



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.: 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: 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
3.250	100.744	100.744	100.229	3.250	100.624	100.624	100.109	1.875	93.882	93.882	93.582	3.125	99.774	99.774	99.474
3.375	101.143	101.143	100.627	3.375	100.933	100.933	100.418	2.000	94.350	94.350	94.050	3.250	100.415	100.415	100.115
3.500	101.599	101.599	101.084	3.500	101.274	101.274	100.758	2.125	94.804	94.804	94.504	3.375	99.637	99.637	99.337
3.625	102.056	102.056	101.540	3.625	101.627	101.627	101.112	2.250	95.790	95.790	95.454	3.500	99.668	99.668	99.368
3.750	101.534	101.534	101.024	3.750	101.360	101.360	100.850	2.375	96.240	96.240	95.904	3.625	99.844	99.844	99.544
3.875	101.888	101.888	101.379	3.875	101.625	101.625	101.116	2.500	96.667	96.667	96.331	Margin = 2.250		Index = 1.140	
4.000	102.314	102.314	101.804	4.000	101.858	101.858	101.349	2.625	97.085	97.085	96.749	30 Year OTC			
4.125	102.760	102.760	102.251	4.125	102.159	102.159	101.649	2.750	97.951	97.951	97.443	Rate	30 Day	45 Day	60 Day
4.250	102.283	102.283	101.852	4.250	101.984	101.984	101.553	2.875	98.359	98.359	97.852	4.000	101.722	101.722	101.003
4.375	102.595	102.595	102.164	4.375	102.140	102.140	101.709	3.000	98.758	98.758	98.250	4.125	102.168	102.168	101.449
4.500	102.956	102.956	102.524	4.500	102.442	102.442	102.011	3.125	99.136	99.136	98.628	4.500	102.364	102.364	101.802
4.625	103.358	103.358	102.927	4.625	102.690	102.690	102.258	3.250	99.163	99.163	98.694	4.625	102.766	102.766	102.204
4.750	102.854	102.854	102.645	4.750	102.642	102.642	102.433	3.375	99.547	99.547	99.078	4.750	102.162	102.162	101.662
4.875	103.105	103.105	102.895	4.875	102.798	102.798	102.588	3.500	99.862	99.862	99.393	4.875	102.513	102.513	102.013
5.000	103.215	103.215	103.006	5.000	103.100	103.100	102.891	3.625	100.191	100.191	99.722	5.000	102.623	102.623	102.123
5.125	103.497	103.497	103.288	5.125	103.348	103.348	103.138	3.750	98.361	98.361	98.061	5.125	102.905	102.905	102.405
5.250	102.323	102.323	102.123	5.250	102.191	102.191	101.991	3.875	98.701	98.701	98.401	5.500	102.172	102.172	101.672
5.375	102.511	102.511	102.311	5.375	102.346	102.346	102.146	4.000	98.956	98.956	98.656	5.625	102.454	102.454	101.954
6.250	106.000	106.000	105.800	6.250	102.084	102.084	101.884	4.125	99.235	99.235	98.935	6.250	103.025	103.025	102.525

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	100.844	100.744	100.744	100.229	3.250	100.424	100.324	100.324	99.809	1.875	96.012	95.912	95.912	95.612	
3.375	101.343	101.243	101.243	100.727	3.375	100.833	100.733	100.733	100.218	2.000	96.480	96.380	96.380	96.080	
3.500	101.799	101.699	101.699	101.184	3.500	101.174	101.074	101.074	100.558	2.125	96.934	96.834	96.834	96.534	
3.625	102.256	102.156	102.156	101.640	3.625	101.527	101.427	101.427	100.912	2.250	97.920	97.820	97.820	97.484	
3.750	101.734	101.634	101.634	101.124	3.750	101.560	101.460	101.460	100.950	2.375	98.370	98.270	98.270	97.934	
3.875	102.188	102.088	102.088	101.579	3.875	101.925	101.825	101.825	101.316	2.500	98.797	98.697	98.697	98.361	
4.000	102.614	102.514	102.514	102.004	4.000	102.158	102.058	102.058	101.549	2.625	99.215	99.115	99.115	98.779	
4.125	103.060	102.960	102.960	102.451	4.125	102.459	102.359	102.359	101.849	2.750	98.981	98.881	98.881	98.543	
4.250	102.483	102.383	102.383	101.952	4.250	102.184	102.084	102.084	101.653	2.875	99.389	99.289	99.289	98.952	
4.375	102.895	102.795	102.795	102.364	4.375	102.440	102.340	102.340	101.909	3.000	99.788	99.688	99.688	99.350	
4.500	103.256	103.156	103.156	102.724	4.500	102.742	102.642	102.642	102.211	3.125	100.166	100.066	100.066	99.728	
4.625	103.658	103.558	103.558	103.127	4.625	102.990	102.890	102.890	102.458	3.250	100.793	100.693	100.693	100.354	
4.750	103.054	102.954	102.954	102.745	4.750	102.842	102.742	102.742	102.313	3.375	101.177	101.077	101.077	100.738	

