

W. Rate Sheet Dated: 6/6/2022

Release Time: 1:30 pm 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	98.696	98.462	98.290	4.000	98.606	98.372	98.200	2.875	95.298	95.119	94.939	3.125	N/A	N/A	N/A
4.125	99.341	99.107	98.935	4.125	99.251	99.017	98.845	3.000	95.620	95.440	95.260	3.250	N/A	N/A	N/A
4.250	99.215	99.065	98.753	4.250	99.125	98.975	98.663	3.125	95.942	95.763	95.583	3.375	N/A	N/A	N/A
4.375	99.840	99.690	99.378	4.375	99.750	99.600	99.288	3.250	96.577	96.405	96.233	3.500	N/A	N/A	N/A
4.500	100.457	100.307	99.995	4.500	100.367	100.217	99.905	3.375	96.894	96.722	96.550	3.625	N/A	N/A	N/A
4.625	101.052	100.902	100.590	4.625	100.962	100.812	100.500	3.500	97.214	97.042	96.870	Margin = 2.250		Index = 2.020	
4.750	100.427	100.277	99.855	4.750	100.337	100.187	99.765	3.625	97.528	97.356	97.184	30 Year OTC			
4.875	100.995	100.845	100.423	4.875	100.905	100.755	100.333	3.750	97.898	97.679	97.461	Rate	30 Day	45 Day	60 Day
5.000	101.532	101.382	100.960	5.000	101.442	101.292	100.870	3.875	98.199	97.980	97.762	6.750	102.750	102.500	102.250
5.125	102.021	101.871	101.449	5.125	101.931	101.781	101.359	4.000	98.491	98.272	98.053				
5.250	101.195	101.045	100.529	5.250	101.105	100.955	100.439	4.125	98.766	98.547	98.328				
5.375	101.670	101.520	101.004	5.375	101.580	101.430	100.914	4.250	98.807	98.471	98.135				
5.500	102.097	101.947	101.431	5.500	102.007	101.857	101.341	4.375	99.068	98.732	98.396				
5.625	102.479	102.329	101.813	5.625	102.389	102.239	101.723	4.500	99.311	98.975	98.639				
5.750	102.010	101.860	101.235	5.750	101.920	101.770	101.145	4.625	99.531	99.195	98.859				
5.875	102.391	102.241	101.616	5.875	102.301	102.151	101.526	4.750	99.447	99.297	99.147				
6.000	102.748	102.598	101.973	6.000	102.658	102.508	101.883	4.875	99.658	99.508	99.358				
6.125	103.096	102.946	102.321	6.125	103.006	102.856	102.231	5.000	99.846	99.696	99.546				
6.250	103.396	103.246	102.621	6.250	101.848	101.698	101.073	5.125	100.019	99.869	99.719				

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	98.496	98.396	98.162	97.990	4.000	98.406	98.306	98.072	97.900	2.875	94.428	94.328	94.149	93.969
4.125	99.141	99.041	98.807	98.635	4.125	99.051	98.951	98.717	98.545	3.000	94.750	94.650	94.470	94.290
4.250	99.015	98.915	98.765	98.453	4.250	98.925	98.825	98.675	98.363	3.125	95.072	94.972	94.793	94.613
4.375	99.640	99.540	99.390	99.078	4.375	99.550	99.450	99.300	98.988	3.250	96.307	96.207	96.035	95.863
4.500	100.257	100.157	100.007	99.695	4.500	100.167	100.067	99.917	99.605	3.375	96.624	96.524	96.352	96.180
4.625	100.852	100.752	100.602	100.290	4.625	100.762	100.662	100.512	100.200	3.500	96.944	96.844	96.672	96.500
4.750	100.227	100.127	99.977	99.555	4.750	100.137	100.037	99.887	99.465	3.625	97.258	97.158	96.986	96.814
4.875	100.795	100.695	100.545	100.123	4.875	100.705	100.605	100.455	100.033	3.750	98.128	98.028	97.809	97.591
5.000	101.332	101.232	101.082	100.660	5.000	101.242	101.142	100.992	100.570	3.875	98.429	98.329	98.110	97.892
5.125	101.821	101.721	101.571	101.149	5.125	101.731	101.631	101.481	101.059	4.000	98.721	98.621	98.402	98.183
5.250	100.995	100.895	100.745	100.229	5.250	100.905	100.805	100.655	100.139	4.125	98.996	98.896	98.677	98.458
5.375	101.470	101.370	101.220	100.704	5.375	101.380	101.280	101.130	100.614	4.250	98.337	98.237	97.901	97.565
5.500	101.897	101.797	101.647	101.131	5.500	101.807	101.707	101.557	101.041	4.375	98.598	98.498	98.162	97.826

