

W. Rate Sheet Dated: 5/31/2022

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	99.478	99.243	99.024	4.000	99.128	98.893	98.674	2.875	95.626	95.470	95.314	3.125	N/A	N/A	N/A
4.125	100.123	99.888	99.669	4.125	99.773	99.538	99.319	3.000	95.948	95.792	95.635	3.250	N/A	N/A	N/A
4.250	99.840	99.690	99.378	4.250	99.490	99.340	99.028	3.125	96.270	96.114	95.958	3.375	N/A	N/A	N/A
4.375	100.465	100.315	100.003	4.375	100.115	99.965	99.653	3.250	96.874	96.718	96.561	3.500	N/A	N/A	N/A
4.500	101.082	100.932	100.620	4.500	100.732	100.582	100.270	3.375	97.190	97.034	96.878	3.625	N/A	N/A	N/A
4.625	101.677	101.527	101.215	4.625	101.327	101.177	100.865	3.500	97.510	97.354	97.198	Margin = 2.250		Index = 2.110	
4.750	100.958	100.808	100.387	4.750	100.608	100.458	100.037	3.625	97.824	97.668	97.512	30 Year OTC			
4.875	101.526	101.376	100.955	4.875	101.176	101.026	100.605	3.750	98.156	97.937	97.718	Rate	30 Day	45 Day	60 Day
5.000	102.063	101.913	101.492	5.000	101.713	101.563	101.142	3.875	98.457	98.238	98.019	6.750	102.750	102.500	102.250
5.125	102.552	102.402	101.981	5.125	102.202	102.052	101.631	4.000	98.748	98.530	98.311				
5.250	101.476	101.326	101.091	5.250	101.126	100.976	100.741	4.125	99.023	98.805	98.586				
5.375	101.951	101.801	101.566	5.375	101.601	101.451	101.216	4.250	99.206	98.983	98.581				
5.500	102.378	102.228	101.993	5.500	102.028	101.878	101.643	4.375	99.466	99.154	98.841				
5.625	102.760	102.610	102.375	5.625	102.410	102.260	102.025	4.500	99.710	99.397	99.085				
5.750	102.510	102.360	101.860	5.750	102.160	102.010	101.510	4.625	99.929	99.617	99.304				
5.875	102.891	102.741	102.241	5.875	102.541	102.391	101.891	4.750	99.892	99.742	99.592				
6.000	103.248	103.098	102.598	6.000	102.898	102.748	102.248	4.875	100.103	99.953	99.803				
6.125	103.596	103.446	102.946	6.125	103.246	103.096	102.596	5.000	100.291	100.141	99.991				
6.250	103.896	103.746	103.246	6.250	102.088	101.938	101.438	5.125	100.464	100.314	100.164				

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	99.278	99.178	98.943	98.724	4.000	98.928	98.828	98.593	98.374	2.875	94.756	94.656	94.500	94.344
4.125	99.923	99.823	99.588	99.369	4.125	99.573	99.473	99.238	99.019	3.000	95.078	94.978	94.822	94.665
4.250	99.640	99.540	99.390	99.078	4.250	99.290	99.190	99.040	98.728	3.125	95.400	95.300	95.144	94.988
4.375	100.265	100.165	100.015	99.703	4.375	99.915	99.815	99.665	99.353	3.250	96.604	96.504	96.348	96.191
4.500	100.882	100.782	100.632	100.320	4.500	100.532	100.432	100.282	99.970	3.375	96.920	96.820	96.664	96.508
4.625	101.477	101.377	101.227	100.915	4.625	101.127	101.027	100.877	100.565	3.500	97.240	97.140	96.984	96.828
4.750	100.758	100.658	100.508	100.087	4.750	100.408	100.308	100.158	99.737	3.625	97.554	97.454	97.298	97.142
4.875	101.326	101.226	101.076	100.655	4.875	100.976	100.876	100.726	100.305	3.750	98.386	98.286	98.067	97.848
5.000	101.863	101.763	101.613	101.192	5.000	101.513	101.413	101.263	100.842	3.875	98.687	98.587	98.368	98.149
5.125	102.352	102.252	102.102	101.681	5.125	102.002	101.902	101.752	101.331	4.000	98.978	98.878	98.660	98.441
5.250	101.276	101.176	101.026	100.791	5.250	100.926	100.826	100.676	100.441	4.125	99.253	99.153	98.935	98.716
5.375	101.751	101.651	101.501	101.266	5.375	101.401	101.301	101.151	100.916	4.250	98.736	98.636	98.323	98.011
5.500	102.178	102.078	101.928	101.693	5.500	101.828	101.728	101.578	101.343	4.375	98.996	98.896	98.584	98.271

