

W. Rate Sheet Dated: 6/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.696	98.493	98.290	4.000	98.606	98.403	98.200	2.875	95.259	95.087	94.915	3.125	N/A	N/A	N/A
4.125	99.341	99.138	98.935	4.125	99.251	99.048	98.845	3.000	95.581	95.409	95.237	3.250	N/A	N/A	N/A
4.250	99.387	99.237	98.940	4.250	99.297	99.147	98.850	3.125	95.903	95.731	95.559	3.375	N/A	N/A	N/A
4.375	100.012	99.862	99.565	4.375	99.922	99.772	99.475	3.250	96.655	96.483	96.311	3.500	N/A	N/A	N/A
4.500	100.629	100.479	100.182	4.500	100.539	100.389	100.092	3.375	96.972	96.800	96.628	3.625	N/A	N/A	N/A
4.625	101.224	101.074	100.777	4.625	101.134	100.984	100.687	3.500	97.292	97.120	96.948	Margin = 2.250		Index = 2.140	
4.750	100.599	100.449	100.043	4.750	100.509	100.359	99.953	3.625	97.606	97.434	97.262	30 Year OTC			
4.875	101.167	101.017	100.611	4.875	101.077	100.927	100.521	3.750	98.039	97.820	97.601	Rate	30 Day	45 Day	60 Day
5.000	101.704	101.554	101.148	5.000	101.614	101.464	101.058	3.875	98.340	98.121	97.902	6.750	102.750	102.500	102.250
5.125	102.193	102.043	101.637	5.125	102.103	101.953	101.547	4.000	98.631	98.413	98.194				
5.250	100.866	100.716	99.779	5.250	100.776	100.626	99.689	4.125	98.906	98.688	98.469				
5.375	101.341	101.191	100.254	5.375	101.251	101.101	100.164	4.250	98.971	98.581	98.190				
5.500	101.768	101.618	100.681	5.500	101.678	101.528	100.591	4.375	99.232	98.841	98.451				
5.625	102.150	102.000	101.063	5.625	102.060	101.910	100.973	4.500	99.475	99.085	98.694				
5.750	102.010	101.860	101.235	5.750	101.920	101.770	101.145	4.625	99.695	99.304	98.914				
5.875	102.391	102.241	101.616	5.875	102.301	102.151	101.526	4.750	99.494	99.344	99.194				
6.000	102.748	102.598	101.973	6.000	102.658	102.508	101.883	4.875	99.705	99.555	99.405				
6.125	103.096	102.946	102.321	6.125	103.006	102.856	102.231	5.000	99.893	99.743	99.593				
6.250	103.396	103.246	102.621	6.250	101.848	101.698	101.073	5.125	100.066	99.916	99.766				

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	98.193	97.990	4.000	98.406	98.306	98.103	97.900	2.875	94.389	94.289	94.117	93.945
4.125	99.141	99.041	98.838	98.635	4.125	99.051	98.951	98.748	98.545	3.000	94.711	94.611	94.439	94.267
4.250	99.187	99.087	98.937	98.640	4.250	99.097	98.997	98.847	98.550	3.125	95.033	94.933	94.761	94.589
4.375	99.812	99.712	99.562	99.265	4.375	99.722	99.622	99.472	99.175	3.250	96.385	96.285	96.113	95.941
4.500	100.429	100.329	100.179	99.882	4.500	100.339	100.239	100.089	99.792	3.375	96.702	96.602	96.430	96.258
4.625	101.024	100.924	100.774	100.477	4.625	100.934	100.834	100.684	100.387	3.500	97.022	96.922	96.750	96.578
4.750	100.399	100.299	100.149	99.743	4.750	100.309	100.209	100.059	99.653	3.625	97.336	97.236	97.064	96.892
4.875	100.967	100.867	100.717	100.311	4.875	100.877	100.777	100.627	100.221	3.750	98.269	98.169	97.950	97.731
5.000	101.504	101.404	101.254	100.848	5.000	101.414	101.314	101.164	100.758	3.875	98.570	98.470	98.251	98.032
5.125	101.993	101.893	101.743	101.337	5.125	101.903	101.803	101.653	101.247	4.000	98.861	98.761	98.543	98.324
5.250	100.666	100.566	100.416	99.479	5.250	100.576	100.476	100.326	99.389	4.125	99.136	99.036	98.818	98.599
5.375	101.141	101.041	100.891	99.954	5.375	101.051	100.951	100.801	99.864	4.250	98.501	98.401	98.011	97.620
5.500	101.568	101.468	101.318	100.381	5.500	101.478	101.378	101.228	100.291	4.375	98.762	98.662	98.271	97.881

