

W. Rate Sheet Dated: 5/25/2022

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	99.712	99.462	99.243	4.000	99.362	99.112	98.893	2.875	96.146	95.978	95.810	3.125	N/A	N/A	N/A
4.125	100.357	100.107	99.888	4.125	100.007	99.757	99.538	3.000	96.467	96.299	96.131	3.250	N/A	N/A	N/A
4.250	100.106	99.956	99.628	4.250	99.756	99.606	99.278	3.125	96.790	96.622	96.454	3.375	N/A	N/A	N/A
4.375	100.731	100.581	100.253	4.375	100.381	100.231	99.903	3.250	97.343	97.171	96.999	3.500	N/A	N/A	N/A
4.500	101.348	101.198	100.870	4.500	100.998	100.848	100.520	3.375	97.659	97.487	97.315	3.625	N/A	N/A	N/A
4.625	101.943	101.793	101.465	4.625	101.593	101.443	101.115	3.500	97.979	97.807	97.635	Margin = 2.250		Index = 2.110	
4.750	101.037	100.887	100.449	4.750	100.687	100.537	100.099	3.625	98.293	98.121	97.949	30 Year OTC			
4.875	101.605	101.455	101.017	4.875	101.255	101.105	100.667	3.750	98.351	98.117	97.883	Rate	30 Day	45 Day	60 Day
5.000	102.142	101.992	101.554	5.000	101.792	101.642	101.204	3.875	98.652	98.418	98.184	6.750	102.750	102.500	102.250
5.125	102.631	102.481	102.043	5.125	102.281	102.131	101.693	4.000	98.944	98.709	98.475				
5.250	101.429	101.279	100.732	5.250	101.079	100.929	100.382	4.125	99.219	98.984	98.750				
5.375	101.904	101.754	101.207	5.375	101.554	101.404	100.857	4.250	99.596	99.284	98.971				
5.500	102.331	102.181	101.634	5.500	101.981	101.831	101.284	4.375	99.857	99.544	99.232				
5.625	102.713	102.563	102.016	5.625	102.363	102.213	101.666	4.500	100.100	99.788	99.475				
5.750	102.510	102.360	101.860	5.750	102.160	102.010	101.510	4.625	100.320	100.007	99.695				
5.875	102.891	102.741	102.241	5.875	102.541	102.391	101.891	4.750	100.072	99.922	99.772				
6.000	103.248	103.098	102.598	6.000	102.898	102.748	102.248	4.875	100.283	100.133	99.983				
6.125	103.596	103.446	102.946	6.125	103.246	103.096	102.596	5.000	100.471	100.321	100.171				
6.250	103.896	103.746	103.246	6.250	102.088	101.938	101.438	5.125	100.644	100.494	100.344				

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	99.512	99.412	99.162	98.943	4.000	99.162	99.062	98.812	98.593	2.875	95.276	95.176	95.008	94.840
4.125	100.157	100.057	99.807	99.588	4.125	99.807	99.707	99.457	99.238	3.000	95.957	95.497	95.329	95.161
4.250	99.906	99.806	99.656	99.328	4.250	99.556	99.456	99.306	98.978	3.125	95.920	95.820	95.652	95.484
4.375	100.531	100.431	100.281	99.953	4.375	100.181	100.081	99.931	99.603	3.250	97.073	96.973	96.801	96.629
4.500	101.148	101.048	100.898	100.570	4.500	100.798	100.698	100.548	100.220	3.375	97.389	97.289	97.117	96.945
4.625	101.743	101.643	101.493	101.165	4.625	101.393	101.293	101.143	100.815	3.500	97.709	97.609	97.437	97.265
4.750	100.837	100.737	100.587	100.149	4.750	100.487	100.387	100.237	99.799	3.625	98.023	97.923	97.751	97.579
4.875	101.405	101.305	101.155	100.717	4.875	101.055	100.955	100.805	100.367	3.750	98.581	98.481	98.247	98.013
5.000	101.942	101.842	101.692	101.254	5.000	101.592	101.492	101.342	100.904	3.875	98.882	98.782	98.548	98.314
5.125	102.431	102.331	102.181	101.743	5.125	102.081	101.981	101.831	101.393	4.000	99.174	99.074	98.839	98.605
5.250	101.229	101.129	100.979	100.432	5.250	100.879	100.779	100.629	100.082	4.125	99.449	99.349	99.114	98.880
5.375	101.704	101.604	101.454	100.907	5.375	101.354	101.254	101.104	100.557	4.250	99.126	99.026	98.714	98.401
5.500	102.131	102.031	101.881	101.334	5.500	101.781	101.681	101.531	100.984	4.375	99.387	99.287	98.974	98.662

