

W. Rate Sheet Dated: 6/2/2022

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	99.243	98.993	98.790	4.000	99.153	98.903	98.700	2.875	95.798	95.619	95.439	3.125	N/A	N/A	N/A
4.125	99.888	99.638	99.435	4.125	99.798	99.548	99.345	3.000	96.120	95.940	95.760	3.250	N/A	N/A	N/A
4.250	99.715	99.565	99.253	4.250	99.625	99.475	99.163	3.125	96.442	96.263	96.083	3.375	N/A	N/A	N/A
4.375	100.340	100.190	99.878	4.375	100.250	100.100	99.788	3.250	96.995	96.819	96.643	3.500	N/A	N/A	N/A
4.500	100.957	100.807	100.495	4.500	100.867	100.717	100.405	3.375	97.311	97.136	96.960	3.625	N/A	N/A	N/A
4.625	101.552	101.402	101.090	4.625	101.462	101.312	101.000	3.500	97.631	97.456	97.280	Margin = 2.250		Index = 2.020	
4.750	100.755	100.605	100.183	4.750	100.665	100.515	100.093	3.625	97.945	97.770	97.594	30 Year OTC			
4.875	101.323	101.173	100.751	4.875	101.233	101.083	100.661	3.750	98.172	97.961	97.750	Rate	30 Day	45 Day	60 Day
5.000	101.860	101.710	101.288	5.000	101.770	101.620	101.198	3.875	98.473	98.262	98.051	6.750	102.750	102.500	102.250
5.125	102.349	102.199	101.777	5.125	102.259	102.109	101.687	4.000	98.764	98.553	98.342				
5.250	101.398	101.248	100.763	5.250	101.308	101.158	100.673	4.125	99.039	98.828	98.617				
5.375	101.873	101.723	101.238	5.375	101.783	101.633	101.148	4.250	99.565	99.253	98.940				
5.500	102.300	102.150	101.665	5.500	102.210	102.060	101.575	4.375	99.826	99.513	99.201				
5.625	102.682	102.532	102.047	5.625	102.592	102.442	101.957	4.500	100.069	99.757	99.444				
5.750	102.510	102.360	101.860	5.750	102.420	102.270	101.770	4.625	100.289	99.976	99.664				
5.875	102.891	102.741	102.241	5.875	102.801	102.651	102.151	4.750	99.634	99.484	99.334				
6.000	103.248	103.098	102.598	6.000	103.158	103.008	102.508	4.875	99.846	99.696	99.546				
6.125	103.596	103.446	102.946	6.125	103.506	103.356	102.856	5.000	100.033	99.883	99.733				
6.250	103.896	103.746	103.246	6.250	102.348	102.198	101.698	5.125	100.207	100.057	99.907				

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	99.043	98.943	98.693	98.490	4.000	98.953	98.853	98.603	98.400	2.875	94.928	94.828	94.649	94.469
4.125	99.688	99.588	99.338	99.135	4.125	99.598	99.498	99.248	99.045	3.000	95.250	95.150	94.970	94.790
4.250	99.515	99.415	99.265	98.953	4.250	99.425	99.325	99.175	98.863	3.125	95.572	95.472	95.293	95.113
4.375	100.140	100.040	99.890	99.578	4.375	100.050	99.950	99.800	99.488	3.250	96.725	96.625	96.449	96.273
4.500	100.757	100.657	100.507	100.195	4.500	100.667	100.567	100.417	100.105	3.375	97.041	96.941	96.766	96.590
4.625	101.352	101.252	101.102	100.790	4.625	101.262	101.162	101.012	100.700	3.500	97.361	97.261	97.086	96.910
4.750	100.555	100.455	100.305	99.883	4.750	100.465	100.365	100.215	99.793	3.625	97.675	97.575	97.400	97.224
4.875	101.123	101.023	100.873	100.451	4.875	101.033	100.933	100.783	100.361	3.750	98.402	98.302	98.091	97.880
5.000	101.660	101.560	101.410	100.988	5.000	101.570	101.470	101.320	100.898	3.875	98.703	98.603	98.392	98.181
5.125	102.149	102.049	101.899	101.477	5.125	102.059	101.959	101.809	101.387	4.000	98.994	98.894	98.683	98.472
5.250	101.198	101.098	100.948	100.463	5.250	101.108	101.008	100.858	100.373	4.125	99.269	99.169	98.958	98.747
5.375	101.673	101.573	101.423	100.938	5.375	101.583	101.483	101.333	100.848	4.250	99.095	98.995	98.683	98.370
5.500	102.100	102.000	101.850	101.365	5.500	102.010	101.910	101.760	101.275	4.375	99.356	99.256	98.943	98.631

