

W. Rate Sheet Dated: 6/1/2022

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	99.337	99.087	98.884	4.000	99.247	98.997	98.794	2.875	95.900	95.728	95.556	3.125	N/A	N/A	N/A
4.125	99.982	99.732	99.529	4.125	99.892	99.642	99.439	3.000	96.221	96.049	95.878	3.250	N/A	N/A	N/A
4.250	99.840	99.690	99.362	4.250	99.750	99.600	99.272	3.125	96.544	96.372	96.200	3.375	N/A	N/A	N/A
4.375	100.465	100.315	99.987	4.375	100.375	100.225	99.897	3.250	97.054	96.874	96.694	3.500	N/A	N/A	N/A
4.500	101.082	100.932	100.604	4.500	100.992	100.842	100.514	3.375	97.370	97.190	97.011	3.625	N/A	N/A	N/A
4.625	101.677	101.527	101.199	4.625	101.587	101.437	101.109	3.500	97.690	97.510	97.331	Margin = 2.250		Index = 2.020	
4.750	100.849	100.699	100.293	4.750	100.759	100.609	100.203	3.625	98.004	97.824	97.645	30 Year OTC			
4.875	101.417	101.267	100.861	4.875	101.327	101.177	100.771	3.750	98.152	97.941	97.730	Rate	30 Day	45 Day	60 Day
5.000	101.954	101.804	101.398	5.000	101.864	101.714	101.308	3.875	98.453	98.242	98.031	6.750	102.750	102.500	102.250
5.125	102.443	102.293	101.887	5.125	102.353	102.203	101.797	4.000	98.745	98.534	98.323				
5.250	101.445	101.295	100.795	5.250	101.355	101.205	100.705	4.125	99.020	98.809	98.598				
5.375	101.920	101.770	101.270	5.375	101.830	101.680	101.180	4.250	99.010	98.760	98.510				
5.500	102.347	102.197	101.697	5.500	102.257	102.107	101.607	4.375	99.271	99.021	98.771				
5.625	102.729	102.579	102.079	5.625	102.639	102.489	101.989	4.500	99.514	99.264	99.014				
5.750	102.510	102.360	101.860	5.750	102.420	102.270	101.770	4.625	99.734	99.484	99.234				
5.875	102.891	102.741	102.241	5.875	102.801	102.651	102.151	4.750	99.751	99.601	99.451				
6.000	103.248	103.098	102.598	6.000	103.158	103.008	102.508	4.875	99.963	99.813	99.663				
6.125	103.596	103.446	102.946	6.125	103.506	103.356	102.856	5.000	100.150	100.000	99.850				
6.250	103.896	103.746	103.246	6.250	102.348	102.198	101.698	5.125	100.324	100.174	100.024				

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	99.137	99.037	98.787	98.584	4.000	99.047	98.947	98.697	98.494	2.875	95.030	94.930	94.758	94.586
4.125	99.782	99.682	99.432	99.229	4.125	99.692	99.592	99.342	99.139	3.000	95.351	95.251	95.079	94.908
4.250	99.640	99.540	99.390	99.062	4.250	99.550	99.450	99.300	98.972	3.125	95.674	95.574	95.402	95.230
4.375	100.265	100.165	100.015	99.687	4.375	100.175	100.075	99.925	99.597	3.250	96.784	96.684	96.504	96.324
4.500	100.882	100.782	100.632	100.304	4.500	100.792	100.692	100.542	100.214	3.375	97.100	97.000	96.820	96.641
4.625	101.477	101.377	101.227	100.899	4.625	101.387	101.287	101.137	100.809	3.500	97.420	97.320	97.140	96.961
4.750	100.649	100.549	100.399	99.993	4.750	100.559	100.459	100.309	99.903	3.625	97.734	97.634	97.454	97.275
4.875	101.217	101.117	100.967	100.561	4.875	101.127	101.027	100.877	100.471	3.750	98.382	98.282	98.071	97.860
5.000	101.754	101.654	101.504	101.098	5.000	101.664	101.564	101.414	101.008	3.875	98.683	98.583	98.372	98.161
5.125	102.243	102.143	101.993	101.587	5.125	102.153	102.053	101.903	101.497	4.000	98.975	98.875	98.664	98.453
5.250	101.245	101.145	100.995	100.495	5.250	101.155	101.055	100.905	100.405	4.125	99.250	99.150	98.939	98.728
5.375	101.720	101.620	101.470	100.970	5.375	101.630	101.530	101.380	100.880	4.250	98.540	98.440	98.190	97.940
5.500	102.147	102.047	101.897	101.397	5.500	102.057	101.957	101.807	101.307	4.375	98.801	98.701	98.451	98.201

