

W. Rate Sheet Dated: 5/26/2022

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	99.884	99.649	99.446	4.000	99.534	99.299	99.096	2.875	96.415	96.236	96.056	3.125	N/A	N/A	N/A
4.125	100.529	100.294	100.091	4.125	100.179	99.944	99.741	3.000	96.737	96.557	96.378	3.250	N/A	N/A	N/A
4.250	100.246	100.096	99.768	4.250	99.896	99.746	99.418	3.125	97.059	96.880	96.700	3.375	N/A	N/A	N/A
4.375	100.871	100.721	100.393	4.375	100.521	100.371	100.043	3.250	97.593	97.421	97.249	3.500	N/A	N/A	N/A
4.500	101.488	101.338	101.010	4.500	101.138	100.988	100.660	3.375	97.909	97.737	97.565	3.625	N/A	N/A	N/A
4.625	102.083	101.933	101.605	4.625	101.733	101.583	101.255	3.500	98.229	98.057	97.885	Margin = 2.250		Index = 2.110	
4.750	101.208	101.058	100.621	4.750	100.858	100.708	100.271	3.625	98.543	98.371	98.199	30 Year OTC			
4.875	101.776	101.626	101.189	4.875	101.426	101.276	100.839	3.750	98.601	98.383	98.164	Rate	30 Day	45 Day	60 Day
5.000	102.313	102.163	101.726	5.000	101.963	101.813	101.376	3.875	98.902	98.684	98.465	6.750	102.750	102.500	102.250
5.125	102.802	102.652	102.215	5.125	102.452	102.302	101.865	4.000	99.194	98.975	98.756				
5.250	101.757	101.607	101.045	5.250	101.407	101.257	100.695	4.125	99.469	99.250	99.031				
5.375	102.232	102.082	101.520	5.375	101.882	101.732	101.170	4.250	99.831	99.612	99.393				
5.500	102.659	102.509	101.947	5.500	102.309	102.159	101.597	4.375	100.091	99.873	99.654				
5.625	103.041	102.891	102.329	5.625	102.691	102.541	101.979	4.500	100.335	100.116	99.897				
5.750	102.510	102.360	101.860	5.750	102.160	102.010	101.510	4.625	100.554	100.336	100.117				
5.875	102.891	102.741	102.241	5.875	102.541	102.391	101.891	4.750	99.997	99.847	99.697				
6.000	103.248	103.098	102.598	6.000	102.898	102.748	102.248	4.875	100.209	100.059	99.909				
6.125	103.596	103.446	102.946	6.125	103.246	103.096	102.596	5.000	100.396	100.246	100.096				
6.250	103.896	103.746	103.246	6.250	102.088	101.938	101.438	5.125	100.570	100.420	100.270				

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	99.684	99.584	99.349	99.146	4.000	99.334	99.234	98.999	98.796	2.875	95.545	95.445	95.266	95.086
4.125	100.329	100.229	99.994	99.791	4.125	99.979	99.879	99.644	99.441	3.000	95.867	95.767	95.587	95.408
4.250	100.046	99.946	99.796	99.468	4.250	99.696	99.596	99.446	99.118	3.125	96.189	96.089	95.910	95.730
4.375	100.671	100.571	100.421	100.093	4.375	100.321	100.221	100.071	99.743	3.250	97.323	97.223	97.051	96.879
4.500	101.288	101.188	101.038	100.710	4.500	100.938	100.838	100.688	100.360	3.375	97.639	97.539	97.367	97.195
4.625	101.883	101.783	101.633	101.305	4.625	101.533	101.433	101.283	100.955	3.500	97.959	97.859	97.687	97.515
4.750	101.008	100.908	100.758	100.321	4.750	100.658	100.558	100.408	99.971	3.625	98.273	98.173	98.001	97.829
4.875	101.576	101.476	101.326	100.889	4.875	101.226	101.126	100.976	100.539	3.750	98.831	98.731	98.513	98.294
5.000	102.113	102.013	101.863	101.426	5.000	101.763	101.663	101.513	101.076	3.875	99.132	99.032	98.814	98.595
5.125	102.602	102.502	102.352	101.915	5.125	102.252	102.152	102.002	101.565	4.000	99.424	99.324	99.105	98.886
5.250	101.557	101.457	101.307	100.745	5.250	101.207	101.107	100.957	100.395	4.125	99.699	99.599	99.380	99.161
5.375	102.032	101.932	101.782	101.220	5.375	101.682	101.582	101.432	100.870	4.250	99.361	99.261	99.042	98.823
5.500	102.459	102.359	102.209	101.647	5.500	102.109	102.009	101.859	101.297	4.375	99.621	99.521	99.303	99.084