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 = 4.750%-5.750%			-1.000

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

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

Release Time: 1:30 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	91.630	91.450	91.271	3.500	N/A	N/A	N/A
4.500	98.651	98.501	98.189	4.500	98.661	98.511	98.199	2.875	91.947	91.767	91.588	3.625	N/A	N/A	N/A
4.625	99.246	99.096	98.784	4.625	99.256	99.106	98.794	3.000	92.268	92.088	91.909	Margin = 2.250		Index = 2.020	
4.750	98.808	98.658	98.236	4.750	98.818	98.668	98.246	3.125	92.591	92.411	92.232	30 Year OTC			
4.875	99.376	99.226	98.804	4.875	99.386	99.236	98.814	3.250	93.482	93.310	93.138	Rate	30 Day	45 Day	60 Day
5.000	99.913	99.763	99.341	5.000	99.923	99.773	99.351	3.375	93.799	93.627	93.455	4.250	N/A	N/A	N/A
5.125	100.402	100.252	99.830	5.125	100.412	100.262	99.840	3.500	94.119	93.947	93.775	4.375	N/A	N/A	N/A
5.250	99.138	98.988	98.472	5.250	99.148	98.998	98.482	3.625	94.433	94.261	94.089	4.500	N/A	N/A	N/A
5.375	99.613	99.463	98.947	5.375	99.623	99.473	98.957	3.750	95.303	95.084	94.866	4.625	N/A	N/A	N/A
5.500	100.040	99.890	99.374	5.500	100.050	99.900	99.384	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	100.422	100.272	99.756	5.625	100.432	100.282	99.766	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.750	97.610	97.460	96.835	5.750	97.620	97.470	96.845	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.875	97.991	97.841	97.216	5.875	98.001	97.851	97.226	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.000	98.348	98.198	97.573	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	98.751	98.651	98.501	98.189	4.500	98.761	98.661	98.511	98.199	2.750	91.199	91.099	90.919	90.740
4.625	99.346	99.246	99.096	98.784	4.625	99.356	99.256	99.106	98.794	2.875	91.516	91.416	91.236	91.057
4.750	98.908	98.808	98.658	98.236	4.750	98.918	98.818	98.668	98.246	3.000	91.837	91.737	91.557	91.378
4.875	99.476	99.376	99.226	98.804	4.875	99.486	99.386	99.236	98.814	3.125	92.160	92.060	91.880	91.701
5.000	100.013	99.913	99.763	99.341	5.000	100.023	99.923	99.773	99.351	3.250	94.145	94.045	93.873	93.701
5.125	100.502	100.402	100.252	99.830	5.125	100.512	100.412	100.262	99.840	3.375	94.461	94.361	94.189	94.017
5.250	99.238	99.138	98.988	98.472	5.250	99.248	99.148	98.998	98.482	3.500	94.781	94.681	94.509	94.337
5.375	99.713	99.613	99.463	98.947	5.375	99.723	99.623	99.473	98.957	3.625	95.095	94.995	94.823	94.651
5.500	100.140	100.040	99.890	99.374	5.500	100.150	100.050	99.900	99.384	3.750	96.372	96.272	96.053	95.835

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 = 4.750%-5.750%			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.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