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/1/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/1/2022

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	92.232	92.060	91.888	3.500	N/A	N/A	N/A
4.500	99.526	99.376	99.048	4.500	99.536	99.386	99.058	2.875	92.549	92.377	92.205	3.625	N/A	N/A	N/A
4.625	100.121	99.971	99.643	4.625	100.131	99.981	99.653	3.000	92.870	92.698	92.526	Margin = 2.250		Index = 2.020	
4.750	98.730	98.580	98.174	4.750	98.740	98.590	98.184	3.125	93.193	93.021	92.849	30 Year OTC			
4.875	99.298	99.148	98.742	4.875	99.308	99.158	98.752	3.250	93.959	93.779	93.600	Rate	30 Day	45 Day	60 Day
5.000	99.835	99.685	99.279	5.000	99.845	99.695	99.289	3.375	94.275	94.095	93.916	4.250	N/A	N/A	N/A
5.125	100.324	100.174	99.768	5.125	100.334	100.184	99.778	3.500	94.595	94.415	94.236	4.375	N/A	N/A	N/A
5.250	98.388	98.238	97.738	5.250	98.398	98.248	97.748	3.625	94.909	94.729	94.550	4.500	N/A	N/A	N/A
5.375	98.863	98.713	98.213	5.375	98.873	98.723	98.223	3.750	95.557	95.346	95.135	4.625	N/A	N/A	N/A
5.500	99.290	99.140	98.640	5.500	99.300	99.150	98.650	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.672	99.522	99.022	5.625	99.682	99.532	99.032	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	98.120	97.970	97.470	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	98.501	98.351	97.851	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	99.048	4.500	99.636	99.536	99.386	99.058	2.750	91.738	91.638	91.466	91.294
4.625	100.221	100.121	99.971	99.643	4.625	100.231	100.131	99.981	99.653	2.875	92.055	91.955	91.783	91.611
4.750	98.830	98.730	98.580	98.174	4.750	98.840	98.740	98.590	98.184	3.000	92.376	92.276	92.104	91.932
4.875	99.398	99.298	99.148	98.742	4.875	99.408	99.308	99.158	98.752	3.125	92.699	92.599	92.427	92.255
5.000	99.935	99.835	99.685	99.279	5.000	99.945	99.845	99.695	99.289	3.250	94.746	94.646	94.466	94.287
5.125	100.424	100.324	100.174	99.768	5.125	100.434	100.334	100.184	99.778	3.375	95.063	94.963	94.783	94.604
5.250	98.488	98.388	98.238	97.738	5.250	98.498	98.398	98.248	97.748	3.500	95.383	95.283	95.103	94.924
5.375	98.963	98.863	98.713	98.213	5.375	98.973	98.873	98.723	98.223	3.625	95.697	95.597	95.417	95.238
5.500	99.390	99.290	99.140	98.640	5.500	99.400	99.300	99.150	98.650	3.750	96.876	96.776	96.565	96.354

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.:

7/1/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/1/2022

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	97.544	97.438	97.344	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.811	96.667	96.611	2.000	N/A	N/A	N/A	4.250	97.488	97.383	97.282
4.375	98.092	97.986	97.892	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.539	97.395	97.339	2.125	N/A	N/A	N/A	4.375	98.036	97.931	97.830
4.500	98.555	98.449	98.355	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	98.237	98.093	98.037	2.250	N/A	N/A	N/A	4.500	98.499	98.394	98.294
4.625	98.908	98.802	98.708	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.847	98.703	98.647	2.375	N/A	N/A	N/A	4.625	98.912	98.772	98.657
4.750	99.386	99.258	99.186	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.436	99.292	99.236	2.500	N/A	N/A	N/A	4.750	99.508	99.366	99.232
4.875	99.906	99.778	99.706	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.950	99.806	99.750	2.625	N/A	N/A	N/A	4.875	100.028	99.886	99.752
4.990	100.261	100.133	100.061	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	100.223	100.079	100.023	2.750	N/A	N/A	N/A	4.990	100.383	100.241	100.107
5.000	100.361	100.233	100.161	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.323	100.179	100.123	2.875	N/A	N/A	N/A	5.000	100.483	100.341	100.207
5.125	100.751	100.623	100.551	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.556	100.412	100.356	2.990	N/A	N/A	N/A	5.125	100.874	100.732	100.598
5.250	100.936	100.777	100.736	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.518	100.344	100.318	3.000	N/A	N/A	N/A	5.250	101.139	100.982	100.840
5.375	101.269	101.110	101.069	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.846	100.672	100.646	3.125	N/A	N/A	N/A	5.375	101.473	101.316	101.174
5.500	101.598	101.439	101.398	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	101.102	100.928	100.902	3.250	N/A	N/A	N/A	5.500	101.802	101.645	101.503
5.625	101.913	101.754	101.713	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.272	101.098	101.072	3.375	N/A	N/A	N/A	5.625	102.116	101.960	101.817
5.750	102.086	101.859	101.867	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.172	100.945	100.947	3.500	N/A	N/A	N/A	5.750	102.302	102.096	101.929
5.875	102.437	102.210	102.218	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.517	101.290	101.291	3.625	N/A	N/A	N/A	5.875	102.653	102.447	102.280
5.990	102.649	102.422	102.430	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.671	101.444	101.446	3.750	N/A	N/A	N/A	5.990	102.866	102.660	102.493
6.000	102.749	102.522	102.530	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.771	101.544	101.546	3.875	N/A	N/A	N/A	6.000	102.966	102.760	102.593
6.125	102.962	102.735	102.743	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.873	101.646	101.648	3.990	N/A	N/A	N/A	6.125	103.178	102.972	102.805
6.250	102.916	102.591	102.583	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.704	101.379	101.365	4.000	N/A	N/A	N/A	6.250	103.080	102.761	102.385
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	98.350	98.184	98.150	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.454	96.354	96.254	3.250	96.366	96.266	96.166
2.875	N/A	N/A	N/A	4.375	98.826	98.660	98.626	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	97.209	97.109	97.009	3.375	97.121	97.021	96.921
2.990	N/A	N/A	N/A	4.500	99.204	99.038	99.004	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.668	97.568	97.468	3.500	97.580	97.480	97.380
3.000	N/A	N/A	N/A	4.625	99.755	99.566	99.555	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	98.091	97.991	97.891	3.625	98.004	97.904	97.804
3.125	N/A	N/A	N/A	4.750	100.250	100.061	100.050	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.504	98.404	98.304	3.750	98.416	98.316	98.216
3.250	N/A	N/A	N/A	4.875	100.702	100.513	100.502	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.943	98.843	98.743	3.875	98.855	98.755	98.655