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

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

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

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

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/24/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/25/2022

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	92.478	92.310	92.142	3.500	N/A	N/A	N/A
4.500	99.792	99.642	99.314	4.500	99.542	99.392	99.064	2.875	92.795	92.627	92.459	3.625	N/A	N/A	N/A
4.625	100.387	100.237	99.909	4.625	100.137	99.987	99.659	3.000	93.116	92.948	92.780	Margin = 2.250		Index = 2.110	
4.750	98.918	98.768	98.331	4.750	98.668	98.518	98.081	3.125	93.439	93.271	93.103	30 Year OTC			
4.875	99.486	99.336	98.899	4.875	99.236	99.086	98.649	3.250	94.248	94.076	93.904	Rate	30 Day	45 Day	60 Day
5.000	100.023	99.873	99.436	5.000	99.773	99.623	99.186	3.375	94.564	94.392	94.220	4.250	N/A	N/A	N/A
5.125	100.512	100.362	99.925	5.125	100.262	100.112	99.675	3.500	94.884	94.712	94.540	4.375	N/A	N/A	N/A
5.250	98.373	98.223	97.676	5.250	98.123	97.973	97.426	3.625	95.198	95.026	94.854	4.500	N/A	N/A	N/A
5.375	98.848	98.698	98.151	5.375	98.598	98.448	97.901	3.750	95.756	95.522	95.287	4.625	N/A	N/A	N/A
5.500	99.275	99.125	98.578	5.500	99.025	98.875	98.328	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.657	99.507	98.960	5.625	99.407	99.257	98.710	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	99.892	99.792	99.642	99.314	4.500	99.642	99.542	99.392	99.064	2.750	91.984	91.884	91.716	91.548
4.625	100.487	100.387	100.237	99.909	4.625	100.237	100.137	99.987	99.659	2.875	92.301	92.201	92.033	91.865
4.750	99.018	98.918	98.768	98.331	4.750	98.768	98.668	98.518	98.081	3.000	92.622	92.522	92.354	92.186
4.875	99.586	99.486	99.336	98.899	4.875	99.336	99.236	99.086	98.649	3.125	92.945	92.845	92.677	92.509
5.000	100.123	100.023	99.873	99.436	5.000	99.873	99.773	99.623	99.186	3.250	95.035	94.935	94.763	94.591
5.125	100.612	100.512	100.362	99.925	5.125	100.362	100.262	100.112	99.675	3.375	95.352	95.252	95.080	94.908
5.250	98.473	98.373	98.223	97.676	5.250	98.223	98.123	97.973	97.426	3.500	95.672	95.572	95.400	95.228
5.375	98.948	98.848	98.698	98.151	5.375	98.698	98.598	98.448	97.901	3.625	95.986	95.886	95.714	95.542
5.500	99.375	99.275	99.125	98.578	5.500	99.125	99.025	98.875	98.328	3.750	97.075	96.975	96.741	96.506

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.:

6/24/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/25/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	97.857	97.750	97.657	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	97.118	96.980	96.918	2.000	N/A	N/A	N/A	4.250	97.800	97.694	97.581	
4.375	98.399	98.292	98.199	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.839	97.700	97.639	2.125	N/A	N/A	N/A	4.375	98.342	98.236	98.123	
4.500	98.859	98.752	98.659	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.529	98.391	98.329	2.250	N/A	N/A	N/A	4.500	98.802	98.696	98.583	
4.625	99.204	99.097	99.004	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	99.131	98.992	98.931	2.375	N/A	N/A	N/A	4.625	99.201	99.057	98.930	
4.750	99.660	99.553	99.460	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.714	99.576	99.514	2.500	N/A	N/A	N/A	4.750	99.791	99.647	99.510	
4.875	100.174	100.047	99.974	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	100.223	100.084	100.023	2.625	N/A	N/A	N/A	4.875	100.304	100.160	100.023	
4.990	100.527	100.400	100.327	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.493	100.355	100.293	2.750	N/A	N/A	N/A	4.990	100.657	100.513	100.376	
5.000	100.627	100.500	100.427	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.593	100.455	100.393	2.875	N/A	N/A	N/A	5.000	100.757	100.613	100.476	
5.125	101.013	100.886	100.813	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.823	100.685	100.623	2.990	N/A	N/A	N/A	5.125	101.143	100.999	100.862	
5.250	101.128	100.969	100.928	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.697	100.532	100.497	3.000	N/A	N/A	N/A	5.250	101.321	101.162	101.020	
5.375	101.455	101.296	101.255	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	101.020	100.855	100.820	3.125	N/A	N/A	N/A	5.375	101.649	101.490	101.348	
5.500	101.780	101.621	101.580	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.275	101.110	101.075	3.250	N/A	N/A	N/A	5.500	101.974	101.815	101.673	
5.625	102.094	101.935	101.894	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.443	101.278	101.243	3.375	N/A	N/A	N/A	5.625	102.288	102.129	101.987	
5.750	102.267	102.036	102.010	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.352	101.121	101.095	3.500	N/A	N/A	N/A	5.750	102.472	102.320	102.027	
5.875	102.615	102.384	102.358	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.696	101.465	101.439	3.625	N/A	N/A	N/A	5.875	102.820	102.578	102.375	
5.990	102.826	102.595	102.569	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.848	101.617	101.591	3.750	N/A	N/A	N/A	5.990	103.030	102.788	102.585	
6.000	102.926	102.695	102.669	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.948	101.717	101.691	3.875	N/A	N/A	N/A	6.000	103.130	102.888	102.685	
6.125	103.140	102.909	102.883	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	102.052	101.821	101.795	3.990	N/A	N/A	N/A	6.125	103.345	103.103	102.900	
6.250	103.275	102.992	102.950	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	102.064	101.781	101.739	4.000	N/A	N/A	N/A	6.250	103.475	103.165	102.922	
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	98.673	98.522	98.473	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.414	96.314	96.214	3.250	96.335	96.235	96.135
2.875	N/A	N/A	N/A	N/A	4.375	99.148	98.992	98.948	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	97.163	97.063	96.963	3.375	97.084	96.984	96.884
2.990	N/A	N/A	N/A	N/A	4.500	99.754	99.582	99.554	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.621	97.521	97.421	3.500	97.542	97.442	97.342
3.000	N/A	N/A	N/A	N/A	4.625	100.328	100.156	100.128	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	98.035	97.935	97.835	3.625	97.955	97.855	97.755
3.125	N/A	N/A	N/A	N/A	4.750	100.818	100.646	100.618	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.424	98.324	98.224	3.750	98.337	98.237	98.137