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 >90.000 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: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	91.591	91.419	91.247	3.500	N/A	N/A	N/A
4.500	98.823	98.673	98.376	4.500	98.833	98.683	98.386	2.875	91.908	91.736	91.564	3.625	N/A	N/A	N/A
4.625	99.418	99.268	98.971	4.625	99.428	99.278	98.981	3.000	92.229	92.057	91.885	Margin = 2.250		Index = 2.140	
4.750	98.980	98.830	98.424	4.750	98.990	98.840	98.434	3.125	92.552	92.380	92.208	30 Year OTC			
4.875	99.548	99.398	98.992	4.875	99.558	99.408	99.002	3.250	93.560	93.388	93.216	Rate	30 Day	45 Day	60 Day
5.000	100.085	99.935	99.529	5.000	100.095	99.945	99.539	3.375	93.877	93.705	93.533	4.250	N/A	N/A	N/A
5.125	100.574	100.424	100.018	5.125	100.584	100.434	100.028	3.500	94.197	94.025	93.853	4.375	N/A	N/A	N/A
5.250	98.810	98.660	97.723	5.250	98.820	98.670	97.733	3.625	94.511	94.339	94.167	4.500	N/A	N/A	N/A
5.375	99.285	99.135	98.198	5.375	99.295	99.145	98.208	3.750	95.444	95.225	95.007	4.625	N/A	N/A	N/A
5.500	99.712	99.562	98.625	5.500	99.722	99.572	98.635	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	100.094	99.944	99.007	5.625	100.104	99.954	99.017	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	98.923	98.823	98.673	98.376	4.500	98.933	98.833	98.683	98.386	2.750	91.160	91.060	90.888	90.716	
4.625	99.518	99.418	99.268	98.971	4.625	99.528	99.428	99.278	98.981	2.875	91.477	91.377	91.205	91.033	
4.750	99.080	98.980	98.830	98.424	4.750	99.090	98.990	98.840	98.434	3.000	91.798	91.698	91.526	91.354	
4.875	99.648	99.548	99.398	98.992	4.875	99.658	99.558	99.408	99.002	3.125	92.121	92.021	91.849	91.677	
5.000	100.185	100.085	99.935	99.529	5.000	100.195	100.095	99.945	99.539	3.250	94.223	94.123	93.951	93.779	
5.125	100.674	100.574	100.424	100.018	5.125	100.684	100.584	100.434	100.028	3.375	94.539	94.439	94.267	94.095	
5.250	98.910	98.810	98.660	97.723	5.250	98.920	98.820	98.670	97.733	3.500	94.859	94.759	94.587	94.415	
5.375	99.385	99.285	99.135	98.198	5.375	99.395	99.295	99.145	98.208	3.625	95.173	95.073	94.901	94.729	
5.500	99.812	99.712	99.562	98.625	5.500	99.822	99.722	99.572	98.635	3.750	96.513	96.413	96.194	95.976	

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.:

7/7/2022

45 Day Lock Exp.:

7/22/2022

60 Day Lock Exp.:

8/8/2022

W. Rate Sheet Dated: 6/7/2022

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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	96.743	96.643	96.543	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	95.919	95.783	95.719	2.000	N/A	N/A	N/A	4.250	96.695	96.595	96.495	
4.375	97.300	97.200	97.100	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.652	96.516	96.452	2.125	N/A	N/A	N/A	4.375	97.251	97.151	97.051	
4.500	97.776	97.676	97.576	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.354	97.218	97.154	2.250	N/A	N/A	N/A	4.500	97.727	97.627	97.527	
4.625	98.121	98.021	97.921	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	97.978	97.842	97.778	2.375	N/A	N/A	N/A	4.625	98.207	98.072	97.938	
4.750	98.683	98.562	98.483	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.571	98.435	98.371	2.500	N/A	N/A	N/A	4.750	98.807	98.672	98.538	
4.875	99.197	99.076	98.997	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.080	98.944	98.880	2.625	N/A	N/A	N/A	4.875	99.320	99.185	99.051	
4.990	99.540	99.419	99.340	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.344	99.208	99.144	2.750	N/A	N/A	N/A	4.990	99.664	99.529	99.395	
5.000	99.640	99.519	99.440	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.444	99.308	99.244	2.875	N/A	N/A	N/A	5.000	99.764	99.629	99.495	
5.125	100.017	99.896	99.817	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.663	99.527	99.463	2.990	N/A	N/A	N/A	5.125	100.140	100.005	99.871	
5.250	100.255	100.119	100.055	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	99.988	99.837	99.788	3.000	N/A	N/A	N/A	5.250	100.482	100.347	100.213	
5.375	100.574	100.438	100.374	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.301	100.150	100.101	3.125	N/A	N/A	N/A	5.375	100.800	100.665	100.531	
5.500	100.885	100.749	100.685	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.541	100.390	100.341	3.250	N/A	N/A	N/A	5.500	101.111	100.976	100.842	
5.625	101.194	101.058	100.994	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.709	100.558	100.509	3.375	N/A	N/A	N/A	5.625	101.428	101.286	101.152	
5.750	101.566	101.309	101.361	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.808	100.551	100.577	3.500	N/A	N/A	N/A	5.750	101.758	101.560	101.401	
5.875	101.909	101.652	101.704	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.147	100.890	100.915	3.625	N/A	N/A	N/A	5.875	102.101	101.903	101.744	
5.990	102.119	101.862	101.914	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.298	101.041	101.067	3.750	N/A	N/A	N/A	5.990	102.312	102.114	101.955	
6.000	102.219	101.962	102.014	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.398	101.141	101.167	3.875	N/A	N/A	N/A	6.000	102.412	102.214	102.055	
6.125	102.447	102.190	102.242	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.514	101.257	101.283	3.990	N/A	N/A	N/A	6.125	102.639	102.441	102.282	
6.250	102.632	102.307	102.275	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.421	101.096	101.042	4.000	N/A	N/A	N/A	6.250	102.803	102.458	102.081	
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	97.666	97.507	97.466	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.747	95.647	95.547	3.250	95.660	95.560	95.460
2.875	N/A	N/A	N/A	N/A	4.375	98.149	97.990	97.949	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.502	96.402	96.302	3.375	96.414	96.314	96.214
2.990	N/A	N/A	N/A	N/A	4.500	98.589	98.408	98.389	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.950	96.850	96.750	3.500	96.862	96.762	96.662
3.000	N/A	N/A	N/A	N/A	4.625	99.183	99.002	98.983	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.397	97.297	97.197	3.625	97.310	97.210	97.110
3.125	N/A	N/A	N/A	N/A	4.750	99.679	99.498	99.479	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.898	97.798	97.698	3.750	97.811	97.711	97.611