3.375	N/A	N/A	N/A	4.990	100.976	100.787	100.776	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.239	99.139	99.039	3.990	99.151	99.051	98.951
3.500	N/A	N/A	N/A	5.000	101.076	100.887	100.876	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.339	99.239	99.139	4.000	99.251	99.151	99.051
3.625	N/A	N/A	N/A	5.125	101.417	101.228	101.217	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.744	99.644	99.544	4.125	99.656	99.556	99.456
3.750	N/A	N/A	N/A	5.250	101.592	101.373	101.379	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.173	100.049	99.973	4.250	100.057	99.925	99.796
3.875	N/A	N/A	N/A	5.375	101.812	101.593	101.599	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.599	100.475	100.399	4.375	100.483	100.351	100.222
3.990	N/A	N/A	N/A	5.500	102.066	101.847	101.853	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.992	100.868	100.792	4.500	100.875	100.743	100.614
4.000	N/A	N/A	N/A	5.625	102.319	102.100	102.106	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.345	101.220	101.145	4.625	101.229	101.097	100.968
4.125	N/A	N/A	N/A	5.750	102.423	102.211	102.217	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.191	101.001	100.991	4.750	101.000	100.810	100.574
4.250	N/A	N/A	N/A	5.875	102.698	102.486	102.492	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.573	101.383	101.373	4.875	101.383	101.193	100.957
4.375	N/A	N/A	N/A	5.990	102.825	102.613	102.619	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.835	101.645	101.635	4.990	101.644	101.454	101.218
4.500	N/A	N/A	N/A	6.000	102.925	102.713	102.719	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.935	101.745	101.735	5.000	101.744	101.554	101.318
4.625	N/A	N/A	N/A	6.125	103.073	102.861	102.867	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.268	102.078	102.068	5.125	102.077	101.887	101.651
4.750	N/A	N/A	N/A	6.250	102.612	102.302	102.293	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.829	101.492	101.492	5.250	101.478	101.126	100.785
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	96.349	96.149	96.149	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.579	97.379	97.379
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.952	96.752	96.752	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	98.079	97.879	97.879
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.428	97.228	97.228	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.538	98.338	98.338
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.858	97.658	97.658	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.974	98.774	98.774
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.199	97.999	97.999	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	99.243	99.043	99.043
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.503	98.303	98.303	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.696	99.496	99.496
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.676	98.476	98.476	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	100.005	99.805	99.805
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.776	98.576	98.576	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	100.105	99.905	99.905
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.058	98.858	98.858	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.513	100.313	100.313
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.827	99.627	99.627	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.519	100.319	100.319
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.124	98.924	98.924	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.838	100.638	100.638
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.400	99.200	99.200	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	101.210	101.010	101.010
3.375	N/A	N/A	N/A																				



