

W. Rate Sheet Dated: 5/27/2022

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	99.868	99.618	99.431	4.000	99.518	99.268	99.081	2.875	96.306	96.126	95.947	3.125	N/A	N/A	N/A
4.125	100.513	100.263	100.076	4.125	100.163	99.913	99.726	3.000	96.628	96.448	96.268	3.250	N/A	N/A	N/A
4.250	100.231	100.081	99.753	4.250	99.881	99.731	99.403	3.125	96.950	96.770	96.591	3.375	N/A	N/A	N/A
4.375	100.856	100.706	100.378	4.375	100.506	100.356	100.028	3.250	97.538	97.374	97.210	3.500	N/A	N/A	N/A
4.500	101.473	101.323	100.995	4.500	101.123	100.973	100.645	3.375	97.854	97.690	97.526	3.625	N/A	N/A	N/A
4.625	102.068	101.918	101.590	4.625	101.718	101.568	101.240	3.500	98.174	98.010	97.846	Margin = 2.250		Index = 2.110	
4.750	101.208	101.058	100.699	4.750	100.858	100.708	100.349	3.625	98.488	98.324	98.160	30 Year OTC			
4.875	101.776	101.626	101.267	4.875	101.426	101.276	100.917	3.750	98.304	98.062	97.820	Rate	30 Day	45 Day	60 Day
5.000	102.313	102.163	101.804	5.000	101.963	101.813	101.454	3.875	98.605	98.363	98.121	6.750	102.750	102.500	102.250
5.125	102.802	102.652	102.293	5.125	102.452	102.302	101.943	4.000	98.897	98.655	98.413				
5.250	101.445	101.295	100.373	5.250	101.095	100.945	100.023	4.125	99.172	98.930	98.688				
5.375	101.920	101.770	100.848	5.375	101.570	101.420	100.498	4.250	100.003	99.690	99.378				
5.500	102.347	102.197	101.275	5.500	101.997	101.847	100.925	4.375	100.263	99.951	99.638				
5.625	102.729	102.579	101.657	5.625	102.379	102.229	101.307	4.500	100.507	100.194	99.882				
5.750	102.510	102.360	101.860	5.750	102.160	102.010	101.510	4.625	100.726	100.414	100.101				
5.875	102.891	102.741	102.241	5.875	102.541	102.391	101.891	4.750	100.076	99.926	99.776				
6.000	103.248	103.098	102.598	6.000	102.898	102.748	102.248	4.875	100.287	100.137	99.987				
6.125	103.596	103.446	102.946	6.125	103.246	103.096	102.596	5.000	100.475	100.325	100.175				
6.250	103.896	103.746	103.246	6.250	102.088	101.938	101.438	5.125	100.648	100.498	100.348				

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	99.668	99.568	99.318	99.131	4.000	99.318	99.218	98.968	98.781	2.875	95.436	95.336	95.156	94.977
4.125	100.313	100.213	99.963	99.776	4.125	99.963	99.863	99.613	99.426	3.000	95.758	95.658	95.478	95.298
4.250	100.031	99.931	99.781	99.453	4.250	99.681	99.581	99.431	99.103	3.125	96.080	95.980	95.800	95.621
4.375	100.656	100.556	100.406	100.078	4.375	100.306	100.206	100.056	99.728	3.250	97.268	97.168	97.004	96.840
4.500	101.273	101.173	101.023	100.695	4.500	100.923	100.823	100.673	100.345	3.375	97.584	97.484	97.320	97.156
4.625	101.868	101.768	101.618	101.290	4.625	101.518	101.418	101.268	100.940	3.500	97.904	97.804	97.640	97.476
4.750	101.008	100.908	100.758	100.399	4.750	100.658	100.558	100.408	100.049	3.625	98.218	98.118	97.954	97.790
4.875	101.576	101.476	101.326	100.967	4.875	101.226	101.126	100.976	100.617	3.750	98.534	98.434	98.192	97.950
5.000	102.113	102.013	101.863	101.504	5.000	101.763	101.663	101.513	101.154	3.875	98.835	98.735	98.493	98.251
5.125	102.602	102.502	102.352	101.993	5.125	102.252	102.152	102.002	101.643	4.000	99.127	99.027	98.785	98.543
5.250	101.245	101.145	100.995	100.073	5.250	100.895	100.795	100.645	99.723	4.125	99.402	99.302	99.060	98.818
5.375	101.720	101.620	101.470	100.548	5.375	101.370	101.270	101.120	100.198	4.250	99.533	99.433	99.120	98.808
5.500	102.147	102.047	101.897	100.975	5.500	101.797	101.697	101.547	100.625	4.375	99.793	99.693	99.381	99.066

