



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.: 3/31/2022

45 Day Lock Exp.: 4/15/2022

60 Day Lock Exp.: 5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 2:30 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	101.010	101.010	100.479	3.250	100.890	100.890	100.359	1.875	94.343	94.343	94.043	3.125	99.774	99.774	99.474
3.375	101.408	101.408	100.877	3.375	101.199	101.199	100.668	2.000	94.811	94.811	94.511	3.250	100.415	100.415	100.115
3.500	101.865	101.865	101.334	3.500	101.539	101.539	101.008	2.125	95.265	95.265	94.965	3.375	99.637	99.637	99.337
3.625	102.321	102.321	101.790	3.625	101.893	101.893	101.362	2.250	96.149	96.149	95.813	3.500	99.668	99.668	99.368
3.750	101.721	101.721	101.259	3.750	101.547	101.547	101.085	2.375	96.600	96.600	96.264	3.625	99.844	99.844	99.544
3.875	102.076	102.076	101.613	3.875	101.813	101.813	101.350	2.500	97.027	97.027	96.691	Margin = 2.250		Index = 1.140	
4.000	102.501	102.501	102.039	4.000	102.046	102.046	101.583	2.625	97.445	97.445	97.109	30 Year OTC			
4.125	102.948	102.948	102.485	4.125	102.346	102.346	101.884	2.750	98.283	98.283	97.806	Rate	30 Day	45 Day	60 Day
4.250	102.439	102.439	101.970	4.250	102.140	102.140	101.672	2.875	98.692	98.692	98.215	4.000	101.909	101.909	101.284
4.375	102.751	102.751	102.282	4.375	102.296	102.296	101.827	3.000	99.090	99.090	98.613	4.125	102.356	102.356	101.731
4.500	103.112	103.112	102.643	4.500	102.598	102.598	102.130	3.125	99.468	99.468	98.991	4.500	102.520	102.520	102.020
4.625	103.515	103.515	103.046	4.625	102.846	102.846	102.377	3.250	99.350	99.350	98.881	4.625	102.923	102.923	102.423
4.750	102.870	102.870	102.629	4.750	102.658	102.658	102.417	3.375	99.734	99.734	99.265	4.750	102.178	102.178	101.678
4.875	103.120	103.120	102.880	4.875	102.813	102.813	102.573	3.500	100.050	100.050	99.581	4.875	102.528	102.528	102.028
5.000	103.231	103.231	102.990	5.000	103.116	103.116	102.875	3.625	100.378	100.378	99.909	5.000	102.639	102.639	102.139
5.125	103.513	103.513	103.272	5.125	103.363	103.363	103.123	3.750	98.798	98.798	98.498	5.125	102.921	102.921	102.421
5.250	102.323	102.323	101.970	5.250	102.191	102.191	101.837	3.875	99.139	99.139	98.839	5.500	102.172	102.172	101.672
5.375	102.511	102.511	102.158	5.375	102.346	102.346	101.993	4.000	99.393	99.393	99.093	5.625	102.454	102.454	101.954
6.250	106.000	106.000	105.800	6.250	102.147	102.147	101.947	4.125	99.673	99.673	99.373	6.250	103.087	103.087	102.587

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	
3.250	101.110	101.010	101.010	100.479	3.250	100.690	100.590	100.590	100.059	1.875	96.473	96.373	96.373	96.073	
3.375	101.608	101.508	101.508	100.977	3.375	101.099	100.999	100.999	100.468	2.000	96.941	96.841	96.841	96.541	
3.500	102.065	101.965	101.965	101.434	3.500	101.439	101.339	101.339	100.808	2.125	97.395	97.295	97.295	96.995	
3.625	102.521	102.421	102.421	101.890	3.625	101.793	101.693	101.693	101.162	2.250	98.279	98.179	98.179	97.843	
3.750	101.921	101.821	101.821	101.359	3.750	101.747	101.647	101.647	101.185	2.375	98.730	98.630	98.630	98.294	
3.875	102.376	102.276	102.276	101.813	3.875	102.113	102.013	102.013	101.550	2.500	99.157	99.057	99.057	98.721	
4.000	102.801	102.701	102.701	102.239	4.000	102.346	102.246	102.246	101.783	2.625	99.575	99.475	99.475	99.139	
4.125	103.248	103.148	103.148	102.685	4.125	102.646	102.546	102.546	102.084	2.750	99.313	99.213	99.213	98.736	
4.250	102.639	102.539	102.539	102.070	4.250	102.340	102.240	102.240	101.772	2.875	99.722	99.622	99.622	99.145	
4.375	103.051	102.951	102.951	102.482	4.375	102.596	102.496	102.496	102.027	3.000	100.120	100.020	100.020	99.543	
4.500	103.412	103.312	103.312	102.843	4.500	102.898	102.798	102.798	102.330	3.125	100.498	100.398	100.398	99.921	
4.625	103.815	103.715	103.715	103.246	4.625	103.146	103.046	103.046	102.577	3.250	100.980	100.880	100.880	100.411	
4.750	103.070	102.970	102.970	102.729	4.750	102.858	102.758	102.758	102.517	3.375	101.364	101.264	101.264	100.795	