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 LLPAs 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@afwrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/30/2022

45 Day Lock Exp.:

7/15/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 5/31/2022

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	91.959	91.803	91.647	3.500	N/A	N/A	N/A
4.500	99.526	99.376	99.064	4.500	99.276	99.126	98.814	2.875	92.275	92.119	91.963	3.625	N/A	N/A	N/A
4.625	100.121	99.971	99.659	4.625	99.871	99.721	99.409	3.000	92.597	92.441	92.285	Margin = 2.250		Index = 2.110	
4.750	98.840	98.690	98.268	4.750	98.590	98.440	98.018	3.125	92.919	92.763	92.607	30 Year OTC			
4.875	99.408	99.258	98.836	4.875	99.158	99.008	98.586	3.250	93.779	93.623	93.467	Rate	30 Day	45 Day	60 Day
5.000	99.945	99.795	99.373	5.000	99.695	99.545	99.123	3.375	94.095	93.939	93.783	4.250	N/A	N/A	N/A
5.125	100.434	100.284	99.862	5.125	100.184	100.034	99.612	3.500	94.415	94.259	94.103	4.375	N/A	N/A	N/A
5.250	98.420	98.270	98.036	5.250	98.170	98.020	97.786	3.625	94.729	94.573	94.417	4.500	N/A	N/A	N/A
5.375	98.895	98.745	98.511	5.375	98.645	98.495	98.261	3.750	95.561	95.342	95.124	4.625	N/A	N/A	N/A
5.500	99.322	99.172	98.938	5.500	99.072	98.922	98.688	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.704	99.554	99.320	5.625	99.454	99.304	99.070	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.750	98.110	97.960	97.460	5.750	97.860	97.710	97.210	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.875	98.491	98.341	97.841	5.875	98.241	98.091	97.591	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.000	98.848	98.698	98.198	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
4.500	99.626	99.526	99.376	99.064	4.500	99.376	99.276	99.126	98.814	2.750	91.465	91.365	91.209	91.053
4.625	100.221	100.121	99.971	99.659	4.625	99.971	99.871	99.721	99.409	2.875	91.781	91.681	91.525	91.369
4.750	98.940	98.840	98.690	98.268	4.750	98.690	98.590	98.440	98.018	3.000	92.103	92.003	91.847	91.691
4.875	99.508	99.408	99.258	98.836	4.875	99.258	99.158	99.008	98.586	3.125	92.425	92.325	92.169	92.013
5.000	100.045	99.945	99.795	99.373	5.000	99.795	99.695	99.545	99.123	3.250	94.566	94.466	94.310	94.154
5.125	100.534	100.434	100.284	99.862	5.125	100.284	100.184	100.034	99.612	3.375	94.883	94.783	94.627	94.471
5.250	98.940	98.840	98.690	98.036	5.250	98.270	98.170	98.020	97.786	3.500	95.203	95.103	94.947	94.791
5.375	98.995	98.895	98.745	98.511	5.375	98.745	98.645	98.495	98.261	3.625	95.517	95.417	95.261	95.105
5.500	99.422	99.322	99.172	98.938	5.500	99.172	99.072	98.922	98.688	3.750	96.880	96.780	96.561	96.343

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.:

6/30/2022

45 Day Lock Exp.:

7/15/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 5/31/2022

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	97.375	97.269	97.175	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.726	96.582	96.526	2.000	N/A	N/A	N/A	4.250	97.319	97.214	97.113
4.375	97.914	97.808	97.714	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.449	97.305	97.249	2.125	N/A	N/A	N/A	4.375	97.858	97.753	97.652
4.500	98.372	98.266	98.172	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.137	97.993	97.937	2.250	N/A	N/A	N/A	4.500	98.317	98.212	98.111
4.625	98.716	98.610	98.516	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.737	98.593	98.537	2.375	N/A	N/A	N/A	4.625	98.802	98.660	98.534
4.750	99.265	99.137	99.065	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.316	99.172	99.116	2.500	N/A	N/A	N/A	4.750	99.388	99.246	99.120
4.875	99.776	99.648	99.576	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.823	99.679	99.623	2.625	N/A	N/A	N/A	4.875	99.899	99.757	99.631
4.990	100.124	99.996	99.924	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.091	99.947	99.891	2.750	N/A	N/A	N/A	4.990	100.247	100.105	99.979
5.000	100.224	100.096	100.024	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.191	100.047	99.991	2.875	N/A	N/A	N/A	5.000	100.347	100.205	100.079
5.125	100.607	100.479	100.407	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.416	100.272	100.216	2.990	N/A	N/A	N/A	5.125	100.730	100.588	100.462
5.250	100.911	100.752	100.711	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.494	100.320	100.294	3.000	N/A	N/A	N/A	5.250	101.115	100.958	100.824
5.375	101.235	101.076	101.035	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.813	100.639	100.613	3.125	N/A	N/A	N/A	5.375	101.439	101.282	101.148
5.500	101.557	101.398	101.357	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.062	100.888	100.862	3.250	N/A	N/A	N/A	5.500	101.761	101.604	101.470
5.625	101.864	101.705	101.664	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.232	101.058	101.032	3.375	N/A	N/A	N/A	5.625	102.068	101.911	101.777
5.750	102.112	101.878	101.882	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.198	100.964	100.965	3.500	N/A	N/A	N/A	5.750	102.320	102.104	101.937
5.875	102.456	102.222	102.226	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.538	101.304	101.305	3.625	N/A	N/A	N/A	5.875	102.663	102.447	102.280
5.990	102.661	102.427	102.431	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.684	101.450	101.451	3.750	N/A	N/A	N/A	5.990	102.869	102.653	102.486
6.000	102.761	102.527	102.531	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.784	101.550	101.551	3.875	N/A	N/A	N/A	6.000	102.969	102.753	102.586
6.125	102.968	102.734	102.738	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.882	101.648	101.649	3.990	N/A	N/A	N/A	6.125	103.175	102.959	102.792
6.250	102.950	102.625	102.621	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.739	101.414	101.407	4.000	N/A	N/A	N/A	6.250	103.114	102.800	102.423
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	98.183	98.017	97.983	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.105	96.005	95.905	3.250	96.018	95.918	95.818
2.875	N/A	N/A	N/A	4.375	98.652	98.486	98.452	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.854	96.754	96.654	3.375	96.767	96.667	96.567
2.990	N/A	N/A	N/A	4.500	99.073	98.884	98.873	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.308	97.208	97.108	3.500	97.221	97.121	97.021
3.000	N/A	N/A	N/A	4.625	99.646	99.457	99.446	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.720	97.620	97.520	3.625	97.633	97.533	97.433
3.125	N/A	N/A	N/A	4.750	100.132	99.943	99.932	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.169	98.069	97.969	3.750	98.075	97.975	97.875
3.250	N/A	N/A	N/A	4.875	100.576	100.387	100.376	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.646	98.531	98.446	3.875	98.540	98.417	98.315
