

W. Rate Sheet Dated: 6/7/2022

Release Time: 12:15 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	98.978	98.759	98.571	4.000	98.888	98.669	98.481	2.875	95.540	95.369	95.197	3.125	N/A	N/A	N/A
4.125	99.623	99.404	99.216	4.125	99.533	99.314	99.126	3.000	95.862	95.690	95.518	3.250	N/A	N/A	N/A
4.250	99.621	99.471	99.159	4.250	99.531	99.381	99.069	3.125	96.184	96.013	95.841	3.375	N/A	N/A	N/A
4.375	100.246	100.096	99.784	4.375	100.156	100.006	99.694	3.250	96.843	96.671	96.499	3.500	N/A	N/A	N/A
4.500	100.863	100.713	100.401	4.500	100.773	100.623	100.311	3.375	97.159	96.987	96.815	3.625	N/A	N/A	N/A
4.625	101.458	101.308	100.996	4.625	101.368	101.218	100.906	3.500	97.479	97.307	97.135	Margin = 2.250		Index = 2.140	
4.750	100.787	100.637	100.230	4.750	100.697	100.547	100.140	3.625	97.793	97.621	97.449	30 Year OTC			
4.875	101.355	101.205	100.798	4.875	101.265	101.115	100.708	3.750	98.164	97.945	97.726	Rate	30 Day	45 Day	60 Day
5.000	101.892	101.742	101.335	5.000	101.802	101.652	101.245	3.875	98.465	98.246	98.027	6.750	102.750	102.500	102.250
5.125	102.381	102.231	101.824	5.125	102.291	102.141	101.734	4.000	98.756	98.538	98.319				
5.250	101.460	101.310	100.873	5.250	101.370	101.220	100.783	4.125	99.031	98.813	98.594				
5.375	101.935	101.785	101.348	5.375	101.845	101.695	101.258	4.250	99.128	98.737	98.346				
5.500	102.362	102.212	101.775	5.500	102.272	102.122	101.685	4.375	99.388	98.998	98.607				
5.625	102.744	102.594	102.157	5.625	102.654	102.504	102.067	4.500	99.632	99.241	98.850				
5.750	102.010	101.860	101.235	5.750	101.920	101.770	101.145	4.625	99.851	99.461	99.070				
5.875	102.391	102.241	101.616	5.875	102.301	102.151	101.526	4.750	99.556	99.406	99.256				
6.000	102.748	102.598	101.973	6.000	102.658	102.508	101.883	4.875	99.768	99.618	99.468				
6.125	103.096	102.946	102.321	6.125	103.006	102.856	102.231	5.000	99.955	99.805	99.655				
6.250	103.396	103.246	102.621	6.250	101.848	101.698	101.073	5.125	100.129	99.979	99.829				

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	98.778	98.678	98.459	98.271	4.000	98.688	98.588	98.369	98.181	2.875	94.670	94.570	94.399	94.227
4.125	99.423	99.323	99.104	98.916	4.125	99.333	99.233	99.014	98.826	3.000	94.992	94.892	94.720	94.548
4.250	99.421	99.321	99.171	98.859	4.250	99.331	99.231	99.081	98.769	3.125	95.314	95.214	95.043	94.871
4.375	100.046	99.946	99.796	99.484	4.375	99.956	99.856	99.706	99.394	3.250	96.573	96.473	96.301	96.129
4.500	100.663	100.563	100.413	100.101	4.500	100.573	100.473	100.323	100.011	3.375	96.889	96.789	96.617	96.445
4.625	101.258	101.158	101.008	100.696	4.625	101.168	101.068	100.918	100.606	3.500	97.209	97.109	96.937	96.765
4.750	100.587	100.487	100.337	99.930	4.750	100.497	100.397	100.247	99.840	3.625	97.523	97.423	97.251	97.079
4.875	101.155	101.055	100.905	100.498	4.875	101.065	100.965	100.815	100.408	3.750	98.394	98.294	98.075	97.856
5.000	101.692	101.592	101.442	101.035	5.000	101.602	101.502	101.352	100.945	3.875	98.695	98.595	98.376	98.157
5.125	102.181	102.081	101.931	101.524	5.125	102.091	101.991	101.841	101.434	4.000	98.986	98.886	98.668	98.449
5.250	101.260	101.160	101.010	100.573	5.250	101.170	101.070	100.920	100.483	4.125	99.261	99.161	98.943	98.724
5.375	101.735	101.635	101.485	101.048	5.375	101.645	101.545	101.395	100.958	4.250	98.658	98.558	98.167	97.776
5.500	102.162	102.062	101.912	101.475	5.500	102.072	101.972	101.822	101.385	4.375	98.918	98.818	98.428	98.037