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	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			-1.250

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

> 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	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
4.25-4.625	0.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	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"			
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	4.000	99.159	99.159	98.534	4.750	100.000	100.000	99.500
4.875	98.011	98.011	97.511	5.750	102.750	102.750	102.500	4.125	99.606	99.606	98.981	5.250	101.000	101.000	100.500
5.000	97.900	97.900	97.400					4.625	100.173	100.173	99.673	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	97.618	97.618	97.118					4.750	99.428	99.428	98.928	Rate	30 Day	45 Day	60 Day
5.250	97.955	97.955	95.486					4.875	99.778	99.778	99.278	5.750	100.000	100.000	99.500
5.375	97.714	97.714	95.245					5.000	99.889	99.889	99.389	6.250	102.750	102.750	102.250
5.500	97.461	97.461	94.992					5.125	100.171	100.171	99.671	DPA Advantage Adjustment			
5.625	97.179	97.179	94.710					5.500	99.422	99.422	98.922	203(k) / 203(k)s -0.250			
5.750	99.501	99.501	99.001					5.625	99.704	99.704	99.204	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.337	100.337	99.837				

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															
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)					



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3/31/2022

45 Day Lock Exp.:

4/15/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 2:30 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.524	99.524	99.224
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	100.165	100.165	99.865
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.387	99.387	99.087
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	96.831	96.831	96.354	3.500	99.418	99.418	99.118
3.750	100.596	100.596	100.134	3.750	100.522	100.522	100.060	2.875	97.240	97.240	96.763	3.625	99.594	99.594	99.294
3.875	101.051	101.051	100.589	3.875	100.888	100.888	100.426	3.000	97.638	97.638	97.161	Margin = 2.250		Index = 1.140	
4.000	101.476	101.476	101.014	4.000	101.121	101.121	100.659	3.125	98.016	98.016	97.539	30 Year OTC			
4.125	101.923	101.923	101.461	4.125	101.421	101.421	100.959	3.250	98.155	98.155	97.686	Rate	30 Day	45 Day	60 Day
4.250	100.814	100.814	100.345	4.250	100.615	100.615	100.146	3.375	98.539	98.539	98.070	3.250	99.922	99.922	99.391
4.375	101.226	101.226	100.757	4.375	100.871	100.871	100.402	3.500	98.855	98.855	98.386	3.375	100.421	100.421	99.890
4.500	101.587	101.587	101.118	4.500	101.173	101.173	100.704	3.625	99.183	99.183	98.714	3.500	100.877	100.877	100.346
4.625	101.990	101.990	101.521	4.625	101.421	101.421	100.952	3.750	98.103	98.103	97.803	3.625	101.334	101.334	100.803
4.750	99.870	99.870	99.629	4.750	99.758	99.758	99.517	3.875	N/A	N/A	N/A	3.750	100.596	100.596	99.940
4.875	100.220	100.220	99.979	4.875	100.013	100.013	99.772	4.000	N/A	N/A	N/A	3.875	101.051	101.051	100.395
5.000	100.331	100.331	100.090	5.000	100.316	100.316	100.075	4.125	N/A	N/A	N/A	4.000	101.476	101.476	100.820
5.125	100.613	100.613	100.372	5.125	100.563	100.563	100.322	4.250	N/A	N/A	N/A	4.125	101.923	101.923	101.267
5.250	97.823	97.823	97.470	5.250	97.791	97.791	97.438	4.375	N/A	N/A	N/A	4.250	100.814	100.814	100.314
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	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	4.500	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
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.750	100.696	100.596	100.596	100.134	3.750	100.622	100.522	100.522	100.060	2.750	98.150	98.050	98.050	97.573
3.875	101.151	101.051	101.051	100.589	3.875	100.988	100.888	100.888	100.426	2.875	98.559	98.459	98.459	97.982
4.000	101.576	101.476	101.476	101.014	4.000	101.221	101.121	101.121	100.659	3.000	98.957	98.857	98.857	98.380
4.125	102.023	101.923	101.923	101.461	4.125	101.521	101.421	101.421	100.959	3.125	99.335	99.235	99.235	98.758
4.250	100.914	100.814	100.814	100.345	4.250	100.715	100.615	100.615	100.146	3.250	100.193	100.093	100.093	99.624
4.375	101.326	101.226	101.226	100.757	4.375	100.971	100.871	100.871	100.402	3.375	100.577	100.477	100.477	100.008
4.500	101.687	101.587	101.587	101.118	4.500	101.273	101.173	101.173	100.704	3.500	100.892	100.792	100.792	100.323
4.625	102.090	101.990	101.990	101.521	4.625	101.521	101.421	101.421	100.952	3.625	101.221	101.121	101.121	100.652
4.750	99.970	99.870	99.870	99.629	4.750	99.858	99.758	99.758	99.517	3.750	99.703	99.603	99.603	99.303

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	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			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	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.875	N/A	N/A	N/A	5.750	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
5.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
5.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
5.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
5.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.: 3/31/2022