3.250	N/A	N/A	N/A	N/A	4.875	101.266	101.094	101.066	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.871	98.771	98.671	3.875	98.788	98.688	98.588
3.375	N/A	N/A	N/A	N/A	4.990	101.537	101.365	101.337	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.343	99.229	99.143	3.990	99.241	99.109	98.975
3.500	N/A	N/A	N/A	N/A	5.000	101.637	101.465	101.437	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.443	99.329	99.243	4.000	99.341	99.209	99.075
3.625	N/A	N/A	N/A	N/A	5.125	101.976	101.804	101.776	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.952	99.838	99.752	4.125	99.850	99.718	99.584
3.750	N/A	N/A	N/A	N/A	5.250	101.780	101.582	101.561	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.416	100.302	100.216	4.250	100.314	100.182	100.048
3.875	N/A	N/A	N/A	N/A	5.375	101.996	101.798	101.777	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.837	100.723	100.637	4.375	100.734	100.602	100.468
3.990	N/A	N/A	N/A	N/A	5.500	102.247	102.049	102.028	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	101.229	101.115	101.029	4.500	101.127	100.995	100.861
4.000	N/A	N/A	N/A	N/A	5.625	102.501	102.303	102.282	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.579	101.465	101.379	4.625	101.477	101.345	101.211
4.125	N/A	N/A	N/A	N/A	5.750	102.600	102.380	102.358	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.349	101.185	101.144	4.750	101.185	100.980	100.760
4.250	N/A	N/A	N/A	N/A	5.875	102.873	102.653	102.631	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.728	101.564	101.523	4.875	101.564	101.359	101.139
4.375	N/A	N/A	N/A	N/A	5.990	102.998	102.778	102.756	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.986	101.822	101.781	4.990	101.822	101.617	101.397
4.500	N/A	N/A	N/A	N/A	6.000	103.098	102.878	102.856	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	102.086	101.922	101.881	5.000	101.922	101.717	101.497
4.625	N/A	N/A	N/A	N/A	6.125	103.248	103.028	103.006	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.421	102.257	102.216	5.125	102.257	102.052	101.832
4.750	N/A	N/A	N/A	N/A	6.250	102.968	102.696	102.658	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.942	101.712	101.613	5.250	101.704	101.360	101.018
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	96.311	96.111	96.111	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.828	97.628	97.628
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.913	96.713	96.713	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.322	98.122	98.122
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.361	97.161	97.161	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.780	98.580	98.580
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.786	97.586	97.586	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	99.206	99.006	99.006
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.124	97.924	97.924	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.390	99.190	99.190
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.424	98.224	98.224	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.840	99.640	99.640
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.598	98.398	98.398	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.145	99.945	99.945
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.698	98.498	98.498	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.245	100.045	100.045
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.778	98.778	98.778	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.649	100.449	100.449
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.071	98.871	98.871	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.834	100.634	100.634
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.365	99.165	99.165	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	101.149	100.949	100.949
3.250	N/A	N/A	N/A	N/A	3.250																			