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 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.:

7/7/2022

45 Day Lock Exp.:

7/22/2022

60 Day Lock Exp.:

8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 12:15 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	91.873	91.701	91.529	3.500	N/A	N/A	N/A
4.500	99.057	98.907	98.595	4.500	99.067	98.917	98.605	2.875	92.189	92.017	91.845	3.625	N/A	N/A	N/A
4.625	99.652	99.502	99.190	4.625	99.662	99.512	99.200	3.000	92.511	92.339	92.167	Margin = 2.250		Index = 2.140	
4.750	99.168	99.018	98.612	4.750	99.178	99.028	98.622	3.125	92.833	92.661	92.489	30 Year OTC			
4.875	99.736	99.586	99.180	4.875	99.746	99.596	99.190	3.250	93.748	93.576	93.404	Rate	30 Day	45 Day	60 Day
5.000	100.273	100.123	99.717	5.000	100.283	100.133	99.727	3.375	94.064	93.892	93.720	4.250	N/A	N/A	N/A
5.125	100.762	100.612	100.206	5.125	100.772	100.622	100.216	3.500	94.384	94.212	94.040	4.375	N/A	N/A	N/A
5.250	99.404	99.254	98.817	5.250	99.414	99.264	98.827	3.625	94.698	94.526	94.354	4.500	N/A	N/A	N/A
5.375	99.879	99.729	99.292	5.375	99.889	99.739	99.302	3.750	95.569	95.350	95.132	4.625	N/A	N/A	N/A
5.500	100.306	100.156	99.719	5.500	100.316	100.166	99.729	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	100.688	100.538	100.101	5.625	100.698	100.548	100.111	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	99.157	99.057	98.907	98.595	4.500	99.167	99.067	98.917	98.605	2.750	91.441	91.341	91.169	90.997
4.625	99.752	99.652	99.502	99.190	4.625	99.762	99.662	99.512	99.200	2.875	91.758	91.658	91.486	91.314
4.750	99.268	99.168	99.018	98.612	4.750	99.278	99.178	99.028	98.622	3.000	92.079	91.979	91.807	91.635
4.875	99.836	99.736	99.586	99.180	4.875	99.846	99.746	99.596	99.190	3.125	92.402	92.302	92.130	91.958
5.000	100.373	100.273	100.123	99.717	5.000	100.383	100.283	100.133	99.727	3.250	94.410	94.310	94.138	93.966
5.125	100.862	100.762	100.612	100.206	5.125	100.872	100.772	100.622	100.216	3.375	94.727	94.627	94.455	94.283
5.250	99.504	99.404	99.254	98.817	5.250	99.514	99.414	99.264	98.827	3.500	95.047	94.947	94.775	94.603
5.375	99.979	99.879	99.729	99.292	5.375	99.989	99.889	99.739	99.302	3.625	95.361	95.261	95.089	94.917
5.500	100.406	100.306	100.156	99.719	5.500	100.416	100.316	100.166	99.729	3.750	96.638	96.538	96.319	96.101

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		
1A, 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%			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 *1A, 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" (1A & 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.:

7/7/2022

45 Day Lock Exp.:

7/22/2022

60 Day Lock Exp.:

8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 12:15 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	97.040	96.940	96.840	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.184	96.048	95.984	2.000	N/A	N/A	N/A	4.250	96.992	96.892	96.792
4.375	97.597	97.497	97.397	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.917	96.781	96.717	2.125	N/A	N/A	N/A	4.375	97.548	97.448	97.348
4.500	98.072	97.972	97.872	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.620	97.484	97.420	2.250	N/A	N/A	N/A	4.500	98.024	97.924	97.824
4.625	98.418	98.318	98.218	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.244	98.108	98.044	2.375	N/A	N/A	N/A	4.625	98.473	98.338	98.204
4.750	98.949	98.828	98.749	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.837	98.701	98.637	2.500	N/A	N/A	N/A	4.750	99.072	98.937	98.803
4.875	99.463	99.342	99.263	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.346	99.210	99.146	2.625	N/A	N/A	N/A	4.875	99.586	99.451	99.317
4.990	99.806	99.685	99.606	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.610	99.474	99.410	2.750	N/A	N/A	N/A	4.990	99.930	99.795	99.661
5.000	99.906	99.785	99.706	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.710	99.574	99.510	2.875	N/A	N/A	N/A	5.000	100.030	99.895	99.761
5.125	100.282	100.161	100.082	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.928	99.792	99.728	2.990	N/A	N/A	N/A	5.125	100.406	100.271	100.137
5.250	100.474	100.338	100.274	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.206	100.055	100.006	3.000	N/A	N/A	N/A	5.250	100.700	100.565	100.431
5.375	100.792	100.656	100.592	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.520	100.369	100.320	3.125	N/A	N/A	N/A	5.375	101.019	100.884	100.750
5.500	101.104	100.968	100.904	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.759	100.608	100.559	3.250	N/A	N/A	N/A	5.500	101.330	101.195	101.061
5.625	101.413	101.277	101.213	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.928	100.777	100.728	3.375	N/A	N/A	N/A	5.625	101.646	101.504	101.370
5.750	101.785	101.528	101.580	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	101.027	100.770	100.795	3.500	N/A	N/A	N/A	5.750	101.977	101.779	101.620
5.875	102.128	101.871	101.923	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.366	101.109	101.135	3.625	N/A	N/A	N/A	5.875	102.320	102.122	101.963
5.990	102.338	102.081	102.133	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.517	101.260	101.285	3.750	N/A	N/A	N/A	5.990	102.530	102.332	102.173
6.000	102.438	102.181	102.233	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.617	101.360	101.385	3.875	N/A	N/A	N/A	6.000	102.630	102.432	102.273
6.125	102.665	102.408	102.460	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.733	101.476	101.501	3.990	N/A	N/A	N/A	6.125	102.858	102.660	102.501
6.250	102.850	102.525	102.493	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.639	101.314	101.260	4.000	N/A	N/A	N/A	6.250	103.021	102.675	102.299
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	97.963	97.804	97.763	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.935	95.835	95.735	3.250	95.847	95.747	95.647
2.875	N/A	N/A	N/A	4.375	98.466	98.287	98.246	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.690	96.590	96.490	3.375	96.602	96.502	96.402
2.990	N/A	N/A	N/A	4.500	98.859	98.685	98.659	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.137	97.037	96.937	3.500	97.050	96.950	96.850
3.000	N/A	N/A	N/A	4.625	99.448	99.267	99.248	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.569	97.469	97.369	3.625	97.481	97.381	97.281
3.125	N/A	N/A	N/A	4.750	99.945	99.764	99.745	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.070	97.970	97.870	3.750	97.982	97.882	97.782
3.250	N/A	N/A	N/A	4.875	100.392	100.211	100.192	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.517	98.417	98.317	3.875	98.430	98.330	98.230
