	4.375	100.575	100.475	100.278	5.375	99.914	99.727	99.642	4.375	99.527	99.427	99.230
5.500	101.486	101.302	101.217	5.500	101.923	101.797	101.541	4.500	100.899	100.799	100.606	5.500	100.208	100.024	99.939	4.500	99.854	99.754	99.561
5.625	101.702	101.521	101.430	5.625	102.218	102.091	101.835	4.625	100.459	100.352	100.122	5.625	100.443	100.262	100.171	4.625	100.317	100.210	99.980
5.750	102.116	101.961	101.229	5.750	102.031	101.884	101.161	4.750	100.857	100.750	100.520	5.750	99.278	99.123	98.391	4.750	99.955	99.848	99.618
5.875	102.435	102.279	101.547	5.875	102.393	102.247	101.523	4.875	101.222	101.115	100.884	5.875	99.812	99.656	98.924	4.875	100.566	100.459	100.228
5.990	102.619	102.464	101.734	5.990	102.588	102.441	101.719	4.990	101.480	101.373	101.141	5.990	99.996	99.841	99.111	4.990	100.824	100.717	100.485
6.000	102.719	102.564	101.834	6.000	102.688	102.541	101.819	5.000	101.580	101.473	101.241	6.000	100.096	99.941	99.211	5.000	100.924	100.817	100.585

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		
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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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/23/2022

45 Day Lock Exp.:

7/8/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/24/2022

Release Time: 10:00 am ET

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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.

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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@afrownline.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

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W. Rate Sheet Dated: 5/24/2022

Release Time: 10:00 am ET

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Non QM

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

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

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

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

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FHA ID# - 1358600006		
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