Release Time: 1:30 pm 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	96.867	96.761	96.667	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	95.975	95.853	95.775	2.000	N/A	N/A	N/A	4.250	96.811	96.708	96.607	
4.375	97.414	97.308	97.214	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.685	96.541	96.485	2.125	N/A	N/A	N/A	4.375	97.358	97.255	97.154	
4.500	97.882	97.776	97.682	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.377	97.233	97.177	2.250	N/A	N/A	N/A	4.500	97.826	97.723	97.622	
4.625	98.216	98.110	98.016	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	97.989	97.845	97.789	2.375	N/A	N/A	N/A	4.625	98.211	98.080	97.963	
4.750	98.682	98.554	98.482	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.571	98.427	98.371	2.500	N/A	N/A	N/A	4.750	98.800	98.665	98.539	
4.875	99.186	99.057	98.986	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.071	98.927	98.871	2.625	N/A	N/A	N/A	4.875	99.303	99.168	99.042	
4.990	99.518	99.390	99.318	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.324	99.180	99.124	2.750	N/A	N/A	N/A	4.990	99.635	99.500	99.374	
5.000	99.618	99.490	99.418	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.424	99.280	99.224	2.875	N/A	N/A	N/A	5.000	99.735	99.600	99.474	
5.125	99.889	99.860	99.789	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.641	99.497	99.441	2.990	N/A	N/A	N/A	5.125	100.106	99.971	99.845	
5.250	100.267	100.116	100.067	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.000	99.834	99.800	3.000	N/A	N/A	N/A	5.250	100.478	100.335	100.201	
5.375	100.574	100.423	100.374	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.302	100.136	100.102	3.125	N/A	N/A	N/A	5.375	100.785	100.642	100.508	
5.500	100.878	100.727	100.678	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.539	100.373	100.339	3.250	N/A	N/A	N/A	5.500	101.089	100.946	100.812	
5.625	101.179	101.028	100.979	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.703	100.537	100.503	3.375	N/A	N/A	N/A	5.625	101.392	101.247	101.113	
5.750	101.528	101.263	101.313	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.769	100.504	100.530	3.500	N/A	N/A	N/A	5.750	101.712	101.505	101.346	
5.875	101.864	101.599	101.649	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.102	100.837	100.863	3.625	N/A	N/A	N/A	5.875	102.048	101.841	101.682	
5.990	102.065	101.800	101.850	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.245	100.980	101.006	3.750	N/A	N/A	N/A	5.990	102.248	102.041	101.882	
6.000	102.165	101.900	101.950	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.345	101.080	101.106	3.875	N/A	N/A	N/A	6.000	102.348	102.141	101.982	
6.125	102.385	102.120	102.170	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.456	101.191	101.217	3.990	N/A	N/A	N/A	6.125	102.569	102.362	102.203	
6.250	102.525	102.200	102.172	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.314	100.989	100.941	4.000	N/A	N/A	N/A	6.250	102.695	102.354	101.977	
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	N/A	4.250	97.791	97.625	97.591	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.868	95.768	95.668	3.250	95.780	95.680	95.580
2.875	N/A	N/A	N/A	N/A	4.375	98.268	98.102	98.068	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.614	96.514	96.414	3.375	96.526	96.426	96.326
2.990	N/A	N/A	N/A	N/A	4.500	98.649	98.483	98.449	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.055	96.955	96.855	3.500	96.967	96.867	96.767
3.000	N/A	N/A	N/A	N/A	4.625	99.194	99.005	98.994	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.493	97.393	97.293	3.625	97.405	97.305	97.205
3.125	N/A	N/A	N/A	N/A	4.750	99.681	99.492	99.481	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.984	97.884	97.784	3.750	97.896	97.796	97.696
3.250	N/A	N/A	N/A	N/A	4.875	100.119	99.930	99.919	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.426	98.326	98.226	3.875	98.338	98.238	98.138