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.:

6/27/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/26/2022

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	92.748	92.568	92.389	3.500	N/A	N/A	N/A
4.500	99.932	99.782	99.454	4.500	99.682	99.532	99.204	2.875	93.064	92.884	92.705	3.625	N/A	N/A	N/A
4.625	100.527	100.377	100.049	4.625	100.277	100.127	99.799	3.000	93.386	93.206	93.027	Margin = 2.250		Index = 2.110	
4.750	99.090	98.940	98.503	4.750	98.840	98.690	98.253	3.125	93.708	93.528	93.349	30 Year OTC			
4.875	99.658	99.508	99.071	4.875	99.408	99.258	98.821	3.250	94.498	94.326	94.154	Rate	30 Day	45 Day	60 Day
5.000	100.195	100.045	99.608	5.000	99.945	99.795	99.358	3.375	94.814	94.642	94.470	4.250	N/A	N/A	N/A
5.125	100.684	100.534	100.097	5.125	100.434	100.284	99.847	3.500	95.134	94.962	94.790	4.375	N/A	N/A	N/A
5.250	98.701	98.551	97.989	5.250	98.451	98.301	97.739	3.625	95.448	95.276	95.104	4.500	N/A	N/A	N/A
5.375	99.176	99.026	98.464	5.375	98.926	98.776	98.214	3.750	96.006	95.787	95.569	4.625	N/A	N/A	N/A
5.500	99.603	99.453	98.891	5.500	99.353	99.203	98.641	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.985	99.835	99.273	5.625	99.735	99.585	99.023	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	100.032	99.932	99.782	99.454	4.500	99.782	99.682	99.532	99.204	2.750	92.254	92.154	91.974	91.795
4.625	100.627	100.527	100.377	100.049	4.625	100.377	100.277	100.127	99.799	2.875	92.570	92.470	92.290	92.111
4.750	99.190	99.090	98.940	98.503	4.750	98.940	98.840	98.690	98.253	3.000	92.892	92.792	92.612	92.433
4.875	99.758	99.658	99.508	99.071	4.875	99.508	99.408	99.258	98.821	3.125	93.214	93.114	92.934	92.755
5.000	100.295	100.195	100.045	99.608	5.000	100.045	99.945	99.795	99.358	3.250	95.285	95.185	95.013	94.841
5.125	100.784	100.684	100.534	100.097	5.125	100.534	100.434	100.284	99.847	3.375	95.602	95.502	95.330	95.158
5.250	98.801	98.701	98.551	97.989	5.250	98.551	98.451	98.301	97.739	3.500	95.922	95.822	95.650	95.478
5.375	99.276	99.176	99.026	98.464	5.375	99.026	98.926	98.776	98.214	3.625	96.236	96.136	95.964	95.792
5.500	99.703	99.603	99.453	98.891	5.500	99.453	99.353	99.203	98.641	3.750	97.325	97.225	97.006	96.788

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.:

6/27/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/26/2022

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	98.037	97.930	97.837	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	97.297	97.157	97.097	2.000	N/A	N/A	N/A	4.250	97.980	97.874	97.772
4.375	98.579	98.472	98.379	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	98.021	97.881	97.821	2.125	N/A	N/A	N/A	4.375	98.522	98.416	98.314
4.500	99.037	98.930	98.837	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.708	98.568	98.508	2.250	N/A	N/A	N/A	4.500	98.980	98.874	98.772
4.625	99.381	99.274	99.181	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	99.311	99.171	99.111	2.375	N/A	N/A	N/A	4.625	99.380	99.236	99.121
4.750	99.840	99.712	99.640	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.893	99.753	99.693	2.500	N/A	N/A	N/A	4.750	99.969	99.825	99.689
4.875	100.353	100.225	100.153	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	100.400	100.260	100.200	2.625	N/A	N/A	N/A	4.875	100.482	100.338	100.202
4.990	100.703	100.575	100.503	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.672	100.532	100.472	2.750	N/A	N/A	N/A	4.990	100.832	100.688	100.552
5.000	100.803	100.675	100.603	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.772	100.632	100.572	2.875	N/A	N/A	N/A	5.000	100.932	100.788	100.652
5.125	101.188	101.060	100.988	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.998	100.858	100.798	2.990	N/A	N/A	N/A	5.125	101.317	101.173	101.037
5.250	101.305	101.144	101.105	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.875	100.708	100.675	3.000	N/A	N/A	N/A	5.250	101.497	101.338	101.198
5.375	101.634	101.473	101.434	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	101.196	101.029	100.996	3.125	N/A	N/A	N/A	5.375	101.826	101.667	101.527
5.500	101.959	101.798	101.759	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.450	101.283	101.250	3.250	N/A	N/A	N/A	5.500	102.151	101.992	101.852
5.625	102.269	102.108	102.069	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.618	101.451	101.418	3.375	N/A	N/A	N/A	5.625	102.461	102.302	102.162
5.750	102.427	102.189	102.170	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.513	101.275	101.256	3.500	N/A	N/A	N/A	5.750	102.627	102.385	102.186
5.875	102.775	102.537	102.518	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.857	101.619	101.600	3.625	N/A	N/A	N/A	5.875	102.974	102.732	102.533
5.990	102.984	102.746	102.727	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	102.006	101.768	101.749	3.750	N/A	N/A	N/A	5.990	103.183	102.941	102.742
6.000	103.084	102.846	102.827	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	102.106	101.868	101.849	3.875	N/A	N/A	N/A	6.000	103.283	103.041	102.842
6.125	103.293	103.055	103.036	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	102.206	101.968	101.949	3.990	N/A	N/A	N/A	6.125	103.492	103.250	103.051
6.250	103.435	103.141	103.110	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	102.224	101.930	101.899	4.000	N/A	N/A	N/A	6.250	103.625	103.315	103.079
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.250	98.853	98.698	98.653	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.753	96.653	96.553	3.250	96.668	96.568	96.468
2.875	N/A	N/A	N/A	4.375	99.323	99.168	99.123	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	97.502	97.402	97.302	3.375	97.417	97.317	97.217
2.990	N/A	N/A	N/A	4.500	99.696	99.541	99.496	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.961	97.861	97.761	3.500	97.875	97.775	97.675
3.000	N/A	N/A	N/A	4.625	100.227	100.051	100.027	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	98.374	98.274	98.174	3.625	98.288	98.188	98.088
3.125	N/A	N/A	N/A	4.750	100.715	100.539	100.515	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.825	98.725	98.625	3.750	98.733	98.633	98.533
3.250	N/A	N/A	N/A	4.875	101.162	100.986	100.962	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	99.258	99.158	99.058	3.875	99.167	99.067	98.967