3.250	N/A	N/A	N/A	N/A	4.875	100.126	99.945	99.926	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.346	98.246	98.146	3.875	98.258	98.158	98.058
3.375	N/A	N/A	N/A	N/A	4.990	100.389	100.208	100.189	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.730	98.630	98.530	3.990	98.626	98.511	98.404
3.500	N/A	N/A	N/A	N/A	5.000	100.489	100.308	100.289	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.830	98.730	98.630	4.000	98.726	98.611	98.504
3.625	N/A	N/A	N/A	N/A	5.125	100.817	100.636	100.617	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.351	99.241	99.151	4.125	99.247	99.131	99.018
3.750	N/A	N/A	N/A	N/A	5.250	100.917	100.720	100.717	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.819	99.709	99.619	4.250	99.714	99.598	99.485
3.875	N/A	N/A	N/A	N/A	5.375	101.123	100.926	100.923	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.236	100.126	100.036	4.375	100.131	100.015	99.902
3.990	N/A	N/A	N/A	N/A	5.500	101.363	101.167	101.163	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.614	100.504	100.414	4.500	100.509	100.393	100.280
4.000	N/A	N/A	N/A	N/A	5.625	101.613	101.417	101.413	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.956	100.846	100.756	4.625	100.852	100.736	100.623
4.125	N/A	N/A	N/A	N/A	5.750	101.907	101.665	101.707	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.892	100.731	100.692	4.750	100.731	100.553	100.326
4.250	N/A	N/A	N/A	N/A	5.875	102.177	101.935	101.977	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.261	101.100	101.061	4.875	101.100	100.922	100.695
4.375	N/A	N/A	N/A	N/A	5.990	102.300	102.058	102.100	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.504	101.343	101.304	4.990	101.343	101.165	100.938
4.500	N/A	N/A	N/A	N/A	6.000	102.400	102.158	102.200	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.604	101.443	101.404	5.000	101.443	101.265	101.038
4.625	N/A	N/A	N/A	N/A	6.125	102.564	102.322	102.364	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.936	101.775	101.736	5.125	101.774	101.596	101.369
4.750	N/A	N/A	N/A	N/A	6.250	102.335	102.025	101.989	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.426	101.162	101.138	5.250	101.142	100.847	100.508
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	95.632	95.432	95.432	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.867	96.667	96.667
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.241	96.041	96.041	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.366	97.166	97.166
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.809	96.609	96.609	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.814	97.614	97.614
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.240	97.040	97.040	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.257	98.057	98.057
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.586	97.386	97.386	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.632	98.432	98.432
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.896	97.696	97.696	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.093	98.893	98.893
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.078	97.878	97.878	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.416	99.216	99.216
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.178	97.978	97.978	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.516	99.316	99.316
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.455	98.255	98.255	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.916	99.716	99.716
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.466	98.266	98.266	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.126	99.926	99.926
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.756	98.556	98.556	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.441	100.241	100.241
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.020	98.820	98												