3.375	N/A	N/A	N/A	4.990	100.655	100.474	100.455	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.902	98.792	98.702	3.990	98.798	98.683	98.576
3.500	N/A	N/A	N/A	5.000	100.755	100.574	100.555	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.002	98.892	98.802	4.000	98.898	98.783	98.676
3.625	N/A	N/A	N/A	5.125	101.082	100.901	100.882	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.523	99.413	99.323	4.125	99.419	99.303	99.190
3.750	N/A	N/A	N/A	5.250	101.136	100.939	100.936	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.991	99.881	99.791	4.250	99.886	99.770	99.657
3.875	N/A	N/A	N/A	5.375	101.341	101.144	101.141	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.408	100.298	100.208	4.375	100.303	100.187	100.074
3.990	N/A	N/A	N/A	5.500	101.582	101.385	101.382	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.786	100.676	100.586	4.500	100.681	100.565	100.452
4.000	N/A	N/A	N/A	5.625	101.832	101.635	101.632	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.128	101.018	100.928	4.625	101.023	100.907	100.794
4.125	N/A	N/A	N/A	5.750	102.126	101.884	101.926	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	101.064	100.903	100.864	4.750	100.902	100.724	100.497
4.250	N/A	N/A	N/A	5.875	102.395	102.153	102.195	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.433	101.272	101.233	4.875	101.272	101.094	100.867
4.375	N/A	N/A	N/A	5.990	102.519	102.277	102.319	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.676	101.515	101.476	4.990	101.515	101.337	101.110
4.500	N/A	N/A	N/A	6.000	102.619	102.377	102.419	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.776	101.615	101.576	5.000	101.615	101.437	101.210
4.625	N/A	N/A	N/A	6.125	102.783	102.541	102.583	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	102.107	101.946	101.907	5.125	101.946	101.768	101.541
4.750	N/A	N/A	N/A	6.250	102.554	102.244	102.209	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.598	101.334	101.310	5.250	101.314	101.019	100.680
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	95.820	95.620	95.620	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.054	96.854	96.854
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.424	96.224	96.224	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.554	97.354	97.354
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.981	96.781	96.781	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.002	97.802	97.802
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.412	97.212	97.212	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.444	98.244	98.244
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.758	97.558	97.558	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.804	98.604	98.604
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.068	97.868	97.868	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.264	99.064	99.064
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.250	98.050	98.050	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.588	99.388	99.388
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.350	98.150	98.150	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.688	99.488	99.488
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.627	98.427	98.427	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.088	99.888	99.888
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.638	98.438	98.438	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.298	100.098	100.098
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.928	98.728	98.728	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.613	100.413	100.413
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.192	98.992	98.992	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.971	100.771	100.771
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A																