3.375	N/A	N/A	N/A	4.990	101.432	101.256	101.232	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.553	99.453	99.353	3.990	99.462	99.362	99.262
3.500	N/A	N/A	N/A	5.000	101.532	101.356	101.332	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.653	99.553	99.453	4.000	99.562	99.462	99.362
3.625	N/A	N/A	N/A	5.125	101.869	101.693	101.669	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	100.133	100.022	99.933	4.125	100.033	99.909	99.790
3.750	N/A	N/A	N/A	5.250	101.957	101.754	101.738	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.597	100.486	100.397	4.250	100.497	100.373	100.246
3.875	N/A	N/A	N/A	5.375	102.172	101.969	101.953	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	101.017	100.906	100.817	4.375	100.918	100.794	100.667
3.990	N/A	N/A	N/A	5.500	102.425	102.222	102.206	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	101.406	101.295	101.206	4.500	101.306	101.182	101.055
4.000	N/A	N/A	N/A	5.625	102.675	102.472	102.456	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.755	101.644	101.555	4.625	101.655	101.531	101.404
4.125	N/A	N/A	N/A	5.750	102.760	102.534	102.518	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.667	101.506	101.467	4.750	101.506	101.316	101.101
4.250	N/A	N/A	N/A	5.875	103.032	102.806	102.790	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	102.048	101.887	101.848	4.875	101.887	101.697	101.482
4.375	N/A	N/A	N/A	5.990	103.156	102.930	102.914	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	102.306	102.145	102.106	4.990	102.145	101.955	101.740
4.500	N/A	N/A	N/A	6.000	103.256	103.030	103.014	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	102.406	102.245	102.206	5.000	102.245	102.055	101.840
4.625	N/A	N/A	N/A	6.125	103.405	103.179	103.163	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.736	102.575	102.536	5.125	102.575	102.385	102.170
4.750	N/A	N/A	N/A	6.250	103.127	102.845	102.817	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	102.308	102.059	101.971	5.250	102.050	101.698	101.353
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.650	96.450	96.450	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.885	97.685	97.685
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.252	97.052	97.052	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.379	98.179	98.179
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.761	97.561	97.561	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.837	98.637	98.637
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.187	97.987	97.987	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	99.263	99.063	99.063
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.525	98.325	98.325	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.571	99.371	99.371
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.824	98.624	98.624	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	100.017	99.817	99.817
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.994	98.794	98.794	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.325	100.125	100.125
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.094	98.894	98.894	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.425	100.225	100.225
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.373	99.173	99.173	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.829	100.629	100.629
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.252	99.052	99.052	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.951	100.751	100.751
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.546	99.346	99.346	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	101.266	101.066	101.066
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.818	99.618	99.618	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	101.634	101.434	101.434
3.375																							