45 Day Lock Exp.: 4/15/2022

60 Day Lock Exp.: 5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 2:30 pm ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.300	97.300	97.100	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.867	96.867	96.667	2.000	N/A	N/A	N/A	3.000	97.272	97.172	97.072
3.125	97.980	97.980	97.780	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	97.667	97.667	97.467	2.125	N/A	N/A	N/A	3.125	97.928	97.826	97.721
3.250	98.720	98.720	98.520	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	98.337	98.337	98.137	2.250	N/A	N/A	N/A	3.250	98.668	98.566	98.461
3.375	99.645	99.645	99.445	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	99.288	99.288	99.088	2.375	N/A	N/A	N/A	3.375	99.993	99.891	99.786
3.500	100.144	100.144	99.944	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.019	100.019	99.819	2.500	N/A	N/A	N/A	3.500	100.092	99.990	99.885
3.625	100.560	100.560	100.360	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.718	100.718	100.518	2.625	N/A	N/A	N/A	3.625	100.524	100.407	100.302
3.750	101.121	101.121	100.921	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.304	101.304	101.104	2.750	N/A	N/A	N/A	3.750	101.154	101.012	100.858
3.875	101.663	101.663	101.463	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.781	101.781	101.581	2.875	N/A	N/A	N/A	3.875	101.696	101.554	101.400
3.990	102.026	102.026	101.826	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.020	102.020	101.820	2.990	N/A	N/A	N/A	3.990	102.058	101.916	101.762
4.000	102.126	102.126	101.926	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.120	102.120	101.920	3.000	N/A	N/A	N/A	4.000	102.158	102.016	101.862
4.125	102.520	102.520	102.320	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.312	102.312	102.112	3.125	N/A	N/A	N/A	4.125	102.553	102.411	102.257
4.250	102.694	102.694	102.494	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.358	102.358	102.158	3.250	N/A	N/A	N/A	4.250	102.682	102.510	102.341
4.375	103.132	103.132	102.932	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.719	102.719	102.519	3.375	N/A	N/A	N/A	4.375	103.119	102.947	102.778
4.500	103.516	103.516	103.316	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.968	102.968	102.768	3.500	N/A	N/A	N/A	4.500	103.504	103.332	103.163
4.625	103.831	103.831	103.631	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.102	103.102	102.902	3.625	N/A	N/A	N/A	4.625	103.819	103.647	103.478
4.750	103.798	103.798	103.598	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.289	102.289	102.089	3.750	N/A	N/A	N/A	4.750	103.848	103.748	103.629
4.875	104.211	104.211	104.011	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.634	102.634	102.434	3.875	N/A	N/A	N/A	4.875	104.261	104.161	104.042
4.990	104.404	104.404	104.204	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.714	102.714	102.514	3.990	N/A	N/A	N/A	4.990	104.454	104.354	104.235
5.000	104.504	104.504	104.304	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.814	102.814	102.614	4.000	N/A	N/A	N/A	5.000	104.554	104.454	104.335
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	3.000	98.343	98.343	98.143	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.501	98.501	98.301	2.500	98.435	98.335	98.235
2.875	N/A	N/A	N/A	3.125	99.148	99.148	98.948	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.027	99.027	98.827	2.625	98.938	98.838	98.738
2.990	N/A	N/A	N/A	3.250	99.781	99.781	99.581	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.549	99.549	99.349	2.750	99.447	99.345	99.246
3.000	N/A	N/A	N/A	3.375	100.616	100.616	100.416	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.971	99.971	99.771	2.875	99.870	99.768	99.669
3.125	N/A	N/A	N/A	3.500	101.043	101.043	100.843	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.355	100.355	100.155	2.990	100.253	100.151	100.052
3.250	N/A	N/A	N/A	3.625	101.678	101.678	101.478	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.455	100.455	100.255	3.000	100.353	100.251	100.152
3.375	N/A	N/A	N/A	3.750	102.235	102.235	102.035	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.896	100.896	100.696	3.125	100.867	100.735	100.616
3.500	N/A	N/A	N/A	3.875	102.729	102.729	102.529	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.368	101.368	101.168	3.250	101.348	101.216	101.022
3.625	N/A	N/A	N/A	3.990	103.024	103.024	102.824	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.020	102.020	101.820	3.375	102.000	101.868	101.674
3.750	N/A	N/A	N/A	4.000	103.124	103.124	102.924	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.396	102.396	102.196	3.500	102.376	102.244	102.050
3.875	N/A	N/A	N/A	4.125	103.484	103.484	103.284	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.852	102.852	102.652	3.625	102.832	102.700	102.506
3.990	N/A	N/A	N/A	4.250	103.035	103.035	102.835	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.642	102.642	102.442	3.750	102.622	102.490	102.296
4.000	N/A	N/A	N/A	4.375	103.429	103.429	103.229	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.108	103.108	102.908	3.875	103.291	103.159	102.965
4.125	N/A	N/A	N/A	4.500	103.753	103.753	103.553	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.474	103.474	103.274	3.990	103.656	103.524	103.330
4.250	N/A	N/A	N/A	4.625	104.037	104.037	103.837	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.574	103.574	103.374	4.000	103.756	103.624	103.430
4.375	N/A	N/A	N/A	4.750	103.848	103.848	103.648	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.943	103.943	103.743	4.125	104.126	103.994	103.800
4.500	N/A	N/A	N/A	4.875	104.223	104.223	104.023	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.901	102.901	102.701	4.250	102.969	102.815	102.623
4.625	N/A	N/A	N/A	4.990	104.359	104.359	104.159	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.150	103.150	102.950	4.375	103.218	103.064	102.872
4.750	N/A	N/A	N/A	5.000	104.459	104.459	104.259	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.214	103.214	103.014	4.500	103.282	103.128	102.936
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	2.500	98.458	98.458	98.258	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.693	99.693	99.493
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.880	98.880	98.680	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.169	100.169	99.969
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.245	99.245	99.045	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.528	100.528	100.328
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.537	99.537	99.337	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.950	100.950	100.750
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.774	99.774	99.574	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.338	101.338	101.138
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.874	99.874	99.674	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.438	101.438	101.238
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.183	100.183	99.983	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.874	101.874	101.674
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.497	100.497	100.297	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.863	101.863	101.663
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.018	101.018	100.818	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.296	102.296	102.096
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.280	101.280	101.080	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.679	102.679	102.479
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.594	101.594	101.394	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.138	103.138	102.938
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.8														