3.375	N/A	N/A	N/A	4.990	100.844	100.655	100.644	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.116	98.986	98.916	3.990	98.995	98.856	98.725
3.500	N/A	N/A	N/A	5.000	100.944	100.755	100.744	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.216	99.086	99.016	4.000	99.095	98.956	98.825
3.625	N/A	N/A	N/A	5.125	101.279	101.090	101.079	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.723	99.593	99.523	4.125	99.602	99.463	99.332
3.750	N/A	N/A	N/A	5.250	101.570	101.351	101.354	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.184	100.054	99.984	4.250	100.063	99.924	99.793
3.875	N/A	N/A	N/A	5.375	101.782	101.563	101.566	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.602	100.472	100.402	4.375	100.481	100.342	100.211
3.990	N/A	N/A	N/A	5.500	102.030	101.811	101.814	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.988	100.858	100.788	4.500	100.867	100.728	100.597
4.000	N/A	N/A	N/A	5.625	102.277	102.058	102.061	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.335	101.205	101.135	4.625	101.214	101.075	100.944
4.125	N/A	N/A	N/A	5.750	102.447	102.228	102.231	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.202	101.017	101.002	4.750	101.017	100.827	100.595
4.250	N/A	N/A	N/A	5.875	102.716	102.497	102.500	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.578	101.392	101.378	4.875	101.392	101.202	100.970
4.375	N/A	N/A	N/A	5.990	102.838	102.619	102.622	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.832	101.647	101.632	4.990	101.647	101.457	101.225
4.500	N/A	N/A	N/A	6.000	102.938	102.719	102.722	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.932	101.747	101.732	5.000	101.747	101.557	101.325
4.625	N/A	N/A	N/A	6.125	103.081	102.862	102.865	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.258	102.072	102.058	5.125	102.073	101.883	101.651
4.750	N/A	N/A	N/A	6.250	102.644	102.334	102.330	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.841	101.519	101.504	5.250	101.505	101.154	100.812
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	96.001	95.801	95.801	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.231	97.031	97.031
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.604	96.404	96.404	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.725	97.525	97.525
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.108	96.908	96.908	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.179	97.979	97.979
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.532	97.332	97.332	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.604	98.404	98.404
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.869	97.669	97.669	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.101	98.901	98.901
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.168	97.968	97.968	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.355	99.155	99.155
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.336	98.136	98.136	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.658	99.458	99.458
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.436	98.236	98.236	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.758	99.558	99.558
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.714	98.514	98.514	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.160	99.960	99.960
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.841	98.641	98.641	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.335	100.335	100.335
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.134	98.934	98.934	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.849	100.649	100.649
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.405	99.205	99.205	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	101.212	101.012	101.012
3.375	N/A	N/A	N/A	3.375	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.:

6/30/2022

45 Day Lock Exp.:

7/15/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 5/31/2022

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.: 6/30/2022
45 Day Lock Exp.: 7/15/2022
60 Day Lock Exp.: 8/1/2022

W. Rate Sheet Dated: 5/31/2022

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	96.226	96.107	96.026	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.386	94.267	94.186	2.750	N/A	N/A	N/A	4.000	96.183	96.064	95.983
4.125	96.838	96.716	96.638	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.970	94.848	94.770	2.875	N/A	N/A	N/A	4.125	96.795	96.673	96.595
4.250	97.521	97.421	97.315	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.309	96.209	96.103	2.990	N/A	N/A	N/A	4.250	97.507	97.407	97.301
4.375	98.128	98.027	97.919	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.916	96.815	96.707	3.000	N/A	N/A	N/A	4.375	98.114	98.013	97.905
4.500	98.605	98.501	98.394	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.393	97.289	97.182	3.125	N/A	N/A	N/A	4.500	98.594	98.490	98.383
4.625	98.934	98.824	98.717	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.722	97.612	97.505	3.250	N/A	N/A	N/A	4.625	98.919	98.809	98.702
4.750	99.387	99.256	99.141	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.489	98.358	98.243	3.375	N/A	N/A	N/A	4.750	99.595	99.464	99.349
4.875	99.938	99.802	99.687	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.040	98.904	98.789	3.500	N/A	N/A	N/A	4.875	100.145	100.009	99.894
4.990	100.342	100.201	100.086	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.194	99.053	98.938	3.625	N/A	N/A	N/A	4.990	100.549	100.408	100.293
5.000	100.442	100.301	100.186	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.294	99.153	99.038	3.750	N/A	N/A	N/A	5.000	100.649	100.508	100.393
5.125	100.812	100.672	100.557	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.200	99.060	98.945	3.875	N/A	N/A	N/A	5.125	101.020	100.880	100.765
5.250	101.145	100.915	100.842	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.509	99.279	99.206	3.990	N/A	N/A	N/A	5.250	101.544	101.314	101.241
5.375	101.481	101.253	101.177	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.965	99.737	99.661	4.000	N/A	N/A	N/A	5.375	101.882	101.654	101.578
5.500	101.748	101.521	101.441	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.272	100.045	99.965	4.125	N/A	N/A	N/A	5.500	102.148	101.921	101.841
5.625	101.998	101.775	101.693	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.562	100.339	100.257	4.250	N/A	N/A	N/A	5.625	102.402	102.179	102.097
5.750	102.281	102.034	101.809	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.325	98.078	97.853	4.375	N/A	N/A	N/A	5.750	102.477	102.230	102.005
5.875	102.584	102.334	102.112	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.076	98.826	98.604	4.500	N/A	N/A	N/A	5.875	102.781	102.531	102.309
5.990	102.748	102.493	102.274	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.242	98.987	98.768	4.625	N/A	N/A	N/A	5.990	102.943	102.688	102.469
6.000	102.848	102.593	102.374	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.342	99.087	98.868	4.750	N/A	N/A	N/A	6.000	103.043	102.788	102.569
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	97.093	96.915	96.818	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.919	94.807	94.719	3.000	94.901	94.789	94.701
2.875	N/A	N/A	N/A	4.125	97.771	97.587	97.490	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.550	95.437	95.350	3.125	95.487	95.374	95.287
2.990	N/A	N/A	N/A	4.250	98.351	98.164	98.067	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.137	96.024	95.937	3.250	96.075	95.962	95.875
3.000	N/A	N/A	N/A	4.375	98.862	98.671	98.573	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.911	96.799	96.711	3.375	96.849	96.737	96.649
3.125	N/A	N/A	N/A	4.500	99.346	99.143	99.024	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.417	97.305	97.217	3.500	97.355	97.243	97.155
3.250	N/A	N/A	N/A	4.625	99.761	99.556	99.438	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.848	97.722	97.646	3.625	97.922	97.796	97.720
3.375	N/A	N/A	N/A	4.750	100.254	100.047	99.928	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.311	98.185	98.107	3.750	98.311	98.185	98.107
3.500	N/A	N/A	N/A	4.875	100.742	100.532	100.413	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.717	98.591	98.510	3.875	98.720	98.594	98.513
3.625	N/A	N/A	N/A	4.990	100.923	100.712	100.593	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.087	98.932	98.839	3.990	99.102	98.947	98.854
3.750	N/A	N/A	N/A	5.000	101.023	100.812	100.693	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.187	99.032	98.939	4.000	99.202	99.047	98.954
3.875	N/A	N/A	N/A	5.125	101.141	100.874	100.734	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.708	99.553	99.455	4.125	99.724	99.569	99.471
3.990	N/A	N/A	N/A	5.250	101.704	101.436	101.295	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	100.239	100.084	99.978	4.250	100.254	100.099	99.993
4.000	N/A	N/A	N/A	5.375	101.949	101.678	101.538	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.659	100.504	100.398	4.375	100.677	100.522	100.416
4.125	N/A	N/A	N/A	5.500	102.237	101.967	101.826	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.987	100.832	100.727	4.500	101.002	100.847	100.742
4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.363	100.149	100.029	4.625	101.469	101.255	101.135
4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.768	100.553	100.431	4.750	101.049	100.834	100.712
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	101.139	100.924	100.800	4.875	101.419	101.204	101.080
4.625	N/A	N/A	N/A	5.990	.100	.100	.100	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	101.403	101.188	101.065	4.990	101.683	101.468	101.345
4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	101.503	101.288	101.165	5.000	101.783	101.568	101.445



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.:

6/30/2022

45 Day Lock Exp.:

7/15/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 5/31/2022

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/30/2022

45 Day Lock Exp.:

7/15/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 5/31/2022

Release Time: 10:00 am ET

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and



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.:

6/30/2022

45 Day Lock Exp.:

7/15/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 5/31/2022

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	96.226	96.107	96.026	4.000	97.093	96.915	96.818	3.000	94.919	94.807	94.719	4.000	94.631	94.512	94.431	3.000	93.253	93.141	93.053
4.125	96.838	96.716	96.638	4.125	97.771	97.587	97.490	3.125	95.550	95.437	95.350	4.125	95.229	95.107	95.029	3.125	93.868	93.755	93.668
4.250	97.521	97.421	97.315	4.250	98.351	98.164	98.067	3.250	96.137	96.024	95.937	4.250	96.240	96.140	96.034	3.250	94.192	94.079	93.992
4.375	98.128	98.027	97.919	4.375	98.862	98.671	98.573	3.375	96.911	96.799	96.711	4.375	96.847	96.746	96.638	3.375	95.061	94.949	94.861
4.500	98.605	98.501	98.394	4.500	99.346	99.143	99.024	3.500	97.417	97.305	97.217	4.500	97.324	97.220	97.113	3.500	95.654	95.542	95.454
4.625	98.934	98.824	98.717	4.625	99.761	99.556	99.438	3.625	97.848	97.722	97.646	4.625	97.653	97.543	97.436	3.625	96.276	96.150	96.074
4.750	99.387	99.256	99.141	4.750	100.254	100.047	99.928	3.750	98.311	98.185	98.107	4.750	98.263	98.132	98.017	3.750	97.100	96.974	96.896
4.875	99.938	99.802	99.687	4.875	100.742	100.532	100.413	3.875	98.717	98.591	98.510	4.875	98.814	98.678	98.563	3.875	97.612	97.486	97.405
4.990	100.342	100.201	100.086	4.990	100.923	100.712	100.593	3.990	99.087	98.932	98.839	4.990	99.093	98.952	98.837	3.990	98.000	97.845	97.752
5.000	100.442	100.301	100.186	5.000	101.023	100.812	100.693	4.000	99.187	99.032	98.939	5.000	99.193	99.052	98.937	4.000	98.100	97.945	97.852
5.125	100.812	100.672	100.557	5.125	101.141	100.874	100.734	4.125	99.708	99.553	99.455	5.125	99.331	99.191	99.076	4.125	98.658	98.503	98.405
5.250	101.145	100.915	100.842	5.250	101.704	101.436	101.295	4.250	100.239	100.084	99.978	5.250	99.652	99.422	99.349	4.250	99.205	99.050	98.944
5.375	101.481	101.253	101.177	5.375	101.949	101.678	101.538	4.375	100.659	100.504	100.398	5.375	100.048	99.820	99.744	4.375	99.628	99.473	99.367
5.500	101.748	101.521	101.441	5.500	102.237	101.967	101.826	4.500	100.987	100.832	100.727	5.500	100.335	100.108	100.028	4.500	99.961	99.806	99.701
5.625	101.998	101.775	101.693	5.625	102.532	102.261	102.120	4.625	100.363	100.149	100.029	5.625	100.605	100.382	100.300	4.625	100.149	99.935	99.815
5.750	102.281	102.034	101.809	5.750	102.213	101.916	101.752	4.750	100.768	100.553	100.431	5.750	99.628	99.381	99.156	4.750	99.832	99.617	99.495
5.875	102.605	102.355	102.133	5.875	102.580	102.281	102.118	4.875	101.139	100.924	100.800	5.875	100.176	99.926	99.704	4.875	100.454	100.239	100.115
5.990	102.795	102.540	102.321	5.990	102.774	102.474	102.311	4.990	101.403	101.188	101.065	5.990	100.367	100.112	99.893	4.990	100.717	100.502	100.379
6.000	102.895	102.640	102.421	6.000	102.874	102.574	102.411	5.000	101.503	101.288	101.165	6.000	100.467	100.212	99.993	5.000	100.817	100.602	100.479

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

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

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

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

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

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

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/30/2022

45 Day Lock Exp.:

7/15/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 5/31/2022

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.:

6/30/2022

45 Day Lock Exp.:

7/15/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 5/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

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

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

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

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

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