3.375	N/A	N/A	N/A	N/A	4.990	100.374	100.185	100.174	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.851	98.741	98.651	3.990	98.747	98.631	98.518
3.500	N/A	N/A	N/A	N/A	5.000	100.474	100.285	100.274	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.951	98.841	98.751	4.000	98.847	98.731	98.618
3.625	N/A	N/A	N/A	N/A	5.125	100.795	100.606	100.595	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.463	99.353	99.263	4.125	99.359	99.243	99.129
3.750	N/A	N/A	N/A	N/A	5.250	100.931	100.719	100.731	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.922	99.812	99.722	4.250	99.818	99.702	99.589
3.875	N/A	N/A	N/A	N/A	5.375	101.128	100.916	100.928	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.330	100.220	100.130	4.375	100.226	100.110	99.996
3.990	N/A	N/A	N/A	N/A	5.500	101.361	101.149	101.161	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.700	100.590	100.500	4.500	100.596	100.480	100.367
4.000	N/A	N/A	N/A	N/A	5.625	101.604	101.392	101.404	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.029	100.919	100.829	4.625	100.925	100.809	100.696
4.125	N/A	N/A	N/A	N/A	5.750	101.866	101.617	101.659	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.982	100.821	100.782	4.750	100.821	100.647	100.421
4.250	N/A	N/A	N/A	N/A	5.875	102.129	101.880	101.922	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.344	101.183	101.144	4.875	101.183	101.009	100.783
4.375	N/A	N/A	N/A	N/A	5.990	102.249	102.000	102.042	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.578	101.417	101.378	4.990	101.417	101.243	101.017
4.500	N/A	N/A	N/A	N/A	6.000	102.349	102.100	102.142	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.678	101.517	101.478	5.000	101.517	101.343	101.117
4.625	N/A	N/A	N/A	N/A	6.125	102.504	102.255	102.297	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.002	101.841	101.802	5.125	101.841	101.667	101.441
4.750	N/A	N/A	N/A	N/A	6.250	102.226	101.916	101.885	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.586	101.322	101.304	5.250	101.303	101.013	100.673
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	N/A	2.000	N/A	N/A	N/A	3.250	95.756	95.556	95.556	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.988	96.788	96.788
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.356	96.156	96.156	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.479	97.279	97.279
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.912	96.712	96.712	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.920	97.720	97.720
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.338	97.138	97.138	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.356	98.156	98.156
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.679	97.479	97.479	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.719	98.519	98.519
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.984	97.784	97.784	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.174	98.974	98.974
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.161	97.961	97.961	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.486	99.286	99.286
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.261	98.061	98.061	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.586	99.386	99.386
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.529	98.329	98.329	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.979	99.779	99.779
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.574	98.374	98.374	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.233	100.033	100.033
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.861	98.661	98.661	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.540	100.340	100.340
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.117	98.917	98												