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

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

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

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

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/4/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/2/2022

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	92.130	91.950	91.771	3.500	N/A	N/A	N/A
4.500	99.401	99.251	98.939	4.500	99.411	99.261	98.949	2.875	92.447	92.267	92.088	3.625	N/A	N/A	N/A
4.625	99.996	99.846	99.534	4.625	100.006	99.856	99.544	3.000	92.768	92.588	92.409	Margin = 2.250		Index = 2.020	
4.750	98.637	98.487	98.065	4.750	98.647	98.497	98.075	3.125	93.091	92.911	92.732	30 Year OTC			
4.875	99.205	99.055	98.633	4.875	99.215	99.065	98.643	3.250	93.900	93.724	93.548	Rate	30 Day	45 Day	60 Day
5.000	99.742	99.592	99.170	5.000	99.752	99.602	99.180	3.375	94.216	94.040	93.864	4.250	N/A	N/A	N/A
5.125	100.231	100.081	99.659	5.125	100.241	100.091	99.669	3.500	94.536	94.360	94.184	4.375	N/A	N/A	N/A
5.250	98.341	98.191	97.707	5.250	98.351	98.201	97.717	3.625	94.850	94.674	94.498	4.500	N/A	N/A	N/A
5.375	98.816	98.666	98.182	5.375	98.826	98.676	98.192	3.750	95.577	95.366	95.155	4.625	N/A	N/A	N/A
5.500	99.243	99.093	98.609	5.500	99.253	99.103	98.619	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.625	99.475	98.991	5.625	99.635	99.485	99.001	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	99.501	99.401	99.251	98.939	4.500	99.511	99.411	99.261	98.949	2.750	91.637	91.537	91.357	91.178
4.625	100.096	99.996	99.846	99.534	4.625	100.106	100.006	99.856	99.544	2.875	91.953	91.853	91.673	91.494
4.750	98.737	98.637	98.487	98.065	4.750	98.747	98.647	98.497	98.075	3.000	92.275	92.175	91.995	91.816
4.875	99.305	99.205	99.055	98.633	4.875	99.315	99.215	99.065	98.643	3.125	92.597	92.497	92.317	92.138
5.000	99.842	99.742	99.592	99.170	5.000	99.852	99.752	99.602	99.180	3.250	94.687	94.587	94.411	94.235
5.125	100.331	100.231	100.081	99.659	5.125	100.341	100.241	100.091	99.669	3.375	95.004	94.904	94.728	94.552
5.250	98.441	98.341	98.191	97.707	5.250	98.451	98.351	98.201	97.717	3.500	95.324	95.224	95.048	94.872
5.375	98.916	98.816	98.666	98.182	5.375	98.926	98.826	98.676	98.192	3.625	95.638	95.538	95.362	95.186
5.500	99.343	99.243	99.093	98.609	5.500	99.353	99.253	99.103	98.619	3.750	96.895	96.795	96.584	96.373

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@afwwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/4/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/2/2022