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: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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



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

30 Day Lock Exp.: 7/7/2022
45 Day Lock Exp.: 7/22/2022
60 Day Lock Exp.: 8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 10:00 am 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	95.416	95.311	95.216	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	95.400	95.295	95.200
4.125	96.068	95.958	95.868	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	96.052	95.942	95.852
4.250	96.872	96.772	96.672	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.840	96.740	96.640
4.375	97.420	97.320	97.220	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.388	97.288	97.188
4.500	97.894	97.794	97.694	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.862	97.762	97.662
4.625	98.289	98.189	98.086	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.257	98.157	98.054
4.750	98.766	98.623	98.520	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	99.014	98.871	98.768
4.875	99.321	99.174	99.071	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.569	99.422	99.319
4.990	99.723	99.573	99.469	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	99.972	99.822	99.718
5.000	99.823	99.673	99.569	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	100.072	99.922	99.818
5.125	100.173	100.027	99.923	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	100.421	100.275	100.171
5.250	100.430	100.259	100.172	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	100.922	100.751	100.664
5.375	100.785	100.615	100.526	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	101.277	101.107	101.018
5.500	101.042	100.876	100.785	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	101.534	101.368	101.277
5.625	101.320	101.156	101.062	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	101.812	101.648	101.554
5.750	101.687	101.491	101.265	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	101.874	101.678	101.452
5.875	101.998	101.801	101.578	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	102.185	101.988	101.765
5.990	102.169	101.971	101.751	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	102.357	102.159	101.939
6.000	102.269	102.071	101.851	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	102.457	102.259	102.039
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	96.828	96.683	96.592	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.600	94.500	94.400	3.000	94.616	94.516	94.416
2.875	N/A	N/A	N/A	4.125	97.525	97.375	97.285	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.169	95.069	94.969	3.125	95.200	95.100	95.000
2.990	N/A	N/A	N/A	4.250	98.125	97.971	97.880	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.759	95.659	95.559	3.250	95.790	95.690	95.590
3.000	N/A	N/A	N/A	4.375	98.633	98.499	98.408	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.343	96.243	96.143	3.375	96.374	96.274	96.174
3.125	N/A	N/A	N/A	4.500	99.120	98.963	98.873	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.061	96.961	96.861	3.500	97.092	96.992	96.892
3.250	N/A	N/A	N/A	4.625	99.330	99.151	99.039	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.608	97.475	97.407	3.625	97.679	97.546	97.478
3.375	N/A	N/A	N/A	4.750	99.841	99.660	99.548	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.049	97.913	97.845	3.750	98.017	97.881	97.813
3.500	N/A	N/A	N/A	4.875	100.345	100.163	100.051	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.476	98.339	98.271	3.875	98.445	98.308	98.240
3.625	N/A	N/A	N/A	4.990	100.537	100.354	100.242	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.787	98.643	98.575	3.990	98.756	98.612	98.544
3.750	N/A	N/A	N/A	5.000	100.637	100.454	100.342	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.887	98.743	98.675	4.000	98.856	98.712	98.644
3.875	N/A	N/A	N/A	5.125	100.428	100.219	100.085	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.278	99.101	99.011	4.125	99.325	99.148	99.058
3.990	N/A	N/A	N/A	5.250	101.010	100.799	100.665	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.828	99.644	99.554	4.250	99.875	99.691	99.601
4.000	N/A	N/A	N/A	5.375	101.265	101.053	100.919	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.249	100.064	99.974	4.375	100.296	100.111	100.021
4.125	N/A	N/A	N/A	5.500	101.561	101.348	101.214	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.589	100.405	100.315	4.500	100.636	100.452	100.362
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	100.392	100.171	100.060	4.625	101.105	100.884	100.773
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	100.806	100.585	100.474	4.750	100.899	100.678	100.567
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	101.187	100.964	100.852	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	101.456	101.236	101.124	4.990	101.550	101.330	101.218
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	101.556	101.336	101.224	5.000	101.650	101.430	101.318
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	92.564	92.464	92.364	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	93.103	93.003	92.903	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	93.123	93.023	92.923	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	94.085	93.985	93.885	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	94.765	94.665	94.565	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	95.756	95.623	95.555	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	96.383	96.247	96.179	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	97.034	96.897	96.829	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	97.571	97.427	97.359	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	97.671	97.527	97.459	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	98.354	98.177	98.087	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	98.936	98.752	98.662	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	99.367	99.182	99.092	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	99.711	99.527	99.437	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	100.666	100.445	100.334	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	100.160	99.939	99.828	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	101.051	100.828	100.716	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	101.318	101.098	100.986	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	101.418	101.198	101.086	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: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@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: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/7/2022