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.:

3/31/2022

45 Day Lock Exp.:

4/15/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 2:30 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.300	97.300	97.100	3.000	96.867	96.867	96.667	3.000	98.343	98.343	98.143	2.500	98.501	98.501	98.301	2.500	98.458	98.458	98.258
3.125	97.980	97.980	97.780	3.125	97.667	97.667	97.467	3.125	99.148	99.148	98.948	2.625	99.027	99.027	98.827	2.625	98.880	98.880	98.680
3.250	98.720	98.720	98.520	3.250	98.337	98.337	98.137	3.250	99.781	99.781	99.581	2.750	99.549	99.549	99.349	2.750	99.245	99.245	99.045
3.375	99.645	99.645	99.445	3.375	99.288	99.288	99.088	3.375	100.616	100.616	100.416	2.875	99.971	99.971	99.771	2.875	99.537	99.537	99.337
3.500	100.144	100.144	99.944	3.500	100.019	100.019	99.819	3.500	101.043	101.043	100.843	2.990	100.355	100.355	100.155	2.990	99.774	99.774	99.574
3.625	100.560	100.560	100.360	3.625	100.718	100.718	100.518	3.625	101.678	101.678	101.478	3.000	100.455	100.455	100.255	3.000	99.874	99.874	99.674
3.750	101.121	101.121	100.921	3.750	101.304	101.304	101.104	3.750	102.235	102.235	102.035	3.125	100.896	100.896	100.696	3.125	100.183	100.183	99.983
3.875	101.663	101.663	101.463	3.875	101.781	101.781	101.581	3.875	102.729	102.729	102.529	3.250	101.368	101.368	101.168	3.250	100.497	100.497	100.297
3.990	102.026	102.026	101.826	3.990	102.020	102.020	101.820	3.990	103.024	103.024	102.824	3.375	102.020	102.020	101.820	3.375	101.018	101.018	100.818
4.000	102.126	102.126	101.926	4.000	102.120	102.120	101.920	4.000	103.124	103.124	102.924	3.500	102.396	102.396	102.196	3.500	101.280	101.280	101.080
4.125	102.520	102.520	102.320	4.125	102.312	102.312	102.112	4.125	103.484	103.484	103.284	3.625	102.852	102.852	102.652	3.625	101.594	101.594	101.394
4.250	102.694	102.694	102.494	4.250	102.358	102.358	102.158	4.250	103.035	103.035	102.835	3.750	102.642	102.642	102.442	3.750	100.822	100.822	100.622
4.375	103.132	103.132	102.932	4.375	102.719	102.719	102.519	4.375	103.429	103.429	103.229	3.875	103.108	103.108	102.908	3.875	101.139	101.139	100.939
4.500	103.516	103.516	103.316	4.500	102.968	102.968	102.768	4.500	103.753	103.753	103.553	3.990	103.474	103.474	103.274	3.990	101.357	101.357	101.157
4.625	103.831	103.831	103.631	4.625	103.102	103.102	102.902	4.625	104.037	104.037	103.837	4.000	103.574	103.574	103.374	4.000	101.457	101.457	101.257
4.750	103.798	103.798	103.598	4.750	102.289	102.289	102.089	4.750	103.848	103.848	103.648	4.125	103.943	103.943	103.743	4.125	101.715	101.715	101.515
4.875	104.211	104.211	104.011	4.875	102.634	102.634	102.434	4.875	104.223	104.223	104.023	4.250	102.901	102.901	102.701	4.250	100.527	100.527	100.327
4.990	104.404	104.404	104.204	4.990	102.714	102.714	102.514	4.990	104.359	104.359	104.159	4.375	103.150	103.150	102.950	4.375	100.695	100.695	100.495
5.000	104.504	104.504	104.304	5.000	102.814	102.814	102.614	5.000	104.459	104.459	104.259	4.500	103.214	103.214	103.014	4.500	100.737	100.737	100.537