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 203(k) & 203(k)s are Borrower Paid only -0.250			
								0.000	N/A	N/A	N/A				
								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 Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.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.:

7/26/2022

W. Rate Sheet Dated: 5/27/2022

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	92.638	92.458	92.279	3.500	N/A	N/A	N/A
4.500	99.917	99.767	99.439	4.500	99.667	99.517	99.189	2.875	92.955	92.775	92.596	3.625	N/A	N/A	N/A
4.625	100.512	100.362	100.034	4.625	100.262	100.112	99.784	3.000	93.276	93.096	92.917	Margin = 2.250		Index = 2.110	
4.750	99.090	98.940	98.581	4.750	98.840	98.690	98.331	3.125	93.599	93.419	93.240	30 Year OTC			
4.875	99.658	99.508	99.149	4.875	99.408	99.258	98.899	3.250	94.443	94.279	94.115	Rate	30 Day	45 Day	60 Day
5.000	100.195	100.045	99.686	5.000	99.945	99.795	99.436	3.375	94.759	94.595	94.431	4.250	N/A	N/A	N/A
5.125	100.684	100.534	100.175	5.125	100.434	100.284	99.925	3.500	95.079	94.915	94.751	4.375	N/A	N/A	N/A
5.250	98.388	98.238	97.316	5.250	98.138	97.988	97.066	3.625	95.393	95.229	95.065	4.500	N/A	N/A	N/A
5.375	98.863	98.713	97.791	5.375	98.613	98.463	97.541	3.750	95.709	95.467	95.225	4.625	N/A	N/A	N/A
5.500	99.290	99.140	98.218	5.500	99.040	98.890	97.968	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.672	99.522	98.600	5.625	99.422	99.272	98.350	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	100.017	99.917	99.767	99.439	4.500	99.767	99.667	99.517	99.189	2.750	92.145	92.045	91.865	91.686	
4.625	100.612	100.512	100.362	100.034	4.625	100.362	100.262	100.112	99.784	2.875	92.461	92.361	92.181	92.002	
4.750	99.190	99.090	98.940	98.581	4.750	98.940	98.840	98.690	98.331	3.000	92.783	92.683	92.503	92.324	
4.875	99.758	99.658	99.508	99.149	4.875	99.508	99.408	99.258	98.899	3.125	93.105	93.005	92.825	92.646	
5.000	100.295	100.195	100.045	99.686	5.000	100.045	99.945	99.795	99.436	3.250	95.230	95.130	94.966	94.802	
5.125	100.784	100.684	100.534	100.175	5.125	100.534	100.434	100.284	99.925	3.375	95.547	95.447	95.283	95.119	
5.250	98.488	98.388	98.238	97.316	5.250	98.238	98.138	97.988	97.066	3.500	95.867	95.767	95.603	95.439	
5.375	98.963	98.863	98.713	97.791	5.375	98.713	98.613	98.463	97.541	3.625	96.181	96.081	95.917	95.753	
5.500	99.390	99.290	99.140	98.218	5.500	99.140	99.040	98.890	97.968	3.750	97.028	96.928	96.686	96.444	

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.:

7/26/2022

W. Rate Sheet Dated: 5/27/2022

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	97.860	97.754	97.660	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	97.182	97.041	96.982	2.000	N/A	N/A	N/A	4.250	97.803	97.697	97.596
4.375	98.404	98.298	98.204	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.909	97.768	97.709	2.125	N/A	N/A	N/A	4.375	98.347	98.241	98.140
4.500	98.863	98.757	98.663	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.602	98.461	98.402	2.250	N/A	N/A	N/A	4.500	98.807	98.701	98.600
4.625	99.209	99.103	99.009	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	99.207	99.066	99.007	2.375	N/A	N/A	N/A	4.625	99.275	99.131	98.996
4.750	99.738	99.610	99.538	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.792	99.651	99.592	2.500	N/A	N/A	N/A	4.750	99.866	99.722	99.587
4.875	100.253	100.125	100.053	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	100.302	100.161	100.102	2.625	N/A	N/A	N/A	4.875	100.381	100.237	100.102
4.990	100.604	100.476	100.404	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.573	100.432	100.373	2.750	N/A	N/A	N/A	4.990	100.732	100.588	100.453
5.000	100.704	100.576	100.504	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.673	100.532	100.473	2.875	N/A	N/A	N/A	5.000	100.832	100.688	100.553
5.125	101.094	100.966	100.894	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.903	100.762	100.703	2.990	N/A	N/A	N/A	5.125	101.222	101.078	100.942
5.250	101.312	101.156	101.112	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.897	100.728	100.697	3.000	N/A	N/A	N/A	5.250	101.519	101.360	101.221
5.375	101.642	101.486	101.442	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	101.220	101.051	101.020	3.125	N/A	N/A	N/A	5.375	101.848	101.689	101.550
5.500	101.968	101.812	101.768	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.475	101.306	101.275	3.250	N/A	N/A	N/A	5.500	102.174	102.015	101.876
5.625	102.279	102.123	102.079	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.643	101.474	101.443	3.375	N/A	N/A	N/A	5.625	102.485	102.326	102.187
5.750	102.386	102.155	102.144	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.471	101.240	101.229	3.500	N/A	N/A	N/A	5.750	102.593	102.366	102.187
5.875	102.733	102.502	102.491	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.815	101.584	101.573	3.625	N/A	N/A	N/A	5.875	102.940	102.713	102.534
5.990	102.942	102.711	102.700	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.964	101.733	101.722	3.750	N/A	N/A	N/A	5.990	103.149	102.922	102.743
6.000	103.042	102.811	102.800	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	102.064	101.833	101.822	3.875	N/A	N/A	N/A	6.000	103.249	103.022	102.843
6.125	103.251	103.020	103.009	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	102.164	101.933	101.922	3.990	N/A	N/A	N/A	6.125	103.458	103.231	103.052
6.250	103.236	102.932	102.911	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	102.025	101.721	101.700	4.000	N/A	N/A	N/A	6.250	103.416	103.106	102.743
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	98.676	98.517	98.476	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.723	96.623	96.523	3.250	96.637	96.537	96.437
2.875	N/A	N/A	N/A	4.375	99.148	98.989	98.948	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	97.476	97.376	97.276	3.375	97.389	97.289	97.189
2.990	N/A	N/A	N/A	4.500	99.546	99.377	99.346	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.933	97.833	97.733	3.500	97.846	97.746	97.646
3.000	N/A	N/A	N/A	4.625	100.123	99.943	99.923	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	98.349	98.249	98.149	3.625	98.262	98.162	98.062
3.125	N/A	N/A	N/A	4.750	100.614	100.434	100.414	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.761	98.661	98.561	3.750	98.669	98.569	98.469
3.250	N/A	N/A	N/A	4.875	101.064	100.884	100.864	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	99.197	99.097	98.997	3.875	99.104	99.004	98.904
3.375	N/A	N/A	N/A	4.990	101.333	101.153	101.133	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.489	99.389	99.289	3.990	99.397	99.297	99.197
3.500	N/A	N/A	N/A	5.000	101.433	101.253	101.233	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.589	99.489	99.389	4.000	99.497	99.397	99.297
3.625	N/A	N/A	N/A	5.125	101.771	101.591	101.571	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.990	99.890	99.790	4.125	99.898	99.798	99.698
3.750	N/A	N/A	N/A	5.250	101.980	101.771	101.761	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.373	100.256	100.173	4.250	100.267	100.135	100.005
3.875	N/A	N/A	N/A	5.375	102.196	101.987	101.977	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.795	100.678	100.595	4.375	100.689	100.557	100.427
3.990	N/A	N/A	N/A	5.500	102.447	102.238	102.228	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	101.185	101.068	100.985	4.500	101.078	100.946	100.816
4.000	N/A	N/A	N/A	5.625	102.697	102.488	102.478	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.534	101.417	101.334	4.625	101.428	101.296	101.166
4.125	N/A	N/A	N/A	5.750	102.719	102.501	102.492	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.318	101.152	101.118	4.750	101.152	100.962	100.743
4.250	N/A	N/A	N/A	5.875	102.990	102.772	102.763	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.700	101.534	101.500	4.875	101.534	101.344	101.125
4.375	N/A	N/A	N/A	5.990	103.114	102.896	102.887	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.959	101.793	101.759	4.990	101.793	101.603	101.384
4.500	N/A	N/A	N/A	6.000	103.214	102.996	102.987	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	102.059	101.893	101.859	5.000	101.893	101.703	101.484
4.625	N/A	N/A	N/A	6.125	103.363	103.145	103.136	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.390	102.224	102.190	5.125	102.223	102.033	101.814
4.750	N/A	N/A	N/A	6.250	102.929	102.638	102.619	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.958	101.694	101.621	5.250	101.685	101.333	100.988
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	96.620	96.420	96.420	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.854	97.654	97.654
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.223	97.023	97.023	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.351	98.151	98.151
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.692	97.492	97.492	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.808	98.608	98.608
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.120	97.920	97.920	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	99.237	99.037	99.037
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.460	98.260	98.260	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.506	99.306	99.306
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.762	98.562	98.562	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.954	99.754	99.754
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.934	98.734	98.734	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.260	100.060	100.060
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.034	98.834	98.834	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.360	100.160	100.160
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.310	99.110	99.110	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.765	100.565	100.565
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.028	98.828	98.828	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.726	100.526	100.526
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.324	99.124	99.124	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	101.043	100.843	100.843