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/7/2022

45 Day Lock Exp.:

7/22/2022

60 Day Lock Exp.:

8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 12:15 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.: 7/7/2022
45 Day Lock Exp.: 7/22/2022
60 Day Lock Exp.: 8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 12:15 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
4.000	95.624	95.524	95.424	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	93.386	93.286	93.186	2.750	N/A	N/A	N/A	4.000	95.400	95.300	95.200
4.125	96.268	96.168	96.068	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.918	93.818	93.718	2.875	N/A	N/A	N/A	4.125	96.052	95.952	95.852
4.250	97.104	97.004	96.904	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	95.892	95.792	95.692	2.990	N/A	N/A	N/A	4.250	96.840	96.740	96.640
4.375	97.645	97.545	97.445	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.433	96.333	96.233	3.000	N/A	N/A	N/A	4.375	97.388	97.288	97.188
4.500	98.114	98.014	97.914	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	96.902	96.802	96.702	3.125	N/A	N/A	N/A	4.500	97.862	97.762	97.662
4.625	98.500	98.400	98.300	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.288	97.188	97.088	3.250	N/A	N/A	N/A	4.625	98.257	98.157	98.057
4.750	98.982	98.840	98.737	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.084	97.942	97.839	3.375	N/A	N/A	N/A	4.750	99.014	98.872	98.769
4.875	99.528	99.382	99.279	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	98.630	98.484	98.381	3.500	N/A	N/A	N/A	4.875	99.569	99.423	99.320
4.990	99.922	99.772	99.668	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	98.756	98.606	98.502	3.625	N/A	N/A	N/A	4.990	99.972	99.822	99.718
5.000	100.022	99.872	99.768	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.856	98.706	98.602	3.750	N/A	N/A	N/A	5.000	100.072	99.922	99.818
5.125	100.368	100.219	100.115	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	98.714	98.565	98.461	3.875	N/A	N/A	N/A	5.125	100.421	100.272	100.168
5.250	100.644	100.474	100.386	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.960	98.790	98.702	3.990	N/A	N/A	N/A	5.250	100.922	100.752	100.664
5.375	100.991	100.823	100.733	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	99.439	99.271	99.181	4.000	N/A	N/A	N/A	5.375	101.277	101.109	101.019
5.500	101.247	101.078	100.986	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.743	99.574	99.482	4.125	N/A	N/A	N/A	5.500	101.534	101.365	101.273
5.625	101.519	101.351	101.257	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	100.059	99.891	99.797	4.250	N/A	N/A	N/A	5.625	101.812	101.644	101.550
5.750	101.902	101.737	101.512	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.866	98.721	98.496	4.375	N/A	N/A	N/A	5.750	101.874	101.709	101.484
5.875	102.207	102.041	101.819	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.853	99.487	99.265	4.500	N/A	N/A	N/A	5.875	102.185	102.019	101.797
5.990	102.369	102.205	101.986	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.813	99.649	99.430	4.625	N/A	N/A	N/A	5.990	102.357	102.193	101.974
6.000	102.469	102.305	102.086	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.913	99.749	99.530	4.750	N/A	N/A	N/A	6.000	102.457	102.293	102.074
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	97.066	96.938	96.848	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.829	94.696	94.629	3.000	94.616	94.483	94.416
2.875	N/A	N/A	N/A	4.125	97.759	97.625	97.535	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.449	95.315	95.249	3.125	95.200	95.066	95.000
2.990	N/A	N/A	N/A	4.250	98.353	98.216	98.125	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.038	95.903	95.838	3.250	95.790	95.655	95.590
3.000	N/A	N/A	N/A	4.375	98.878	98.736	98.646	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.821	96.684	96.621	3.375	96.574	96.437	96.374
3.125	N/A	N/A	N/A	4.500	99.339	99.198	99.108	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.333	97.195	97.133	3.500	97.092	96.954	96.892
3.250	N/A	N/A	N/A	4.625	99.527	99.347	99.235	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.793	97.660	97.592	3.625	97.679	97.546	97.478
3.375	N/A	N/A	N/A	4.750	100.032	99.851	99.740	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.232	98.097	98.029	3.750	98.017	97.882	97.814
3.500	N/A	N/A	N/A	4.875	100.531	100.349	100.237	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.658	98.520	98.452	3.875	98.445	98.307	98.239
3.625	N/A	N/A	N/A	4.990	100.720	100.537	100.425	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.966	98.817	98.750	3.990	98.756	98.607	98.540
3.750	N/A	N/A	N/A	5.000	100.820	100.637	100.525	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.066	98.917	98.850	4.000	98.856	98.707	98.640
3.875	N/A	N/A	N/A	5.125	100.630	100.421	100.287	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.558	99.396	99.306	4.125	99.325	99.163	99.043
3.990	N/A	N/A	N/A	5.250	101.205	100.994	100.861	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	100.105	99.934	99.845	4.250	99.875	99.704	99.615
4.000	N/A	N/A	N/A	5.375	101.455	101.244	101.111	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.524	100.351	100.262	4.375	100.296	100.123	100.034
4.125	N/A	N/A	N/A	5.500	101.748	101.535	101.401	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.858	100.689	100.600	4.500	100.636	100.467	100.378
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	100.485	100.263	100.152	4.625	101.105	100.883	100.772
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	100.896	100.673	100.562	4.750	100.899	100.676	100.565
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	101.272	101.049	100.937	4.875	101.281	101.058	100.946
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	101.542	101.317	101.206	4.990	101.550	101.325	101.214
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	101.642	101.417	101.306	5.000	101.650	101.425	101.314

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	92.793	92.660	92.593	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	93.383	93.249	93.183	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	93.402	93.267	93.202	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	94.363	94.226	94.163	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	95.037	94.899	94.837	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	95.941	95.808	95.740	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	96.566	96.431	96.363	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	97.216	97.078	97.010	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.750	97.601	97.534	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.850	97.701	97.634	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	98.634	98.472	98.382	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	99.213	99.042	98.953	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	99.642	99.469	99.380	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	99.980	99.811	99.722	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	100.759	100.537	100.426	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	100.250	100.027	99.916	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	101.136	100.913	100.801	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	101.404	101.179	101.068	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	101.504	101.279	101.168	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.:

7/7/2022

45 Day Lock Exp.:

7/22/2022

60 Day Lock Exp.:

8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 12:15 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.			
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.: 7/7/2022
45 Day Lock Exp.: 7/22/2022
60 Day Lock Exp.: 8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 12:15 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.:

7/7/2022

45 Day Lock Exp.:

7/22/2022

60 Day Lock Exp.:

8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 12:15 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	95.624	95.524	95.424	4.000	97.066	96.938	96.848	3.000	94.829	94.696	94.629	4.000	93.830	93.730	93.630	3.000	93.161	93.028	92.961
4.125	96.268	96.168	96.068	4.125	97.759	97.625	97.535	3.125	95.449	95.315	95.249	4.125	94.418	94.318	94.218	3.125	93.766	93.632	93.566
4.250	97.104	97.004	96.904	4.250	98.353	98.216	98.125	3.250	96.038	95.903	95.838	4.250	95.823	95.723	95.623	3.250	94.070	93.935	93.870
4.375	97.645	97.545	97.445	4.375	98.878	98.736	98.646	3.375	96.821	96.684	96.621	4.375	96.364	96.264	96.164	3.375	94.942	94.805	94.742
4.500	98.114	98.014	97.914	4.500	99.339	99.198	99.108	3.500	97.333	97.195	97.133	4.500	96.833	96.733	96.633	3.500	95.535	95.397	95.335
4.625	98.500	98.400	98.300	4.625	99.527	99.347	99.235	3.625	97.793	97.660	97.592	4.625	97.219	97.119	97.019	3.625	96.217	96.084	96.016
4.750	98.982	98.840	98.737	4.750	100.032	99.851	99.740	3.750	98.232	98.097	98.029	4.750	97.858	97.716	97.613	3.750	96.749	96.614	96.546
4.875	99.528	99.382	99.279	4.875	100.531	100.349	100.237	3.875	98.658	98.520	98.452	4.875	98.404	98.258	98.155	3.875	97.287	97.149	97.081
4.990	99.922	99.772	99.668	4.990	100.720	100.537	100.425	3.990	98.966	98.817	98.750	4.990	98.664	98.514	98.410	3.990	97.708	97.559	97.492
5.000	100.022	99.872	99.768	5.000	100.820	100.637	100.525	4.000	99.066	98.917	98.850	5.000	98.764	98.614	98.510	4.000	97.808	97.659	97.592
5.125	100.368	100.219	100.115	5.125	100.630	100.421	100.287	4.125	99.558	99.396	99.306	5.125	98.866	98.717	98.613	4.125	98.446	98.284	98.194
5.250	100.644	100.474	100.386	5.250	101.205	100.994	100.861	4.250	100.105	99.934	99.845	5.250	99.127	98.957	98.869	4.250	99.009	98.838	98.749
5.375	100.991	100.823	100.733	5.375	101.455	101.244	101.111	4.375	100.524	100.351	100.262	5.375	99.540	99.372	99.282	4.375	99.433	99.260	99.171
5.500	101.247	101.078	100.986	5.500	101.748	101.535	101.401	4.500	100.858	100.689	100.600	5.500	99.820	99.651	99.559	4.500	99.769	99.600	99.511
5.625	101.519	101.351	101.257	5.625	102.046	101.836	101.702	4.625	100.485	100.263	100.152	5.625	100.114	99.946	99.852	4.625	99.972	99.750	99.639
5.750	101.902	101.737	101.512	5.750	101.773	101.580	101.424	4.750	100.896	100.673	100.562	5.750	99.719	99.554	99.329	4.750	99.923	99.700	99.589
5.875	102.228	102.062	101.840	5.875	102.144	101.951	101.795	4.875	101.272	101.049	100.937	5.875	100.276	100.110	99.888	4.875	100.554	100.331	100.219
5.990	102.416	102.252	102.033	5.990	102.343	102.150	101.993	4.990	101.542	101.317	101.206	5.990	100.463	100.299	100.080	4.990	100.823	100.598	100.487
6.000	102.516	102.352	102.133	6.000	102.443	102.250	102.093	5.000	101.642	101.417	101.306	6.000	100.563	100.399	100.180	5.000	100.923	100.698	100.587

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

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

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

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

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

Lock Desk Policy		
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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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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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.:

7/7/2022

45 Day Lock Exp.:

7/22/2022

60 Day Lock Exp.:

8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 12:15 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.

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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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FHA ID# - 1358600006

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