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	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	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	-2.125	-3.375	-4.125	-4.125	-4.125	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
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	-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 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.: 3/31/2022
45 Day Lock Exp.: 4/15/2022
60 Day Lock Exp.: 5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 2:30 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.307	97.307	97.107	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.157	95.157	94.957	2.750	N/A	N/A	N/A	3.000	96.688	96.588	96.488
3.125	98.008	98.008	97.808	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	95.858	95.858	95.658	2.875	N/A	N/A	N/A	3.125	97.442	97.342	97.242
3.250	98.847	98.847	98.599	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.697	96.697	96.449	2.990	N/A	N/A	N/A	3.250	98.103	97.999	97.855
3.375	99.804	99.804	99.559	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.654	97.654	97.409	3.000	N/A	N/A	N/A	3.375	99.060	98.955	98.815
3.500	100.256	100.256	100.011	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.106	98.106	97.861	3.125	N/A	N/A	N/A	3.500	99.512	99.404	99.267
3.625	100.604	100.604	100.356	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.454	98.454	98.206	3.250	N/A	N/A	N/A	3.625	99.861	99.746	99.613
3.750	101.250	101.250	100.962	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.100	99.100	98.812	3.375	N/A	N/A	N/A	3.750	99.385	99.235	99.097
3.875	101.764	101.764	101.482	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.614	99.614	99.332	3.500	N/A	N/A	N/A	3.875	99.899	99.755	99.617
3.990	101.956	101.956	101.674	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.806	99.806	99.524	3.625	N/A	N/A	N/A	3.990	100.091	99.946	99.809
4.000	102.056	102.056	101.774	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.906	99.906	99.624	3.750	N/A	N/A	N/A	4.000	100.191	100.046	99.909
4.125	102.492	102.492	102.212	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	100.342	100.342	100.062	3.875	N/A	N/A	N/A	4.125	100.627	100.483	100.347
4.250	102.727	102.727	102.444	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.577	100.577	100.294	3.990	N/A	N/A	N/A	4.250	99.812	99.648	99.529
4.375	103.080	103.080	102.799	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.930	100.930	100.649	4.000	N/A	N/A	N/A	4.375	100.166	100.004	99.885
4.500	103.455	103.455	103.176	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.305	101.305	101.026	4.125	N/A	N/A	N/A	4.500	100.540	100.380	100.261
4.625	103.649	103.649	103.375	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.499	101.499	101.225	4.250	N/A	N/A	N/A	4.625	101.074	100.919	100.800
4.750	103.700	103.700	103.457	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.550	101.550	101.307	4.375	N/A	N/A	N/A	4.750	100.544	100.438	100.301
4.875	103.992	103.992	103.754	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.842	101.842	101.604	4.500	N/A	N/A	N/A	4.875	100.836	100.735	100.598
4.990	104.119	104.119	103.884	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.969	101.969	101.734	4.625	N/A	N/A	N/A	4.990	100.962	100.862	100.727
5.000	104.219	104.219	103.984	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.069	102.069	101.834	4.750	N/A	N/A	N/A	5.000	101.062	100.962	100.827
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	3.000	98.404	98.404	98.109	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.521	98.521	98.320	2.500	97.975	97.835	97.774
2.875	N/A	N/A	N/A	3.125	99.258	99.258	98.960	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.037	99.037	98.836	2.625	98.413	98.273	98.212
2.990	N/A	N/A	N/A	3.250	99.937	99.937	99.639	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.531	99.531	99.330	2.750	98.344	98.204	98.143
3.000	N/A	N/A	N/A	3.375	100.776	100.776	100.476	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.107	100.107	99.903	2.875	98.920	98.780	98.716
3.125	N/A	N/A	N/A	3.500	101.144	101.144	100.846	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.322	100.322	100.121	2.990	99.135	98.995	98.934
3.250	N/A	N/A	N/A	3.625	101.580	101.580	101.215	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.422	100.422	100.221	3.000	99.235	99.095	99.034
3.375	N/A	N/A	N/A	3.750	102.197	102.197	101.832	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.931	100.931	100.680	3.125	100.498	100.330	100.247
3.500	N/A	N/A	N/A	3.875	102.689	102.689	102.324	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.353	101.353	101.103	3.250	99.529	99.360	99.279
3.625	N/A	N/A	N/A	3.990	102.939	102.939	102.577	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.010	102.010	101.761	3.375	100.187	100.019	99.938
3.750	N/A	N/A	N/A	4.000	103.039	103.039	102.677	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.363	102.363	102.120	3.500	100.540	100.372	100.297
3.875	N/A	N/A	N/A	4.125	102.464	102.464	102.086	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.011	102.011	101.738	3.625	100.998	100.832	100.725
3.990	N/A	N/A	N/A	4.250	102.585	102.585	102.207	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.410	102.410	102.139	3.750	100.483	100.317	100.212
4.000	N/A	N/A	N/A	4.375	102.864	102.864	102.487	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.794	102.794	102.527	3.875	100.867	100.701	100.600
4.125	N/A	N/A	N/A	4.500	103.141	103.141	102.767	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.040	103.040	102.776	3.990	101.113	100.947	100.849
4.250	N/A	N/A	N/A	4.625	102.753	102.753	102.390	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.140	103.140	102.876	4.000	101.213	101.047	100.949
4.375	N/A	N/A	N/A	4.750	103.733	103.733	103.375	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.467	102.467	102.267	4.125	100.717	100.617	100.517
4.500	N/A	N/A	N/A	4.875	104.030	104.030	103.675	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.818	102.818	102.618	4.250	100.569	100.469	100.369
4.625	N/A	N/A	N/A	4.990	104.110	104.110	103.757	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.135	103.135	102.935	4.375	100.886	100.786	100.686
4.750	N/A	N/A	N/A	5.000	104.210	104.210	103.857	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.439	103.439	103.239	4.500	101.190	101.090	100.990
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	2.500	96.321	96.321	96.120	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	2.625	96.837	96.837	96.636	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	2.750	97.331	97.331	97.130	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	2.875	97.907	97.907	97.703	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	2.990	98.122	98.122	97.921	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	3.000	98.222	98.222	98.021	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	3.125	98.731	98.731	98.480	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	3.250	99.153	99.153	98.903	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	3.375	99.810	99.810	99.561	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	3.500	100.163	100.163	99.920	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	3.625	99.811	99.811	99.538	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	3.750	100.210	100.210	99.939	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	3.875	100.594	100.594	100.327	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	3.990	100.840	100.840	100.576	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	4.000	100.940	100.940	100.676	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	4.125	102.267	102.267	100.067	3.750	N/A	N/A	N								