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.:

7/26/2022

W. Rate Sheet Dated: 5/27/2022

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@afwholesale.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.: 7/26/2022

W. Rate Sheet Dated: 5/27/2022

Release Time: 10:00 am ET

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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	Rate	30 Day	45 Day	60 Day		
4.000	96.758	96.658	96.558	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.618	94.518	94.418	2.750	N/A	N/A	N/A	4.000	96.674	96.574	96.474	4.000	96.674	96.574	96.474		
4.125	97.353	97.253	97.153	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	95.425	95.325	95.225	2.875	N/A	N/A	N/A	4.125	97.276	97.176	97.076	4.125	97.276	97.176	97.076		
4.250	98.019	97.919	97.819	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.809	96.709	96.609	2.990	N/A	N/A	N/A	4.250	97.950	97.850	97.750	4.250	97.950	97.850	97.750		
4.375	98.611	98.511	98.411	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.401	97.301	97.201	3.000	N/A	N/A	N/A	4.375	98.546	98.446	98.346	4.375	98.546	98.446	98.346		
4.500	99.075	98.975	98.875	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.865	97.765	97.665	3.125	N/A	N/A	N/A	4.500	99.017	98.917	98.817	4.500	99.017	98.917	98.817		
4.625	99.394	99.294	99.194	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.182	98.082	97.982	3.250	N/A	N/A	N/A	4.625	99.339	99.239	99.139	4.625	99.339	99.239	99.139		
4.750	99.897	99.755	99.652	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.997	98.855	98.752	3.375	N/A	N/A	N/A	4.750	100.028	99.886	99.783	4.750	100.028	99.886	99.783		
4.875	100.433	100.292	100.183	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.535	99.394	99.285	3.500	N/A	N/A	N/A	4.875	100.569	100.428	100.319	4.875	100.569	100.428	100.319		
4.990	100.825	100.686	100.567	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.683	99.544	99.425	3.625	N/A	N/A	N/A	4.990	100.964	100.825	100.706	4.990	100.964	100.825	100.706		
5.000	100.925	100.786	100.667	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.783	99.644	99.525	3.750	N/A	N/A	N/A	5.000	101.064	100.925	100.806	5.000	101.064	100.925	100.806		
5.125	101.284	101.147	101.030	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.682	99.545	99.428	3.875	N/A	N/A	N/A	5.125	101.426	101.289	101.172	5.125	101.426	101.289	101.172		
5.250	101.476	101.296	101.227	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.858	99.678	99.609	3.990	N/A	N/A	N/A	5.250	101.878	101.698	101.629	5.250	101.878	101.698	101.629		
5.375	101.803	101.626	101.553	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	100.305	100.128	100.055	4.000	N/A	N/A	N/A	5.375	102.207	102.030	101.957	5.375	102.207	102.030	101.957		
5.500	102.056	101.883	101.810	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.598	100.425	100.352	4.125	N/A	N/A	N/A	5.500	102.465	102.292	102.219	5.500	102.465	102.292	102.219		
5.625	102.303	102.132	102.054	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.885	100.714	100.636	4.250	N/A	N/A	N/A	5.625	102.711	102.540	102.462	5.625	102.711	102.540	102.462		
5.750	102.511	102.355	102.211	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.277	98.121	97.977	4.375	N/A	N/A	N/A	5.750	102.709	102.553	102.409	5.750	102.709	102.553	102.409		
5.875	102.805	102.650	102.504	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.001	98.846	98.700	4.500	N/A	N/A	N/A	5.875	103.004	102.849	102.703	5.875	103.004	102.849	102.703		
5.990	102.956	102.802	102.662	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.154	99.000	98.860	4.625	N/A	N/A	N/A	5.990	103.161	103.007	102.867	5.990	103.161	103.007	102.867		
6.000	103.056	102.902	102.762	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.254	99.100	98.960	4.750	N/A	N/A	N/A	6.000	103.261	103.107	102.967	6.000	103.261	103.107	102.967		