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	97.245	97.139	97.045	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.460	96.316	96.260	2.000	N/A	N/A	N/A	4.250	97.189	97.084	96.984
4.375	97.803	97.697	97.603	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	97.201	97.057	97.001	2.125	N/A	N/A	N/A	4.375	97.747	97.642	97.542
4.500	98.278	98.172	98.078	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.911	97.767	97.711	2.250	N/A	N/A	N/A	4.500	98.222	98.117	98.017
4.625	98.636	98.530	98.436	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.534	98.390	98.334	2.375	N/A	N/A	N/A	4.625	98.606	98.476	98.375
4.750	99.086	98.957	98.886	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	99.135	98.991	98.935	2.500	N/A	N/A	N/A	4.750	99.207	99.065	98.931
4.875	99.617	99.489	99.417	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.662	99.518	99.462	2.625	N/A	N/A	N/A	4.875	99.738	99.596	99.462
4.990	99.983	99.855	99.783	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.945	99.801	99.745	2.750	N/A	N/A	N/A	4.990	100.104	99.962	99.828
5.000	100.083	99.955	99.883	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	100.045	99.901	99.845	2.875	N/A	N/A	N/A	5.000	100.204	100.062	99.928
5.125	100.486	100.358	100.286	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	100.280	100.136	100.080	2.990	N/A	N/A	N/A	5.125	100.607	100.465	100.331
5.250	100.652	100.501	100.452	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.233	100.067	100.033	3.000	N/A	N/A	N/A	5.250	100.863	100.715	100.581
5.375	100.998	100.847	100.798	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.574	100.408	100.374	3.125	N/A	N/A	N/A	5.375	101.209	101.061	100.927
5.500	101.335	101.184	101.135	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.836	100.670	100.636	3.250	N/A	N/A	N/A	5.500	101.547	101.399	101.265
5.625	101.663	101.512	101.463	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	101.015	100.849	100.815	3.375	N/A	N/A	N/A	5.625	101.874	101.726	101.592
5.750	101.796	101.569	101.584	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.881	100.654	100.659	3.500	N/A	N/A	N/A	5.750	102.013	101.814	101.663
5.875	102.157	101.930	101.945	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.239	101.012	101.017	3.625	N/A	N/A	N/A	5.875	102.375	102.176	102.025
5.990	102.380	102.153	102.169	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.400	101.173	101.178	3.750	N/A	N/A	N/A	5.990	102.597	102.398	102.247
6.000	102.480	102.253	102.269	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.500	101.273	101.278	3.875	N/A	N/A	N/A	6.000	102.697	102.498	102.347
6.125	102.701	102.474	102.489	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.608	101.381	101.386	3.990	N/A	N/A	N/A	6.125	102.919	102.720	102.569
6.250	102.619	102.294	102.282	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.407	101.082	101.062	4.000	N/A	N/A	N/A	6.250	102.785	102.462	102.085
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	98.048	97.882	97.848	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.239	96.139	96.039	3.250	96.152	96.052	95.952
2.875	N/A	N/A	N/A	4.375	98.533	98.367	98.333	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	97.003	96.903	96.803	3.375	96.915	96.815	96.715
2.990	N/A	N/A	N/A	4.500	98.919	98.753	98.719	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.470	97.370	97.270	3.500	97.382	97.282	97.182
3.000	N/A	N/A	N/A	4.625	99.443	99.254	99.243	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.899	97.799	97.699	3.625	97.811	97.711	97.611
3.125	N/A	N/A	N/A	4.750	99.947	99.758	99.747	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.213	98.113	98.013	3.750	98.125	98.025	97.925
3.250	N/A	N/A	N/A	4.875	100.411	100.222	100.211	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.663	98.563	98.463	3.875	98.575	98.475	98.375
3.375	N/A	N/A	N/A	4.990	100.696	100.507	100.496	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.016	98.904	98.816	3.990	98.912	98.793	98.694
3.500	N/A	N/A	N/A	5.000	100.796	100.607	100.596	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.116	99.004	98.916	4.000	99.012	98.893	98.794
3.625	N/A	N/A	N/A	5.125	101.146	100.957	100.946	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.640	99.523	99.440	4.125	99.531	99.407	99.278
3.750	N/A	N/A	N/A	5.250	101.307	101.095	101.104	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.119	100.002	99.919	4.250	100.010	99.886	99.757
3.875	N/A	N/A	N/A	5.375	101.537	101.325	101.334	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.554	100.437	100.354	4.375	100.444	100.320	100.191
3.990	N/A	N/A	N/A	5.500	101.802	101.590	101.599	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.956	100.839	100.756	4.500	100.846	100.722	100.593
4.000	N/A	N/A	N/A	5.625	102.063	101.851	101.860	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.324	101.207	101.124	4.625	101.214	101.090	100.961
4.125	N/A	N/A	N/A	5.750	102.135	101.923	101.935	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.087	100.897	100.887	4.750	100.896	100.706	100.467
4.250	N/A	N/A	N/A	5.875	102.420	102.208	102.220	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.480	101.290	101.280	4.875	101.289	101.099	100.860
4.375	N/A	N/A	N/A	5.990	102.556	102.344	102.356	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.751	101.561	101.551	4.990	101.561	101.371	101.132
4.500	N/A	N/A	N/A	6.000	102.656	102.444	102.456	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.851	101.661	101.651	5.000	101.661	101.471	101.232
4.625	N/A	N/A	N/A	6.125	102.812	102.600	102.612	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.194	102.004	101.994	5.125	102.004	101.814	101.575
4.750	N/A	N/A	N/A	6.250	102.318	102.008	101.995	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.722	101.458	101.458	5.250	101.443	101.165	100.829
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	96.311	95.931	95.931	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.363	97.163	97.163
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.739	96.539	96.539	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.872	97.672	97.672
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.123	96.923	96.923	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.339	98.139	98.139
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.558	97.358	97.358	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.781	98.581	98.581
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.906	97.706	97.706	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.952	98.752	98.752
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.215	98.015	98.015	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.414	99.214	99.214
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.398	98.198	98.198	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.731	99.531	99.531
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.498	98.298	98.298	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.831	99.631	99.631
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.787	98.587	98.587	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.253	100.053	100.053
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.767	98.567	98.567	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.364	100.164	100.164
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	99.072	98.872	98.872	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.692	100.492	100.492
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.354	99.154	99.154	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	101.070	100.870	100.870
3.375	N/A	N/A	N/A	3.375	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.:

7/4/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/2/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
				6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
				6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/4/2022
45 Day Lock Exp.: 7/18/2022
60 Day Lock Exp.: 8/1/2022

W. Rate Sheet Dated: 6/2/2022

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	95.955	95.855	95.755	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.985	93.885	93.785	2.750	N/A	N/A	N/A	4.000	95.941	95.841	95.741				
4.125	96.583	96.483	96.383	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	94.841	94.741	94.641	2.875	N/A	N/A	N/A	4.125	96.567	96.467	96.367				
4.250	97.292	97.192	97.092	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.080	95.980	95.880	2.990	N/A	N/A	N/A	4.250	97.344	97.244	97.144				
4.375	97.886	97.786	97.686	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.672	96.572	96.472	3.000	N/A	N/A	N/A	4.375	97.936	97.836	97.736				
4.500	98.360	98.260	98.160	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.148	97.048	96.948	3.125	N/A	N/A	N/A	4.500	98.409	98.309	98.209				
4.625	98.692	98.592	98.492	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.478	97.378	97.278	3.250	N/A	N/A	N/A	4.625	98.740	98.640	98.540				
4.750	99.139	98.992	98.895	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.239	98.092	97.995	3.375	N/A	N/A	N/A	4.750	99.378	99.231	99.134				
4.875	99.686	99.534	99.438	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.786	98.634	98.538	3.500	N/A	N/A	N/A	4.875	99.923	99.771	99.675				
4.990	100.073	99.914	99.818	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.927	98.768	98.672	3.625	N/A	N/A	N/A	4.990	100.309	100.150	100.054				
5.000	100.173	100.014	99.918	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	99.027	98.868	98.772	3.750	N/A	N/A	N/A	5.000	100.409	100.250	100.154				
5.125	100.548	100.397	100.301	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.942	98.791	98.695	3.875	N/A	N/A	N/A	5.125	100.783	100.632	100.536				
5.250	100.777	100.608	100.545	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	99.151	98.982	98.919	3.990	N/A	N/A	N/A	5.250	101.238	101.069	101.006				
5.375	101.128	100.963	100.899	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.624	99.459	99.395	4.000	N/A	N/A	N/A	5.375	101.589	101.424	101.360				
5.500	101.390	101.228	101.162	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.924	99.762	99.696	4.125	N/A	N/A	N/A	5.500	101.853	101.691	101.625				
5.625	101.640	101.481	101.412	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.216	100.057	99.988	4.250	N/A	N/A	N/A	5.625	102.098	101.939	101.870				
5.750	101.902	101.802	101.632	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	97.438	97.338	97.168	4.375	N/A	N/A	N/A	5.750	102.183	102.083	101.913				
5.875	102.199	102.099	101.932	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	98.175	98.075	97.908	4.500	N/A	N/A	N/A	5.875	102.480	102.380	102.213				
5.990	102.358	102.258	102.091	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	98.334	98.234	98.067	4.625	N/A	N/A	N/A	5.990	102.636	102.536	102.369				
6.000	102.458	102.358	102.191	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	98.434	98.334	98.167	4.750	N/A	N/A	N/A	6.000	102.736	102.636	102.469				