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.:

6/24/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/25/2022

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.: 6/24/2022
45 Day Lock Exp.: 7/11/2022
60 Day Lock Exp.: 7/25/2022

W. Rate Sheet Dated: 5/25/2022

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	96.597	96.497	96.397	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.619	94.519	94.419	2.750	N/A	N/A	N/A	4.000	96.679	96.579	96.479
4.125	97.192	97.092	96.992	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	95.428	95.328	95.228	2.875	N/A	N/A	N/A	4.125	97.274	97.174	97.074
4.250	97.946	97.846	97.738	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.736	96.636	96.528	2.990	N/A	N/A	N/A	4.250	98.002	97.902	97.794
4.375	98.535	98.435	98.326	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.323	97.223	97.114	3.000	N/A	N/A	N/A	4.375	98.592	98.492	98.383
4.500	98.996	98.896	98.784	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.786	97.686	97.574	3.125	N/A	N/A	N/A	4.500	99.052	98.952	98.840
4.625	99.311	99.211	99.093	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.099	97.999	97.881	3.250	N/A	N/A	N/A	4.625	99.367	99.267	99.149
4.750	99.744	99.584	99.474	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.844	98.684	98.574	3.375	N/A	N/A	N/A	4.750	99.951	99.791	99.681
4.875	100.275	100.116	100.001	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.377	99.218	99.103	3.500	N/A	N/A	N/A	4.875	100.482	100.323	100.208
4.990	100.630	100.473	100.353	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.499	99.333	99.213	3.625	N/A	N/A	N/A	4.990	100.838	100.681	100.561
5.000	100.730	100.573	100.453	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.590	99.433	99.313	3.750	N/A	N/A	N/A	5.000	100.938	100.781	100.661
5.125	101.095	100.939	100.814	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.505	99.349	99.224	3.875	N/A	N/A	N/A	5.125	101.298	101.142	101.017
5.250	101.228	101.031	100.962	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.622	99.425	99.356	3.990	N/A	N/A	N/A	5.250	101.706	101.509	101.440
5.375	101.565	101.369	101.299	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	100.077	99.881	99.811	4.000	N/A	N/A	N/A	5.375	102.043	101.847	101.777
5.500	101.836	101.643	101.573	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.390	100.197	100.127	4.125	N/A	N/A	N/A	5.500	102.314	102.121	102.051
5.625	102.082	101.891	101.815	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.670	100.479	100.403	4.250	N/A	N/A	N/A	5.625	102.559	102.368	102.292
5.750	102.292	102.117	101.955	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	97.908	97.733	97.571	4.375	N/A	N/A	N/A	5.750	102.565	102.390	102.228
5.875	102.585	102.411	102.248	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.627	98.453	98.290	4.500	N/A	N/A	N/A	5.875	102.856	102.682	102.519
5.990	102.740	102.566	102.406	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	98.782	98.608	98.448	4.625	N/A	N/A	N/A	5.990	103.013	102.839	102.679
6.000	102.840	102.666	102.506	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	98.882	98.708	98.548	4.750	N/A	N/A	N/A	6.000	103.113	102.939	102.779
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	97.495	97.395	97.224	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	95.563	95.463	95.363	3.000	95.657	95.557	95.457
2.875	N/A	N/A	N/A	4.125	98.158	98.058	97.882	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.894	95.794	95.694	3.125	96.214	96.114	96.014
2.990	N/A	N/A	N/A	4.250	98.725	98.625	98.444	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.473	96.373	96.273	3.250	96.676	96.576	96.476
3.000	N/A	N/A	N/A	4.375	99.221	99.121	98.938	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	97.240	97.140	97.040	3.375	97.443	97.343	97.243
3.125	N/A	N/A	N/A	4.500	99.666	99.558	99.373	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.738	97.638	97.538	3.500	97.941	97.841	97.741
3.250	N/A	N/A	N/A	4.625	100.071	99.958	99.744	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	98.338	98.238	98.138	3.625	98.494	98.394	98.294
3.375	N/A	N/A	N/A	4.750	100.551	100.437	100.222	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.793	98.693	98.591	3.750	98.824	98.724	98.622
3.500	N/A	N/A	N/A	4.875	101.026	100.912	100.696	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	99.194	99.094	98.987	3.875	99.225	99.125	99.018
3.625	N/A	N/A	N/A	4.990	101.202	101.088	100.871	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.461	99.361	99.247	3.990	99.488	99.388	99.274
3.750	N/A	N/A	N/A	5.000	101.302	101.188	100.971	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.561	99.461	99.347	4.000	99.588	99.488	99.374
3.875	N/A	N/A	N/A	5.125	101.213	101.071	100.844	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.756	99.656	99.554	4.125	100.029	99.929	99.827
3.990	N/A	N/A	N/A	5.250	101.764	101.622	101.393	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	100.278	100.178	100.068	4.250	100.481	100.381	100.271
4.000	N/A	N/A	N/A	5.375	102.002	101.859	101.630	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.691	100.591	100.478	4.375	100.894	100.794	100.681
4.125	N/A	N/A	N/A	5.500	102.284	102.141	101.910	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	101.017	100.917	100.805	4.500	101.220	101.120	101.008
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	100.763	100.643	100.434	4.625	101.674	101.554	101.345
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	101.160	101.040	100.830	4.750	101.176	101.056	100.846
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	101.527	101.407	101.193	4.875	101.540	101.420	101.206
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	101.785	101.665	101.449	4.990	101.800	101.680	101.464
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	101.885	101.765	101.549	5.000	101.900	101.780	101.564



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.:

6/24/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/25/2022

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

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W. Rate Sheet Dated: 5/25/2022

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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