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.:

3/31/2022

45 Day Lock Exp.:

4/15/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 2:30 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.307	97.307	97.107	3.000	95.157	95.157	94.957	3.000	98.404	98.404	98.109	2.500	98.521	98.521	98.320	2.500	96.321	96.321	96.120
3.125	98.008	98.008	97.808	3.125	95.858	95.858	95.658	3.125	99.258	99.258	98.960	2.625	99.037	99.037	98.836	2.625	96.837	96.837	96.636
3.250	98.847	98.847	98.599	3.250	96.697	96.697	96.449	3.250	99.937	99.937	99.639	2.750	99.531	99.531	99.330	2.750	97.331	97.331	97.130
3.375	99.804	99.804	99.559	3.375	97.654	97.654	97.409	3.375	100.776	100.776	100.476	2.875	100.107	100.107	99.903	2.875	97.907	97.907	97.703
3.500	100.256	100.256	100.011	3.500	98.106	98.106	97.861	3.500	101.144	101.144	100.846	2.990	100.322	100.322	100.121	2.990	98.122	98.122	97.921
3.625	100.604	100.604	100.356	3.625	98.454	98.454	98.206	3.625	101.580	101.580	101.215	3.000	100.422	100.422	100.221	3.000	98.222	98.222	98.021
3.750	101.250	101.250	100.962	3.750	99.100	99.100	98.812	3.750	102.197	102.197	101.832	3.125	100.931	100.931	100.680	3.125	98.731	98.731	98.480
3.875	101.764	101.764	101.482	3.875	99.614	99.614	99.332	3.875	102.689	102.689	102.324	3.250	101.353	101.353	101.103	3.250	99.153	99.153	98.903
3.990	101.956	101.956	101.674	3.990	99.806	99.806	99.524	3.990	102.939	102.939	102.577	3.375	102.010	102.010	101.761	3.375	99.810	99.810	99.561
4.000	102.056	102.056	101.774	4.000	99.906	99.906	99.624	4.000	103.039	103.039	102.677	3.500	102.363	102.363	102.120	3.500	100.163	100.163	99.920
4.125	102.492	102.492	102.212	4.125	100.342	100.342	100.062	4.125	102.464	102.464	102.086	3.625	102.011	102.011	101.738	3.625	99.811	99.811	99.538
4.250	102.727	102.727	102.444	4.250	100.577	100.577	100.294	4.250	102.585	102.585	102.207	3.750	102.410	102.410	102.139	3.750	100.210	100.210	99.939
4.375	103.080	103.080	102.799	4.375	100.930	100.930	100.649	4.375	102.864	102.864	102.487	3.875	102.794	102.794	102.527	3.875	100.594	100.594	100.327
4.500	103.455	103.455	103.176	4.500	101.305	101.305	101.026	4.500	103.141	103.141	102.767	3.990	103.040	103.040	102.776	3.990	100.840	100.840	100.576
4.625	103.649	103.649	103.375	4.625	101.499	101.499	101.225	4.625	102.753	102.753	102.390	4.000	103.140	103.140	102.876	4.000	100.940	100.940	100.676
4.750	103.700	103.700	103.457	4.750	101.550	101.550	101.307	4.750	103.733	103.733	103.375	4.125	102.467	102.467	102.267	4.125	100.267	100.267	100.067
4.875	103.992	103.992	103.754	4.875	101.842	101.842	101.604	4.875	104.030	104.030	103.675	4.250	102.818	102.818	102.618	4.250	100.618	100.618	100.418
4.990	104.119	104.119	103.884	4.990	101.969	101.969	101.734	4.990	104.110	104.110	103.757	4.375	103.135	103.135	102.935	4.375	100.935	100.935	100.735
5.000	104.219	104.219	103.984	5.000	102.069	102.069	101.834	5.000	104.210	104.210	103.857	4.500	103.439	103.439	103.239	4.500	101.239	101.239	101.039