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	96.900	96.732	96.654	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	95.109	95.009	94.909	3.000	95.089	94.989	94.889
2.875	N/A	N/A	N/A	4.125	97.577	97.403	97.325	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.675	95.520	95.475	3.125	95.659	95.504	95.459
2.990	N/A	N/A	N/A	4.250	98.157	97.979	97.900	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.258	96.103	96.058	3.250	96.241	96.086	96.041
3.000	N/A	N/A	N/A	4.375	98.665	98.484	98.406	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	97.030	96.875	96.830	3.375	97.014	96.859	96.814
3.125	N/A	N/A	N/A	4.500	99.113	98.932	98.853	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.539	97.384	97.333	3.500	97.523	97.368	97.317
3.250	N/A	N/A	N/A	4.625	99.479	99.271	99.175	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.901	97.720	97.658	3.625	98.096	97.915	97.853
3.375	N/A	N/A	N/A	4.750	99.970	99.761	99.665	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.344	98.162	98.098	3.750	98.328	98.146	98.082
3.500	N/A	N/A	N/A	4.875	100.457	100.246	100.150	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.768	98.586	98.520	3.875	98.752	98.570	98.504
3.625	N/A	N/A	N/A	4.990	100.637	100.426	100.330	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	99.103	98.941	98.866	3.990	99.064	98.902	98.827
3.750	N/A	N/A	N/A	5.000	100.737	100.526	100.430	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.203	99.041	98.966	4.000	99.164	99.002	98.927
3.875	N/A	N/A	N/A	5.125	100.783	100.562	100.448	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.678	99.516	99.437	4.125	99.631	99.469	99.390
3.990	N/A	N/A	N/A	5.250	101.344	101.122	101.008	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	100.229	100.068	99.982	4.250	100.182	100.021	99.935
4.000	N/A	N/A	N/A	5.375	101.587	101.365	101.251	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.655	100.493	100.407	4.375	100.608	100.446	100.360
4.125	N/A	N/A	N/A	5.500	101.872	101.651	101.537	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.993	100.832	100.742	4.500	100.942	100.781	100.691
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	100.576	100.373	100.277	4.625	101.366	101.163	101.067
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	100.980	100.777	100.679	4.750	100.978	100.775	100.677
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	101.349	101.146	101.048	4.875	101.346	101.143	101.045
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	101.612	101.409	101.309	4.990	101.608	101.405	101.305
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	101.712	101.509	101.409	5.000	101.708	101.505	101.405

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	93.079	92.979	92.879	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	93.623	93.468	93.423	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	93.382	93.227	93.182	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	94.344	94.189	94.144	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	95.017	94.862	94.811	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	96.061	95.880	95.818	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	96.816	96.632	96.568	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	97.286	97.102	97.035	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	98.033	97.871	97.796	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	98.133	97.971	97.896	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	98.730	98.568	98.489	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	99.313	99.152	99.066	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	99.745	99.583	99.497	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	100.091	99.930	99.840	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	101.230	101.027	100.931	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	100.346	100.143	100.045	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.213	101.010	100.912	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.474	101.271	101.171	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.574	101.371	101.271	4.000	N/A	N/A	N/A	4.000	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.:

7/4/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/2/2022

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@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/4/2022
45 Day Lock Exp.: 7/18/2022
60 Day Lock Exp.: 8/1/2022

W. Rate Sheet Dated: 6/2/2022

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 be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/4/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/2/2022