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.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

Release Time: 1:30 pm 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.: 7/6/2022
45 Day Lock Exp.: 7/21/2022
60 Day Lock Exp.: 8/5/2022

W. Rate Sheet Dated: 6/6/2022

Release Time: 1:30 pm ET

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Conforming FHLMC																																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment															
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
4.000	95.234	95.114	95.034	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	92.984	92.864	92.784	2.750	N/A	N/A	N/A	4.000	95.833	95.713	95.633	4.125	95.891	95.791	95.691	2.875	N/A	N/A	N/A				
4.125	95.891	95.791	95.691	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.855	93.755	93.655	2.875	N/A	N/A	N/A	4.125	96.475	96.375	96.275	4.250	96.706	96.606	96.506	2.990	N/A	N/A	N/A				
4.250	96.706	96.606	96.506	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.182	95.082	94.982	2.990	N/A	N/A	N/A	4.250	97.184	97.084	96.984	4.375	97.324	97.224	97.124	3.000	N/A	N/A	N/A				
4.375	97.324	97.224	97.124	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	95.808	95.708	95.608	3.000	N/A	N/A	N/A	4.375	97.788	97.688	97.588	4.500	97.821	97.721	97.621	3.125	N/A	N/A	N/A				
4.500	97.821	97.721	97.621	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.311	96.211	96.111	3.125	N/A	N/A	N/A	4.500	98.272	98.172	98.072	4.625	98.169	98.069	97.969	3.250	N/A	N/A	N/A				
4.625	98.169	98.069	97.969	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	96.663	96.563	96.463	3.250	N/A	N/A	N/A	4.625	98.607	98.507	98.407	4.750	98.508	98.408	98.308	3.375	N/A	N/A	N/A				
4.750	98.508	98.371	98.276	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	97.342	97.205	97.110	3.375	N/A	N/A	N/A	4.750	99.216	99.079	98.984	4.875	99.078	98.937	98.842	3.500	N/A	N/A	N/A				
4.875	99.078	98.937	98.842	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	97.914	97.773	97.678	3.500	N/A	N/A	N/A	4.875	99.771	99.630	99.533	4.990	99.488	99.341	99.246	3.625	N/A	N/A	N/A				
4.990	99.488	99.341	99.246	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.074	97.927	97.832	3.625	N/A	N/A	N/A	4.990	100.167	100.020	99.925	5.000	99.588	99.441	99.346	3.750	N/A	N/A	N/A				
5.000	99.588	99.441	99.346	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.174	98.027	97.932	3.750	N/A	N/A	N/A	5.000	100.267	100.120	100.025	5.125	99.983	99.841	99.746	3.875	N/A	N/A	N/A				
5.125	99.983	99.841	99.746	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.105	97.963	97.868	3.875	N/A	N/A	N/A	5.125	100.650	100.508	100.413	5.250	100.202	100.054	99.959	3.990	N/A	N/A	N/A				
5.250	100.202	100.054	99.959	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.284	98.136	98.041	3.990	N/A	N/A	N/A	5.250	101.089	100.941	100.846	5.375	100.574	100.427	100.330	4.000	N/A	N/A	N/A				
5.375	100.574	100.427	100.330	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	98.782	98.635	98.538	4.000	N/A	N/A	N/A	5.375	101.448	101.301	101.204	5.500	100.850	100.706	100.608	4.125	N/A	N/A	N/A				
5.500	100.850	100.706	100.608	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.104	98.960	98.862	4.125	N/A	N/A	N/A	5.500	101.714	101.570	101.472	5.625	101.116	100.969	100.870	4.250	N/A	N/A	N/A				
5.625	101.116	100.969	100.870	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.412	99.265	99.166	4.250	N/A	N/A	N/A	5.625	101.970	101.823	101.724	5.750	101.402	101.292	101.104	4.375	N/A	N/A	N/A				
5.750	101.402	101.292	101.104	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.376	98.266	98.078	4.375	N/A	N/A	N/A	5.750	101.927	101.817	101.629	5.875	101.714	101.604	101.418	4.500	N/A	N/A	N/A				
5.875	101.714	101.604	101.418	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.136	99.026	98.840	4.500	N/A	N/A	N/A	5.875	102.228	102.118	101.932	5.990	101.887	101.778	101.595	4.625	N/A	N/A	N/A				
5.990	101.887	101.778	101.595	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.309	99.200	99.017	4.625	N/A	N/A	N/A	5.990	102.390	102.281	102.098	6.000	101.987	101.878	101.695	4.750	N/A	N/A	N/A				