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/1/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/1/2022

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.: 7/1/2022
45 Day Lock Exp.: 7/18/2022
60 Day Lock Exp.: 8/1/2022

W. Rate Sheet Dated: 6/1/2022

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	96.331	96.219	96.131	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	94.185	94.073	93.985	2.750	N/A	N/A	N/A	4.000	96.322	96.210	96.122
4.125	96.942	96.828	96.742	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	95.018	94.904	94.818	2.875	N/A	N/A	N/A	4.125	96.931	96.817	96.731
4.250	97.614	97.514	97.414	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.402	96.302	96.202	2.990	N/A	N/A	N/A	4.250	97.622	97.522	97.422
4.375	98.220	98.120	98.020	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.008	96.908	96.808	3.000	N/A	N/A	N/A	4.375	98.229	98.129	98.029
4.500	98.696	98.596	98.495	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.484	97.384	97.283	3.125	N/A	N/A	N/A	4.500	98.706	98.606	98.505
4.625	99.021	98.921	98.818	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.809	97.709	97.606	3.250	N/A	N/A	N/A	4.625	99.032	98.932	98.829
4.750	99.417	99.277	99.178	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.517	98.377	98.278	3.375	N/A	N/A	N/A	4.750	99.609	99.469	99.370
4.875	99.964	99.820	99.722	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.066	98.922	98.824	3.500	N/A	N/A	N/A	4.875	100.157	100.013	99.915
4.990	100.364	100.214	100.115	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.216	99.066	98.967	3.625	N/A	N/A	N/A	4.990	100.559	100.409	100.310
5.000	100.464	100.314	100.215	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.316	99.166	99.067	3.750	N/A	N/A	N/A	5.000	100.659	100.509	100.410
5.125	100.832	100.681	100.583	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	99.222	99.071	98.973	3.875	N/A	N/A	N/A	5.125	101.028	100.877	100.779
5.250	101.033	100.857	100.804	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.403	99.227	99.174	3.990	N/A	N/A	N/A	5.250	101.465	101.289	101.236
5.375	101.368	101.193	101.137	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.858	99.683	99.627	4.000	N/A	N/A	N/A	5.375	101.801	101.626	101.570
5.500	101.631	101.458	101.400	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	100.161	99.988	99.930	4.125	N/A	N/A	N/A	5.500	102.065	101.892	101.834
5.625	101.877	101.710	101.649	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.449	100.282	100.221	4.250	N/A	N/A	N/A	5.625	102.312	102.145	102.084
5.750	102.145	102.034	101.842	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	97.865	97.754	97.562	4.375	N/A	N/A	N/A	5.750	102.395	102.284	102.092
5.875	102.442	102.331	102.141	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.606	98.495	98.305	4.500	N/A	N/A	N/A	5.875	102.693	102.582	102.392
5.990	102.598	102.486	102.300	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	98.764	98.652	98.466	4.625	N/A	N/A	N/A	5.990	102.851	102.739	102.553
6.000	102.698	102.586	102.400	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	98.864	98.752	98.566	4.750	N/A	N/A	N/A	6.000	102.951	102.839	102.653
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	97.195	97.006	96.926	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	95.289	95.139	95.089	3.000	95.274	95.124	95.074
2.875	N/A	N/A	N/A	4.125	97.874	97.680	97.599	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.922	95.772	95.722	3.125	95.906	95.756	95.706
2.990	N/A	N/A	N/A	4.250	98.456	98.266	98.176	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.511	96.360	96.311	3.250	96.495	96.344	96.295
3.000	N/A	N/A	N/A	4.375	98.965	98.763	98.683	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	97.286	97.136	97.086	3.375	97.271	97.121	97.071
3.125	N/A	N/A	N/A	4.500	99.410	99.212	99.132	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.793	97.643	97.593	3.500	97.777	97.627	97.577
3.250	N/A	N/A	N/A	4.625	99.759	99.559	99.442	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	98.171	98.005	97.942	3.625	98.340	98.174	98.111
3.375	N/A	N/A	N/A	4.750	100.251	100.030	99.932	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.635	98.469	98.403	3.750	98.619	98.453	98.387
3.500	N/A	N/A	N/A	4.875	100.737	100.515	100.417	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	99.040	98.874	98.807	3.875	99.025	98.859	98.792
3.625	N/A	N/A	N/A	4.990	100.918	100.695	100.597	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.314	99.148	99.070	3.990	99.299	99.133	99.055
3.750	N/A	N/A	N/A	5.000	101.018	100.795	100.697	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.414	99.248	99.170	4.000	99.399	99.233	99.155
3.875	N/A	N/A	N/A	5.125	101.004	100.784	100.668	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.484	99.302	99.220	4.125	99.843	99.661	99.579
3.990	N/A	N/A	N/A	5.250	101.566	101.344	101.228	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	100.014	99.832	99.743	4.250	100.030	99.848	99.759
4.000	N/A	N/A	N/A	5.375	101.808	101.585	101.469	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.434	100.252	100.161	4.375	100.450	100.268	100.177
4.125	N/A	N/A	N/A	5.500	102.094	101.870	101.754	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.763	100.581	100.493	4.500	100.778	100.596	100.508
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	100.106	99.878	99.779	4.625	101.245	101.017	100.918
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	100.509	100.281	100.181	4.750	100.511	100.283	100.183
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	100.879	100.651	100.550	4.875	100.882	100.654	100.553
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	101.142	100.913	100.811	4.990	101.142	100.913	100.811
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	101.242	101.013	100.911	5.000	101.242	101.013	100.911
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	93.109	92.959	92.909	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	93.620	93.470	93.420	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	93.689	93.538	93.489	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	94.652	94.502	94.452	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	95.337	95.187	95.137	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	96.327	96.161	96.098	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.807	96.641	96.575	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.226	97.060	96.993	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.586	97.420	97.342	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.686	97.520	97.442	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.702	98.520	98.438	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	99.266	99.084	98.995	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	99.694	99.512	99.421	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	100.029	99.847	99.759	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.622	101.394	101.295	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750															



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.:

7/1/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/1/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.000	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
				4.125	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
				4.250	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	5.500	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/1/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/1/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and should not



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.:

7/1/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/1/2022

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	96.331	96.219	96.131	4.000	97.195	97.006	96.926	3.000	95.289	95.139	95.089	4.000	94.583	94.471	94.383	3.000	93.549	93.399	93.349
4.125	96.942	96.828	96.742	4.125	97.874	97.680	97.599	3.125	95.922	95.772	95.722	4.125	95.305	95.191	95.105	3.125	94.121	93.971	93.921
4.250	97.614	97.514	97.414	4.250	98.456	98.256	98.176	3.250	96.511	96.360	96.311	4.250	96.333	96.233	96.133	3.250	94.450	94.299	94.250
4.375	98.220	98.120	98.020	4.375	98.965	98.763	98.683	3.375	97.286	97.136	97.086	4.375	96.939	96.839	96.739	3.375	95.319	95.169	95.119
4.500	98.696	98.596	98.495	4.500	99.410	99.212	99.132	3.500	97.793	97.643	97.593	4.500	97.415	97.315	97.214	3.500	95.915	95.765	95.715
4.625	99.021	98.921	98.818	4.625	99.759	99.539	99.442	3.625	98.171	98.005	97.942	4.625	97.740	97.640	97.537	3.625	96.599	96.433	96.370
4.750	99.417	99.277	99.178	4.750	100.251	100.030	99.932	3.750	98.635	98.469	98.403	4.750	98.292	98.152	98.053	3.750	97.071	96.905	96.839
4.875	99.964	99.820	99.722	4.875	100.737	100.515	100.417	3.875	99.040	98.874	98.807	4.875	98.840	98.696	98.598	3.875	97.483	97.317	97.250
4.990	100.364	100.214	100.115	4.990	100.918	100.695	100.597	3.990	99.314	99.148	99.070	4.990	99.115	98.965	98.866	3.990	97.800	97.634	97.556
5.000	100.464	100.314	100.215	5.000	101.018	100.795	100.697	4.000	99.414	99.248	99.170	5.000	99.215	99.065	98.966	4.000	97.900	97.734	97.656
5.125	100.832	100.681	100.583	5.125	101.004	100.784	100.668	4.125	99.484	99.302	99.220	5.125	99.352	99.201	99.103	4.125	98.443	98.261	98.179
5.250	101.033	100.857	100.804	5.250	101.566	101.344	101.228	4.250	100.014	99.832	99.743	5.250	99.543	99.367	99.314	4.250	98.990	98.808	98.719
5.375	101.368	101.193	101.137	5.375	101.808	101.585	101.469	4.375	100.434	100.252	100.161	5.375	99.938	99.763	99.707	4.375	99.414	99.232	99.141
5.500	101.631	101.458	101.400	5.500	102.094	101.870	101.754	4.500	100.763	100.581	100.493	5.500	100.221	100.048	99.990	4.500	99.746	99.564	99.476
5.625	101.877	101.710	101.649	5.625	102.387	102.162	102.046	4.625	100.106	99.878	99.779	5.625	100.488	100.321	100.260	4.625	100.214	99.986	99.887
5.750	102.145	102.034	101.842	5.750	102.077	101.917	101.792	4.750	100.509	100.281	100.181	5.750	99.330	99.219	99.027	4.750	99.541	99.313	99.213
5.875	102.463	102.352	102.162	5.875	102.441	102.281	102.156	4.875	100.879	100.651	100.550	5.875	99.870	99.759	99.569	4.875	100.161	99.933	99.832
5.990	102.645	102.533	102.347	5.990	102.634	102.474	102.349	4.990	101.142	100.913	100.811	5.990	100.053	99.941	99.755	4.990	100.423	100.194	100.092
6.000	102.745	102.633	102.447	6.000	102.734	102.574	102.449	5.000	101.242	101.013	100.911	6.000	100.153	100.041	99.855	5.000	100.523	100.294	100.192

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/1/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/1/2022

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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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.

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



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Non QM

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

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

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

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-1.000	-2.250
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-1.250	-2.750
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.750	-3.250
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.500	-4.250
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.250	-4.750
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-3.750	-3.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.500	-2.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	-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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