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.:

6/24/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/25/2022

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	96.597	96.497	96.397	4.000	97.495	97.395	97.224	3.000	95.563	95.463	95.363	4.000	94.933	94.833	94.733	3.000	93.901	93.801	93.701
4.125	97.192	97.092	96.992	4.125	98.158	98.058	97.882	3.125	95.894	95.794	95.694	4.125	95.635	95.535	95.435	3.125	94.355	94.255	94.155
4.250	97.946	97.846	97.738	4.250	98.725	98.625	98.444	3.250	96.473	96.373	96.273	4.250	96.666	96.566	96.458	3.250	94.477	94.377	94.277
4.375	98.535	98.435	98.326	4.375	99.221	99.121	98.938	3.375	97.240	97.140	97.040	4.375	97.254	97.154	97.045	3.375	95.339	95.239	95.139
4.500	98.996	98.896	98.784	4.500	99.666	99.558	99.373	3.500	97.738	97.638	97.538	4.500	97.716	97.616	97.504	3.500	95.924	95.824	95.724
4.625	99.311	99.211	99.093	4.625	100.071	99.958	99.744	3.625	98.338	98.238	98.138	4.625	98.030	97.930	97.812	3.625	96.771	96.671	96.571
4.750	99.744	99.584	99.474	4.750	100.551	100.437	100.222	3.750	98.793	98.693	98.591	4.750	98.619	98.459	98.349	3.750	97.252	97.152	97.050
4.875	100.275	100.116	100.001	4.875	101.026	100.912	100.696	3.875	99.194	99.094	98.987	4.875	99.151	98.992	98.877	3.875	97.759	97.659	97.552
4.990	100.630	100.473	100.353	4.990	101.202	101.088	100.871	3.990	99.461	99.361	99.247	4.990	99.385	99.228	99.108	3.990	98.141	98.041	97.927
5.000	100.730	100.573	100.453	5.000	101.302	101.188	100.971	4.000	99.561	99.461	99.347	5.000	99.485	99.328	99.208	4.000	98.241	98.141	98.027
5.125	101.095	100.939	100.814	5.125	101.213	101.071	100.844	4.125	99.756	99.656	99.554	5.125	99.625	99.469	99.344	4.125	98.629	98.529	98.427
5.250	101.228	101.031	100.962	5.250	101.764	101.622	101.393	4.250	100.278	100.178	100.068	5.250	99.750	99.553	99.484	4.250	99.168	99.068	98.958
5.375	101.565	101.369	101.299	5.375	102.002	101.859	101.630	4.375	100.691	100.591	100.478	5.375	100.146	99.950	99.880	4.375	99.585	99.485	99.372
5.500	101.836	101.643	101.573	5.500	102.284	102.141	101.910	4.500	101.017	100.917	100.805	5.500	100.438	100.245	100.175	4.500	99.913	99.813	99.701
5.625	102.082	101.891	101.815	5.625	102.576	102.433	102.202	4.625	100.763	100.643	100.434	5.625	100.701	100.510	100.434	4.625	100.543	100.423	100.214
5.750	102.292	102.117	101.955	5.750	102.206	102.041	101.893	4.750	101.160	101.040	100.830	5.750	99.425	99.250	99.088	4.750	100.196	100.076	99.866
5.875	102.606	102.432	102.269	5.875	102.567	102.401	102.252	4.875	101.527	101.407	101.193	5.875	99.952	99.778	99.615	4.875	100.809	100.689	100.475
5.990	102.787	102.613	102.453	5.990	102.759	102.594	102.447	4.990	101.785	101.665	101.449	5.990	100.133	99.959	99.799	4.990	101.067	100.947	100.731
6.000	102.887	102.713	102.553	6.000	102.859	102.694	102.547	5.000	101.885	101.765	101.549	6.000	100.233	100.059	99.899	5.000	101.167	101.047	100.831

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.		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.:

6/24/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/25/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline [†]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.:

6/24/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/25/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

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

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

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

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

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FHA ID# - 1358600006		
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For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)