6.000	101.987	101.878	101.695	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.409	99.300	99.117	4.750	N/A	N/A	N/A	6.000	102.490	102.381	102.198												
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment															
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	4.000	96.589	96.463	96.379	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.636	94.536	94.436	3.000	94.971	94.871	94.771	2.875	N/A	N/A	N/A	4.125	97.282	97.152	97.068	2.625	N/A	N/A	N/A
2.875	N/A	N/A	N/A	4.125	97.282	97.152	97.068	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.221	95.107	95.021	3.125	95.532	95.418	95.332	2.990	N/A	N/A	N/A	4.250	97.879	97.748	97.661	2.750	N/A	N/A	N/A
2.990	N/A	N/A	N/A	4.250	97.879	97.748	97.661	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.812	95.695	95.612	3.250	96.118	96.001	95.918	3.000	N/A	N/A	N/A	4.375	98.405	98.275	98.184	2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A	4.375	98.405	98.275	98.184	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.595	96.475	96.395	3.375	96.899	96.779	96.699	3.125	N/A	N/A	N/A	4.500	98.870	98.732	98.648	2.990	N/A	N/A	N/A
3.125	N/A	N/A	N/A	4.500	98.870	98.732	98.648	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.113	96.991	96.913	3.500	97.408	97.286	97.208	3.250	N/A	N/A	N/A	4.625	99.015	98.879	98.736	3.000	N/A	N/A	N/A
3.250	N/A	N/A	N/A	4.625	99.015	98.879	98.736	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.544	97.444	97.344	3.625	97.992	97.892	97.792	3.375	N/A	N/A	N/A	4.750	99.523	99.347	99.244	3.125	N/A	N/A	N/A
3.375	N/A	N/A	N/A	4.750	99.523	99.347	99.244	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.996	97.896	97.796	3.750	98.236	98.136	98.036	3.500	N/A	N/A	N/A	4.875	100.027	99.849	99.746	3.250	N/A	N/A	N/A
3.500	N/A	N/A	N/A	4.875	100.027	99.849	99.746	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.433	98.333	98.233	3.875	98.667	98.567	98.467	3.625	N/A	N/A	N/A	4.990	100.219	100.040	99.936	3.375	N/A	N/A	N/A
3.625	N/A	N/A	N/A	4.990	100.219	100.040	99.936	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.751	98.651	98.551	3.990	98.979	98.879	98.779	3.750	N/A	N/A	N/A	5.000	100.319	100.140	100.036	3.500	N/A	N/A	N/A
3.750	N/A	N/A	N/A	5.000	100.319	100.140	100.036	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.851	98.751	98.651	4.000	99.079	98.979	98.879	3.875	N/A	N/A	N/A	5.125	100.213	100.006	99.884	3.625	N/A	N/A	N/A
3.875	N/A	N/A	N/A	5.125	100.213	100.006	99.884	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.286	99.143	99.060	4.125	99.487	99.344	99.261	3.990	N/A	N/A	N/A	5.250	100.792	100.585	100.463	3.750	N/A	N/A	N/A
3.990	N/A	N/A	N/A	5.250	100.792	100.585	100.463	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.489	99.300	99.217	4.250	100.042	99.893	99.810	4.000	N/A	N/A	N/A	5.375	101.046	100.838	100.715	3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A	5.375	101.046	100.838	100.715	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.285	100.134	100.051	4.375	100.472	100.321	100.238	4.125	N/A	N/A	N/A	5.500	101.341	101.135	101.012	3.990	N/A	N/A	N/A
4.125	N/A	N/A	N/A	5.500	101.341	101.135	101.012	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.631	100.481	100.398	4.500	100.813	100.663	100.580	4.250	N/A	N/A	N/A	5.625	101.625	101.419	101.292	4.000	N/A	N/A	N/A
4.250	N/A	N/A	N/A	5.625	101.625	101.419	101.292	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.105	99.988	99.785	4.625	101.242	101.025	100.922	4.375	N/A	N/A	N/A	5.750	101.931	101.714	101.587	4.125	N/A	N/A	N/A
4.375	N/A	N/A	N/A	5.750	101.931	101.714	101.587	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.518	100.300	100.195	4.750	101.504	101.287	101.161	4.500	N/A	N/A	N/A	5.875	102.228	102.011	101.884	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	5.875	102.228	102.011	101.884	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.897	100.678	100.575	4.875	101.304	101.085	100.982	4.625	N/A	N/A	N/A	5.990	101.165	100.948	100.846	4.375	N/A	N/A	N/A
4.625	N/A	N/A	N/A	5.990	101.165	100.948	100.846	4.375	N/A	N/A	N/A	4.375</																							