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	95.955	95.855	95.755	4.000	96.900	96.732	96.654	3.000	95.109	95.009	94.909	4.000	94.295	94.195	94.095	3.000	93.444	93.344	93.244
4.125	96.583	96.483	96.383	4.125	97.577	97.403	97.325	3.125	95.675	95.520	95.475	4.125	95.037	94.937	94.837	3.125	93.999	93.844	93.799
4.250	97.292	97.192	97.092	4.250	98.157	97.979	97.900	3.250	96.258	96.103	96.058	4.250	96.011	95.911	95.811	3.250	94.170	94.015	93.970
4.375	97.886	97.786	97.686	4.375	98.665	98.484	98.406	3.375	97.030	96.875	96.830	4.375	96.604	96.504	96.404	3.375	95.037	94.882	94.837
4.500	98.360	98.260	98.160	4.500	99.113	98.932	98.853	3.500	97.539	97.384	97.333	4.500	97.079	96.979	96.879	3.500	95.628	95.473	95.422
4.625	98.692	98.592	98.492	4.625	99.479	99.271	99.175	3.625	97.901	97.720	97.658	4.625	97.410	97.310	97.210	3.625	96.331	96.150	96.088
4.750	99.139	98.992	98.895	4.750	99.970	99.761	99.665	3.750	98.344	98.162	98.098	4.750	98.014	97.867	97.770	3.750	96.929	96.747	96.683
4.875	99.686	99.534	99.438	4.875	100.457	100.246	100.150	3.875	98.768	98.586	98.520	4.875	98.561	98.409	98.313	3.875	97.468	97.286	97.220
4.990	100.073	99.914	99.818	4.990	100.637	100.426	100.330	3.990	99.103	98.941	98.866	4.990	98.825	98.666	98.570	3.990	97.918	97.756	97.681
5.000	100.173	100.014	99.918	5.000	100.737	100.526	100.430	4.000	99.203	99.041	98.966	5.000	98.925	98.766	98.670	4.000	98.018	97.856	97.781
5.125	100.548	100.397	100.301	5.125	100.783	100.562	100.448	4.125	99.678	99.516	99.437	5.125	99.070	98.919	98.823	4.125	98.554	98.392	98.313
5.250	100.777	100.608	100.545	5.250	101.344	101.122	101.008	4.250	100.229	100.068	99.982	5.250	99.289	99.120	99.057	4.250	99.121	98.960	98.874
5.375	101.128	100.963	100.899	5.375	101.587	101.365	101.251	4.375	100.655	100.493	100.407	5.375	99.701	99.536	99.472	4.375	99.550	99.388	99.302
5.500	101.390	101.228	101.162	5.500	101.872	101.651	101.537	4.500	100.993	100.832	100.742	5.500	99.982	99.820	99.754	4.500	99.892	99.731	99.641
5.625	101.640	101.481	101.412	5.625	102.166	101.944	101.830	4.625	100.576	100.373	100.277	5.625	100.253	100.094	100.025	4.625	100.253	100.050	99.954
5.750	101.902	101.802	101.632	5.750	101.835	101.714	101.589	4.750	100.980	100.777	100.679	5.750	98.995	98.895	98.725	4.750	100.013	99.810	99.712
5.875	102.220	102.120	101.953	5.875	102.199	102.078	101.953	4.875	101.349	101.146	101.048	5.875	99.533	99.433	99.266	4.875	100.631	100.428	100.330
5.990	102.405	102.305	102.138	5.990	102.391	102.274	102.149	4.990	101.612	101.409	101.309	5.990	99.718	99.618	99.451	4.990	100.893	100.690	100.590
6.000	102.505	102.405	102.238	6.000	102.491	102.374	102.249	5.000	101.712	101.509	101.409	6.000	99.818	99.718	99.551	5.000	100.993	100.790	100.690

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			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
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.:

7/4/2022

45 Day Lock Exp.:

7/18/2022

60 Day Lock Exp.:

8/1/2022

W. Rate Sheet Dated: 6/2/2022

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	0.375	0.375	0.250	0.250	0.250	0.500	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.

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

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Lockdesk@afrwholesale.com

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1-877-588-2706

Lockdesk Hours:

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8/1/2022

W. Rate Sheet Dated: 6/2/2022

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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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FHA ID# - 1358600006		
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