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.:

6/27/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/26/2022

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)
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.: 6/27/2022
45 Day Lock Exp.: 7/11/2022
60 Day Lock Exp.: 7/25/2022

W. Rate Sheet Dated: 5/26/2022

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	96.832	96.732	96.632	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.792	94.692	94.592	2.750	N/A	N/A	N/A	4.000	96.864	96.764	96.664
4.125	97.418	97.318	97.218	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	95.604	95.504	95.404	2.875	N/A	N/A	N/A	4.125	97.449	97.349	97.249
4.250	98.151	98.051	97.951	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.941	96.841	96.741	2.990	N/A	N/A	N/A	4.250	98.160	98.060	97.960
4.375	98.735	98.635	98.535	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.523	97.423	97.323	3.000	N/A	N/A	N/A	4.375	98.743	98.643	98.543
4.500	99.195	99.095	98.995	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.985	97.885	97.785	3.125	N/A	N/A	N/A	4.500	99.202	99.102	99.002
4.625	99.510	99.410	99.306	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.300	98.200	98.096	3.250	N/A	N/A	N/A	4.625	99.525	99.425	99.321
4.750	99.939	99.793	99.688	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	99.039	98.893	98.788	3.375	N/A	N/A	N/A	4.750	100.209	100.063	99.958
4.875	100.469	100.325	100.214	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.569	99.425	99.314	3.500	N/A	N/A	N/A	4.875	100.736	100.592	100.481
4.990	100.856	100.713	100.593	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.718	99.575	99.455	3.625	N/A	N/A	N/A	4.990	101.120	100.977	100.857
5.000	100.956	100.813	100.693	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.818	99.675	99.555	3.750	N/A	N/A	N/A	5.000	101.220	101.077	100.957
5.125	101.310	101.169	101.051	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.724	99.583	99.465	3.875	N/A	N/A	N/A	5.125	101.576	101.435	101.317
5.250	101.449	101.271	101.186	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.851	99.673	99.588	3.990	N/A	N/A	N/A	5.250	101.879	101.701	101.616
5.375	101.773	101.597	101.508	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	100.291	100.115	100.026	4.000	N/A	N/A	N/A	5.375	102.200	102.024	101.935
5.500	102.026	101.853	101.763	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.586	100.413	100.323	4.125	N/A	N/A	N/A	5.500	102.451	102.278	102.188
5.625	102.266	102.096	102.003	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.862	100.692	100.599	4.250	N/A	N/A	N/A	5.625	102.693	102.523	102.430
5.750	102.485	102.329	102.181	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.137	97.981	97.833	4.375	N/A	N/A	N/A	5.750	102.711	102.555	102.407
5.875	102.776	102.620	102.473	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.848	98.692	98.545	4.500	N/A	N/A	N/A	5.875	103.000	102.844	102.697
5.990	102.927	102.773	102.627	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	98.999	98.845	98.699	4.625	N/A	N/A	N/A	5.990	103.151	102.997	102.851
6.000	103.027	102.873	102.727	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.099	98.945	98.799	4.750	N/A	N/A	N/A	6.000	103.251	103.097	102.951
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	97.711	97.611	97.458	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	95.854	95.754	95.654	3.000	95.838	95.738	95.638
2.875	N/A	N/A	N/A	4.125	98.374	98.274	98.116	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	96.353	96.253	96.153	3.125	96.396	96.296	96.196
2.990	N/A	N/A	N/A	4.250	98.941	98.841	98.677	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.934	96.834	96.734	3.250	96.916	96.816	96.716
3.000	N/A	N/A	N/A	4.375	99.438	99.338	99.169	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	97.699	97.599	97.499	3.375	97.680	97.580	97.480
3.125	N/A	N/A	N/A	4.500	99.871	99.771	99.604	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	98.197	98.097	97.997	3.500	98.177	98.077	97.977
3.250	N/A	N/A	N/A	4.625	100.276	100.176	99.963	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	98.588	98.488	98.388	3.625	98.568	98.468	98.368
3.375	N/A	N/A	N/A	4.750	100.755	100.655	100.441	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	99.044	98.944	98.844	3.750	99.011	98.911	98.811
3.500	N/A	N/A	N/A	4.875	101.227	101.127	100.912	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	99.445	99.345	99.245	3.875	99.411	99.311	99.211
3.625	N/A	N/A	N/A	4.990	101.403	101.303	101.086	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.708	99.608	99.508	3.990	99.677	99.577	99.477
3.750	N/A	N/A	N/A	5.000	101.503	101.403	101.186	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.808	99.708	99.608	4.000	99.777	99.677	99.577
3.875	N/A	N/A	N/A	5.125	101.406	101.290	101.047	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	100.144	100.044	99.928	4.125	100.213	100.113	99.997
3.990	N/A	N/A	N/A	5.250	101.956	101.839	101.595	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	100.666	100.566	100.441	4.250	100.695	100.595	100.470
4.000	N/A	N/A	N/A	5.375	102.193	102.076	101.831	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	101.079	100.979	100.853	4.375	101.107	101.007	100.881
4.125	N/A	N/A	N/A	5.500	102.473	102.357	102.111	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	101.401	101.301	101.180	4.500	101.433	101.333	101.212
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	101.006	100.906	100.699	4.625	101.885	101.785	101.578
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	101.402	101.302	101.096	4.750	101.402	101.302	101.096
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	101.768	101.668	101.459	4.875	101.765	101.665	101.456
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	102.024	101.924	101.714	4.990	102.020	101.920	101.710
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	102.124	102.024	101.814	5.000	102.120	102.020	101.810
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	93.830	93.730	93.630	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	94.457	94.357	94.257	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	94.140	94.040	93.940	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	95.105	95.005	94.905	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	95.779	95.679	95.579	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	96.756	96.656	96.556	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	97.296	97.196	97.096	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	97.909	97.809	97.709	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	98.390	98.290	98.190	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	98.490	98.390	98.290	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	99.160	99.060	98.944	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	99.716	99.616	99.491	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	100.137	100.037	99.911	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	100.463	100.363	100.242	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	101.802	101.702	101.495	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	100.776	100.676	100.470	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	101.630	101.530	101.321	3.875	N/A	N/A	N/A	3.875	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.:

6/27/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/26/2022

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

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/27/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/26/2022

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



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.:

6/27/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/26/2022

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	96.832	96.732	96.632	4.000	97.711	97.611	97.458	3.000	95.854	95.754	95.654	4.000	95.137	95.037	94.937	3.000	94.192	94.092	93.992
4.125	97.418	97.318	97.218	4.125	98.374	98.274	98.116	3.125	96.353	96.253	96.153	4.125	95.836	95.736	95.636	3.125	94.755	94.655	94.555
4.250	98.151	98.051	97.951	4.250	98.941	98.841	98.677	3.250	96.934	96.834	96.734	4.250	96.871	96.771	96.671	3.250	94.887	94.787	94.687
4.375	98.735	98.635	98.535	4.375	99.438	99.338	99.169	3.375	97.699	97.599	97.499	4.375	97.454	97.354	97.254	3.375	95.752	95.652	95.552
4.500	99.195	99.095	98.995	4.500	99.871	99.771	99.604	3.500	98.197	98.097	97.997	4.500	97.915	97.815	97.715	3.500	96.338	96.238	96.138
4.625	99.510	99.410	99.306	4.625	100.276	100.176	99.963	3.625	98.588	98.488	98.388	4.625	98.230	98.130	98.026	3.625	97.022	96.922	96.822
4.750	99.939	99.793	99.688	4.750	100.755	100.655	100.441	3.750	99.044	98.944	98.844	4.750	98.814	98.668	98.563	3.750	97.520	97.420	97.320
4.875	100.466	100.325	100.214	4.875	101.227	101.127	100.912	3.875	99.445	99.345	99.245	4.875	99.344	99.200	99.089	3.875	98.027	97.927	97.827
4.990	100.856	100.713	100.593	4.990	101.403	101.303	101.086	3.990	99.708	99.608	99.508	4.990	99.612	99.469	99.349	3.990	98.399	98.299	98.199
5.000	100.956	100.813	100.693	5.000	101.503	101.403	101.186	4.000	99.808	99.708	99.608	5.000	99.712	99.569	99.449	4.000	98.499	98.399	98.299
5.125	101.310	101.169	101.051	5.125	101.406	101.290	101.047	4.125	100.144	100.044	99.928	5.125	99.842	99.701	99.583	4.125	99.002	98.902	98.786
5.250	101.449	101.271	101.186	5.250	101.956	101.839	101.595	4.250	100.666	100.566	100.441	5.250	99.975	99.797	99.712	4.250	99.541	99.441	99.316
5.375	101.773	101.597	101.508	5.375	102.193	102.076	101.831	4.375	101.079	100.979	100.853	5.375	100.357	100.181	100.092	4.375	99.958	99.858	99.732
5.500	102.026	101.853	101.763	5.500	102.473	102.357	102.111	4.500	101.401	101.301	101.180	5.500	100.631	100.458	100.368	4.500	100.282	100.182	100.061
5.625	102.266	102.096	102.003	5.625	102.761	102.644	102.401	4.625	101.006	100.906	100.699	5.625	100.889	100.719	100.626	4.625	100.754	100.654	100.447
5.750	102.485	102.329	102.181	5.750	102.393	102.258	102.125	4.750	101.402	101.302	101.096	5.750	99.636	99.480	99.332	4.750	100.439	100.339	100.133
5.875	102.977	102.641	102.494	5.875	102.753	102.618	102.483	4.875	101.768	101.668	101.459	5.875	100.158	100.002	99.855	4.875	101.049	100.949	100.740
5.990	102.974	102.820	102.674	5.990	102.944	102.809	102.676	4.990	102.024	101.924	101.714	5.990	100.335	100.181	100.035	4.990	101.306	101.206	100.996
6.000	103.074	102.920	102.774	6.000	103.044	102.909	102.776	5.000	102.124	102.024	101.814	6.000	100.435	100.281	100.135	5.000	101.406	101.306	101.096

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

6/27/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/25/2022

W. Rate Sheet Dated: 5/26/2022

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.

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



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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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