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	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	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
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/31/2022

45 Day Lock Exp.:

4/15/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 2:30 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.500	0.750	0.625	0.500	0.500	0.250	0.125	0.000
3.625	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.750	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.875	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.990	1.000	0.875	0.625	0.625	0.500	0.375	0.000
4.000	1.125	0.875	0.625	0.625	0.500	0.375	0.000
4.125	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.250	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.375	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.500	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.625	1.500	1.125	0.875	0.750	0.625	0.500	0.000
4.750	1.625	1.125	1.000	0.750	0.625	0.375	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	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
3.000	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.125	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.250	1.125	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.125	0.875	0.750	0.625	0.375	0.250	0.125
3.500	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.625	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.750	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.875	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.990	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.000	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.125	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.250	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.375	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.500	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.625	1.500	1.250	1.125	1.000	0.750	0.625	0.500
4.750	0.875	0.750	0.625	0.500	0.375	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	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
3.000	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.625	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.875	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.990	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.375	0.375	0.250	0.000	0.000
4.750	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.875	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.990	1.125	0.875	0.500	0.250	0.250	0.000	0.000
5.000	1.125	0.875	0.500	0.250	0.250	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
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	-0.125	0.000	0.000
3.250	0.375	0.125	0.000	0.000	-0.125	0.000	0.000
3.375	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.500	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.625	0.500	0.250	0.000	0.000	-0.125	0.000	0.000
3.750	0.875	0.750	0.500	0.500	0.250	0.250	0.000
3.875	0.875	0.750	0.500	0.500	0.375	0.250	0.000
3.990	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.000	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.125	0.875	0.750	0.500	0.500	0.375	0.375	0.000
4.250	1.500	1.250	0.750	0.750	0.375	0.375	0.000
4.375	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.500	1.625	1.375	0.875	0.875	0.500	0.500	0.000
4.625	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.750	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
4.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.250	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.625	0.375	0.250	0.250	0.125	0.000	0.000	0.000
3.750	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.990	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.000	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.125	0.125	-0.125	-0.250	-0.500	-0.500	0.000	0.000
4.250	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.375	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.500	0.625	0.500	0.375	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
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.000	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.375	0.500	0.375	0.250	0.250	0.250	0.125	0.125
3.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.875	0.750	0.750	0.625	0.625	0.500	0.375	0.250
3.990	0.750	0.750	0.625	0.625	0.500	0.375	0.250
4.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.250	0.500	0.375	0.250	0.250	0.250	0.125	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

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.:

3/31/2022

45 Day Lock Exp.:

4/15/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 2:30 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.307	97.307	97.107	3.000	98.404	98.404	98.109	2.500	98.521	98.521	98.320	3.000	95.557	95.557	95.357	2.500	96.771	96.771	96.570
3.125	98.008	98.008	97.808	3.125	99.258	99.258	98.960	2.625	99.037	99.037	98.836	3.125	96.258	96.258	96.058	2.625	97.287	97.287	97.086
3.250	98.847	98.847	98.599	3.250	99.937	99.937	99.639	2.750	99.531	99.531	99.330	3.250	97.097	97.097	96.849	2.750	97.781	97.781	97.580
3.375	99.804	99.804	99.559	3.375	100.776	100.776	100.476	2.875	100.107	100.107	99.903	3.375	98.054	98.054	97.809	2.875	98.357	98.357	98.153
3.500	100.256	100.256	100.011	3.500	101.144	101.144	100.846	2.990	100.322	100.322	100.121	3.500	98.506	98.506	98.261	2.990	98.572	98.572	98.371
3.625	100.604	100.604	100.356	3.625	101.580	101.580	101.215	3.000	100.422	100.422	100.221	3.625	98.854	98.854	98.606	3.000	98.672	98.672	98.471
3.750	101.250	101.250	100.962	3.750	102.197	102.197	101.832	3.125	100.931	100.931	100.680	3.750	99.500	99.500	99.212	3.125	99.181	99.181	98.930
3.875	101.764	101.764	101.482	3.875	102.689	102.689	102.324	3.250	101.353	101.353	101.103	3.875	100.014	100.014	99.732	3.250	99.603	99.603	99.353
3.990	101.956	101.956	101.674	3.990	102.939	102.939	102.577	3.375	102.010	102.010	101.761	3.990	100.206	100.206	99.924	3.375	100.260	100.260	100.011
4.000	102.056	102.056	101.774	4.000	103.039	103.039	102.677	3.500	102.363	102.363	102.120	4.000	100.306	100.306	100.024	3.500	100.613	100.613	100.370
4.125	102.492	102.492	102.212	4.125	102.464	102.464	102.086	3.625	102.011	102.011	101.738	4.125	100.742	100.742	100.462	3.625	100.261	100.261	99.988
4.250	102.727	102.727	102.444	4.250	102.585	102.585	102.207	3.750	102.410	102.410	102.139	4.250	100.977	100.977	100.694	3.750	100.660	100.660	100.389
4.375	103.080	103.080	102.799	4.375	102.864	102.864	102.487	3.875	102.794	102.794	102.527	4.375	101.330	101.330	101.049	3.875	101.044	101.044	100.777
4.500	103.455	103.455	103.176	4.500	103.141	103.141	102.767	3.990	103.040	103.040	102.776	4.500	101.705	101.705	101.426	3.990	101.290	101.290	101.026
4.625	103.649	103.649	103.375	4.625	102.753	102.753	102.390	4.000	103.140	103.140	102.876	4.625	101.899	101.899	101.625	4.000	101.390	101.390	101.126
4.750	103.700	103.700	103.457	4.750	103.733	103.733	103.375	4.125	102.467	102.467	102.267	4.750	101.950	101.950	101.707	4.125	100.717	100.717	100.517
4.875	103.992	103.992	103.754	4.875	104.030	104.030	103.675	4.250	102.818	102.818	102.618	4.875	102.242	102.242	102.004	4.250	101.068	101.068	100.868
4.990	104.119	104.119	103.884	4.990	104.110	104.110	103.757	4.375	103.135	103.135	102.935	4.990	102.369	102.369	102.134	4.375	101.385	101.385	101.185
5.000	104.219	104.219	103.984	5.000	104.210	104.210	103.857	4.500	103.439	103.439	103.239	5.000	102.469	102.469	102.234	4.500	101.689	101.689	101.489