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	4.000	97.603	97.503	97.344	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	95.742	95.642	95.542	3.000	95.715	95.615	95.515	3.000	95.715	95.615	95.515		
2.875	N/A	N/A	N/A	4.125	98.273	98.173	98.009	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	96.261	96.161	96.061	3.125	96.277	96.177	96.077	3.125	96.277	96.177	96.077		
2.990	N/A	N/A	N/A	4.250	98.846	98.746	98.576	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.846	96.746	96.646	3.250	96.762	96.662	96.562	3.250	96.762	96.662	96.562		
3.000	N/A	N/A	N/A	4.375	99.346	99.246	99.075	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	97.614	97.514	97.414	3.375	97.534	97.434	97.334	3.375	97.534	97.434	97.334		
3.125	N/A	N/A	N/A	4.500	99.802	99.702	99.515	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	98.116	98.016	97.916	3.500	98.037	97.937	97.837	3.500	98.037	97.937	97.837		
3.250	N/A	N/A	N/A	4.625	100.211	100.111	99.892	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	98.529	98.429	98.309	3.625	98.595	98.495	98.375	3.625	98.595	98.495	98.375		
3.375	N/A	N/A	N/A	4.750	100.696	100.596	100.375	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.988	98.888	98.765	3.750	98.928	98.828	98.705	3.750	98.928	98.828	98.705		
3.500	N/A	N/A	N/A	4.875	101.174	101.074	100.852	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	99.392	99.292	99.164	3.875	99.333	99.233	99.105	3.875	99.333	99.233	99.105		
3.625	N/A	N/A	N/A	4.990	101.349	101.249	101.026	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.659	99.559	99.423	3.990	99.605	99.505	99.369	3.990	99.605	99.505	99.369		
3.750	N/A	N/A	N/A	5.000	101.449	101.349	101.126	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.759	99.659	99.523	4.000	99.705	99.605	99.469	4.000	99.705	99.605	99.469		
3.875	N/A	N/A	N/A	5.125	101.443	101.327	101.091	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.911	99.811	99.711	4.125	100.147	100.047	99.947	4.125	100.147	100.047	99.947		
3.990	N/A	N/A	N/A	5.250	101.998	101.881	101.644	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	100.436	100.336	100.236	4.250	100.440	100.340	100.240	4.250	100.440	100.340	100.240		
4.000	N/A	N/A	N/A	5.375	102.237	102.121	101.883	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.854	100.754	100.654	4.375	100.857	100.757	100.657	4.375	100.857	100.757	100.657		
4.125	N/A	N/A	N/A	5.500	102.518	102.402	102.166	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	101.179	101.079	100.979	4.500	101.184	101.084	100.984	4.500	101.184	101.084	100.984		
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	101.070	100.970	100.756	4.625	101.642	101.542	101.328	4.625	101.642	101.542	101.328		
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	101.470	101.370	101.155	4.750	101.440	101.340	101.125	4.750	101.440	101.340	101.125		
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	101.836	101.736	101.520	4.875	101.810	101.710	101.494	4.875	101.810	101.710	101.494		
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	102.095	101.995	101.778	4.990	102.072	101.972	101.755	4.990	102.072	101.972	101.755		
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	102.195	102.095	101.878	5.000	102.172	102.072	101.855	5.000	102.172	102.072	101.855		
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	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	93.712	93.612	93.512	2.000	N/A	N/A	N/A	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	94.441	94.341	94.241	2.125	N/A	N/A	N/A	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	94.142	94.042	93.942	2.250	N/A	N/A	N/A	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	95.098	94.998	94.898																		



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.:

7/26/2022

W. Rate Sheet Dated: 5/27/2022

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.:

7/26/2022

W. Rate Sheet Dated: 5/27/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

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Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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For use by mortgage professionals only



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Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

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6/27/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/26/2022

W. Rate Sheet Dated: 5/27/2022

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	96.758	96.658	96.558	4.000	97.603	97.503	97.344	3.000	95.742	95.642	95.542	4.000	95.013	94.913	94.813	3.000	94.077	93.977	93.877
4.125	97.353	97.253	97.153	4.125	98.273	98.173	98.009	3.125	96.261	96.161	96.061	4.125	95.714	95.614	95.514	3.125	94.701	94.601	94.501
4.250	98.019	97.919	97.819	4.250	98.846	98.746	98.576	3.250	96.846	96.746	96.646	4.250	96.739	96.639	96.539	3.250	94.844	94.744	94.644
4.375	98.611	98.511	98.411	4.375	99.346	99.246	99.075	3.375	97.614	97.514	97.414	4.375	97.331	97.231	97.131	3.375	95.706	95.606	95.506
4.500	99.075	98.975	98.875	4.500	99.802	99.702	99.515	3.500	98.116	98.016	97.916	4.500	97.795	97.695	97.595	3.500	96.296	96.196	96.096
4.625	99.394	99.294	99.194	4.625	100.211	100.111	99.892	3.625	98.529	98.429	98.309	4.625	98.113	98.013	97.913	3.625	96.959	96.859	96.739
4.750	99.897	99.795	99.652	4.750	100.696	100.596	100.375	3.750	98.988	98.888	98.765	4.750	98.772	98.630	98.527	3.750	97.426	97.326	97.203
4.875	100.433	100.292	100.183	4.875	101.174	101.074	100.852	3.875	99.392	99.292	99.164	4.875	99.309	99.168	99.059	3.875	97.837	97.737	97.609
4.990	100.825	100.686	100.567	4.990	101.349	101.249	101.026	3.990	99.659	99.559	99.423	4.990	99.579	99.440	99.321	3.990	98.190	98.090	97.954
5.000	100.925	100.786	100.667	5.000	101.449	101.349	101.126	4.000	99.759	99.659	99.523	5.000	99.679	99.540	99.421	4.000	98.290	98.190	98.054
5.125	101.284	101.147	101.030	5.125	101.443	101.327	101.091	4.125	99.911	99.811	99.711	5.125	99.808	99.671	99.554	4.125	98.806	98.706	98.606
5.250	101.476	101.296	101.227	5.250	101.998	101.881	101.644	4.250	100.436	100.336	100.236	5.250	99.992	99.812	99.743	4.250	99.348	99.248	99.148
5.375	101.803	101.626	101.553	5.375	102.237	102.121	101.883	4.375	100.854	100.754	100.654	5.375	100.379	100.202	100.129	4.375	99.769	99.669	99.569
5.500	102.056	101.883	101.810	5.500	102.518	102.402	102.166	4.500	101.179	101.079	100.979	5.500	100.652	100.479	100.406	4.500	100.098	99.998	99.898
5.625	102.303	102.132	102.054	5.625	102.811	102.695	102.455	4.625	101.070	100.970	100.756	5.625	100.919	100.748	100.670	4.625	100.580	100.480	100.266
5.750	102.511	102.355	102.211	5.750	102.426	102.291	102.156	4.750	101.470	101.370	101.155	5.750	99.719	99.563	99.419	4.750	100.504	100.404	100.189
5.875	102.826	102.671	102.525	5.875	102.786	102.651	102.516	4.875	101.836	101.736	101.520	5.875	100.249	100.094	99.948	4.875	101.118	101.018	100.802
5.990	103.003	102.849	102.709	5.990	102.979	102.844	102.709	4.990	102.095	101.995	101.778	5.990	100.427	100.273	100.133	4.990	101.377	101.277	101.060
6.000	103.103	102.949	102.809	6.000	103.079	102.944	102.809	5.000	102.195	102.095	101.878	6.000	100.527	100.373	100.233	5.000	101.477	101.377	101.160

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

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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.:

7/26/2022

W. Rate Sheet Dated: 5/27/2022

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.:

6/27/2022

45 Day Lock Exp.:

7/11/2022

60 Day Lock Exp.:

7/26/2022

W. Rate Sheet Dated: 5/27/2022

Release Time: 10:00 am ET

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Non QM

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

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

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

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

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FHA ID# - 1358600006		
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)