45 Day Lock Exp.:

7/22/2022

60 Day Lock Exp.:

8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.416	95.311	95.216	4.000	96.828	96.683	96.592	3.000	94.600	94.500	94.400	4.000	93.622	93.517	93.422	3.000	92.932	92.832	92.732
4.125	96.068	95.958	95.868	4.125	97.525	97.375	97.285	3.125	95.169	95.069	94.969	4.125	94.218	94.108	94.018	3.125	93.486	93.386	93.286
4.250	96.872	96.772	96.672	4.250	98.125	97.971	97.880	3.250	95.759	95.659	95.559	4.250	95.591	95.491	95.391	3.250	93.791	93.691	93.591
4.375	97.420	97.320	97.220	4.375	98.653	98.499	98.408	3.375	96.543	96.443	96.343	4.375	96.139	96.039	95.939	3.375	94.664	94.564	94.464
4.500	97.894	97.794	97.694	4.500	99.120	98.963	98.873	3.500	97.061	96.961	96.861	4.500	96.613	96.513	96.413	3.500	95.263	95.163	95.063
4.625	98.289	98.189	98.086	4.625	99.330	99.151	99.039	3.625	97.608	97.475	97.407	4.625	97.008	96.908	96.805	3.625	96.032	95.899	95.831
4.750	98.766	98.623	98.520	4.750	99.841	99.660	99.548	3.750	98.049	97.913	97.845	4.750	97.642	97.499	97.396	3.750	96.566	96.430	96.362
4.875	99.321	99.174	99.071	4.875	100.345	100.163	100.051	3.875	98.476	98.339	98.271	4.875	98.197	98.050	97.947	3.875	97.105	96.968	96.900
4.990	99.723	99.573	99.469	4.990	100.537	100.354	100.242	3.990	98.787	98.643	98.575	4.990	98.465	98.315	98.211	3.990	97.529	97.385	97.317
5.000	99.823	99.673	99.569	5.000	100.637	100.454	100.342	4.000	98.887	98.743	98.675	5.000	98.565	98.415	98.311	4.000	97.629	97.485	97.417
5.125	100.173	100.027	99.923	5.125	100.428	100.219	100.085	4.125	99.278	99.101	99.011	5.125	98.671	98.525	98.421	4.125	98.166	97.989	97.899
5.250	100.430	100.259	100.172	5.250	101.010	100.799	100.665	4.250	99.828	99.644	99.554	5.250	98.913	98.742	98.655	4.250	98.732	98.548	98.458
5.375	100.785	100.615	100.526	5.375	101.265	101.053	100.919	4.375	100.249	100.064	99.974	5.375	99.334	99.164	99.075	4.375	99.158	98.973	98.883
5.500	101.042	100.876	100.785	5.500	101.561	101.348	101.214	4.500	100.589	100.405	100.315	5.500	99.615	99.449	99.358	4.500	99.500	99.316	99.226
5.625	101.320	101.156	101.062	5.625	101.863	101.653	101.519	4.625	100.392	100.171	100.060	5.625	99.915	99.751	99.657	4.625	99.879	99.658	99.547
5.750	101.687	101.491	101.265	5.750	101.558	101.334	101.178	4.750	100.806	100.585	100.474	5.750	99.504	99.308	99.082	4.750	99.833	99.612	99.501
5.875	102.019	101.822	101.599	5.875	101.934	101.710	101.553	4.875	101.187	100.964	100.852	5.875	100.067	99.870	99.647	4.875	100.469	100.246	100.134
5.990	102.216	102.018	101.798	5.990	102.137	101.912	101.756	4.990	101.456	101.236	101.124	5.990	100.263	100.065	99.845	4.990	100.737	100.517	100.405
6.000	102.316	102.118	101.898	6.000	102.237	102.012	101.856	5.000	101.556	101.336	101.224	6.000	100.363	100.165	99.945	5.000	100.837	100.617	100.505

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

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

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

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

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

Lock Desk Policy			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/7/2022

45 Day Lock Exp.:

7/22/2022

60 Day Lock Exp.:

8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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



AFR Loan Center

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Lockdesk@afrwholesale.com

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1-877-588-2706

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8/8/2022

W. Rate Sheet Dated: 6/7/2022

Release Time: 10:00 am ET

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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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