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
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

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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
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.:

3/31/2022

45 Day Lock Exp.:

4/15/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 2:30 pm 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 †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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



AFR Loan Center

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5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 2:30 pm ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	96.050	95.925	95.800	
4.250	96.925	96.800	96.675	
4.375	97.425	97.300	97.175	
4.500	97.925	97.800	97.675	
4.625	98.550	98.425	98.300	
4.750	99.175	99.050	98.925	
4.875	99.550	99.425	99.300	
4.990	99.780	99.655	99.530	
5.125	100.050	99.925	99.800	
5.250	100.425	100.300	100.175	
5.375	100.800	100.675	100.550	
5.500	101.050	100.925	100.800	
5.625	101.300	101.175	101.050	
5.750	101.550	101.425	101.300	
5.875	101.800	101.675	101.550	
5.990	102.030	101.905	101.780	
6.125	102.300	102.175	102.050	
6.250	102.550	102.425	102.300	
6.375	102.800	102.675	102.550	
6.500	103.050	102.925	102.800	
6.625	103.300	103.175	103.050	
6.750	103.550	103.425	103.300	
6.875	N/A	N/A	N/A	
6.990	104.030	103.905	103.780	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	104.800	104.675	104.550	
7.500	105.050	104.925	104.800	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	95.800	95.675	95.550	
4.250	96.675	96.550	96.425	
4.375	97.175	97.050	96.925	
4.500	97.675	97.550	97.425	
4.625	98.300	98.175	98.050	
4.750	98.925	98.800	98.675	
4.875	99.300	99.175	99.050	
4.990	99.530	99.405	99.280	
5.125	99.800	99.675	99.550	
5.250	100.175	100.050	99.925	
5.375	100.550	100.425	100.300	
5.500	100.800	100.675	100.550	
5.625	101.050	100.925	100.800	
5.750	101.300	101.175	101.050	
5.875	101.550	101.425	101.300	
5.990	101.780	101.655	101.530	
6.125	102.050	101.925	101.800	
6.250	102.300	102.175	102.050	
6.375	102.550	102.425	102.300	
6.500	102.800	102.675	102.550	
6.625	103.050	102.925	102.800	
6.750	103.300	103.175	103.050	
6.875	N/A	N/A	N/A	
6.990	103.780	103.655	103.530	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	104.550	104.425	104.300	
7.500	104.800	104.675	104.550	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*				101.300
NOO without PPP*				100.675
Rate	30 Day	45 Day	60 Day	
4.250	96.425	96.300	96.175	
4.375	96.925	96.800	96.675	
4.500	97.425	97.300	97.175	
4.625	98.050	97.925	97.800	
4.750	98.675	98.550	98.425	
4.875	99.050	98.925	98.800	
4.990	99.280	99.155	99.030	
5.125	99.550	99.425	99.300	
5.250	99.925	99.800	99.675	
5.375	100.300	100.175	100.050	
5.500	100.550	100.425	100.300	
5.625	100.800	100.675	100.550	
5.750	101.050	100.925	100.800	
5.875	101.300	101.175	101.050	
5.990	101.530	101.405	101.280	
6.125	101.800	101.675	101.550	
6.250	102.050	101.925	101.800	
6.375	102.300	102.175	102.050	
6.500	102.550	102.425	102.300	
6.625	102.800	102.675	102.550	
6.750	103.050	102.925	102.800	
6.875	N/A	N/A	N/A	
6.990	103.530	103.405	103.280	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	104.300	104.175	104.050	
7.500	104.550	104.425	104.300	
7.625	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	
* 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	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
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	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	NA	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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