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

Release Time: 1:30 pm 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.			



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.: 7/6/2022
45 Day Lock Exp.: 7/21/2022
60 Day Lock Exp.: 8/5/2022

W. Rate Sheet Dated: 6/6/2022

Release Time: 1:30 pm 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.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

Release Time: 1:30 pm 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	95.234	95.114	95.034	4.000	96.589	96.463	96.379	3.000	94.636	94.536	94.436	4.000	93.434	93.314	93.234	3.000	92.969	92.869	92.769
4.125	95.891	95.791	95.691	4.125	97.282	97.152	97.068	3.125	95.221	95.107	95.021	4.125	94.198	94.098	93.998	3.125	93.555	93.441	93.355
4.250	96.706	96.606	96.506	4.250	97.879	97.745	97.661	3.250	95.812	95.695	95.612	4.250	95.269	95.169	95.069	3.250	93.738	93.621	93.538
4.375	97.324	97.224	97.124	4.375	98.405	98.268	98.184	3.375	96.595	96.475	96.395	4.375	95.891	95.791	95.691	3.375	94.609	94.489	94.409
4.500	97.821	97.721	97.621	4.500	98.870	98.732	98.648	3.500	97.113	96.991	96.913	4.500	96.391	96.291	96.191	3.500	95.215	95.093	95.015
4.625	98.169	98.069	97.969	4.625	99.015	98.839	98.736	3.625	97.544	97.444	97.344	4.625	96.741	96.641	96.541	3.625	95.970	95.870	95.770
4.750	98.508	98.371	98.276	4.750	99.523	99.347	99.244	3.750	97.996	97.896	97.796	4.750	97.250	97.113	97.018	3.750	96.557	96.457	96.357
4.875	99.078	98.937	98.842	4.875	100.027	99.849	99.746	3.875	98.433	98.333	98.233	4.875	97.821	97.680	97.585	3.875	97.103	97.003	96.903
4.990	99.488	99.341	99.246	4.990	100.219	100.040	99.936	3.990	98.751	98.651	98.551	4.990	98.106	97.959	97.864	3.990	97.542	97.442	97.342
5.000	99.588	99.441	99.346	5.000	100.319	100.140	100.036	4.000	98.851	98.751	98.651	5.000	98.206	98.059	97.964	4.000	97.642	97.542	97.442
5.125	99.983	99.841	99.746	5.125	100.213	100.006	99.884	4.125	99.286	99.143	99.060	5.125	98.369	98.227	98.132	4.125	98.200	98.057	97.974
5.250	100.202	100.054	99.959	5.250	100.792	100.585	100.463	4.250	99.849	99.700	99.617	5.250	98.568	98.420	98.325	4.250	98.779	98.630	98.547
5.375	100.574	100.427	100.330	5.375	101.046	100.838	100.715	4.375	100.285	100.134	100.051	5.375	99.003	98.856	98.759	4.375	99.219	99.068	98.985
5.500	100.850	100.706	100.608	5.500	101.341	101.135	101.012	4.500	100.631	100.481	100.398	5.500	99.302	99.158	99.060	4.500	99.568	99.418	99.335
5.625	101.116	100.969	100.870	5.625	101.646	101.436	101.314	4.625	100.105	99.888	99.785	5.625	99.589	99.442	99.343	4.625	99.748	99.531	99.428
5.750	101.402	101.292	101.104	5.750	101.272	101.134	101.000	4.750	100.518	100.300	100.198	5.750	99.214	99.104	98.916	4.750	99.549	99.331	99.229
5.875	101.735	101.625	101.439	5.875	101.646	101.508	101.374	4.875	100.897	100.678	100.575	5.875	99.771	99.661	99.475	4.875	100.179	99.960	99.857
5.990	101.934	101.825	101.642	5.990	101.848	101.713	101.579	4.990	101.165	100.948	100.846	5.990	99.970	99.861	99.678	4.990	100.447	100.230	100.128
6.000	102.034	101.925	101.742	6.000	101.948	101.813	101.679	5.000	101.265	101.048	100.946	6.000	100.070	99.961	99.778	5.000	100.547	100.330	100.228

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.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

Release Time: 1:30 pm 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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