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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.972	98.972	98.253	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.418	99.418	98.699	5.250	101.000	101.000	100.500
4.875	97.995	97.995	97.495	5.750	102.750	102.750	102.500	4.500	99.614	99.614	99.052	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	97.885	97.885	97.385					4.625	100.016	100.016	99.454	Rate	30 Day	45 Day	60 Day
5.125	97.603	97.603	97.103					4.750	99.412	99.412	98.912	5.750	100.000	100.000	99.500
5.250	97.940	97.940	97.440					4.875	99.763	99.763	99.263	6.250	102.750	102.750	102.250
5.375	97.714	97.714	97.214					5.000	99.873	99.873	99.373		DPA Advantage Adjustment		
5.500	97.461	97.461	96.961					5.125	100.155	100.155	99.655		203(k) / 203(k)s		-0.250
5.625	97.179	97.179	96.679					5.500	99.422	99.422	98.922		203(k) & 203(k)s are Borrower Paid		
5.750	99.438	99.438	98.938					5.625	99.704	99.704	99.204		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	100.275	100.275	99.775				
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</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>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)					



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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: 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
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	96.499	96.499	95.991	3.500	99.418	99.418	99.118
3.750	100.409	100.409	99.900	3.750	100.335	100.335	99.826	2.875	96.908	96.908	96.400	3.625	99.594	99.594	99.294
3.875	100.863	100.863	100.354	3.875	100.700	100.700	100.191	3.000	97.306	97.306	96.798	Margin = 2.250		Index = 1.140	
4.000	101.289	101.289	100.780	4.000	100.933	100.933	100.424	3.125	97.684	97.684	97.176	30 Year OTC			
4.125	101.735	101.735	101.226	4.125	101.234	101.234	100.725	3.250	97.968	97.968	97.499	Rate	30 Day	45 Day	60 Day
4.250	100.658	100.658	100.227	4.250	100.459	100.459	100.028	3.375	98.352	98.352	97.883	3.250	99.657	99.657	99.141
4.375	101.070	101.070	100.639	4.375	100.715	100.715	100.284	3.500	98.667	98.667	98.198	3.375	100.155	100.155	99.639
4.500	101.431	101.431	101.000	4.500	101.017	101.017	100.586	3.625	98.996	98.996	98.527	3.500	100.612	100.612	100.096
4.625	101.833	101.833	101.402	4.625	101.265	101.265	100.834	3.750	97.666	97.666	97.366	3.625	101.068	101.068	100.552
4.750	99.854	99.854	99.645	4.750	99.742	99.742	99.533	3.875	N/A	N/A	N/A	3.750	100.409	100.409	99.706
4.875	100.205	100.205	99.996	4.875	99.998	99.998	99.789	4.000	N/A	N/A	N/A	3.875	100.863	100.863	100.160
5.000	100.315	100.315	100.106	5.000	100.300	100.300	100.091	4.125	N/A	N/A	N/A	4.000	101.289	101.289	100.586
5.125	100.597	100.597	100.388	5.125	100.548	100.548	100.339	4.250	N/A	N/A	N/A	4.125	101.735	101.735	101.032
5.250	97.823	97.823	97.623	5.250	97.791	97.791	97.591	4.375	N/A	N/A	N/A	4.250	100.658	100.658	100.064
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	100.509	100.409	100.409	99.900	3.750	100.435	100.335	100.335	99.826	2.750	97.818	97.718	97.718	97.210
3.875	100.963	100.863	100.863	100.354	3.875	100.800	100.700	100.700	100.191	2.875	98.227	98.127	98.127	97.619
4.000	101.389	101.289	101.289	100.780	4.000	101.033	100.933	100.933	100.424	3.000	98.625	98.525	98.525	98.017
4.125	101.835	101.735	101.735	101.226	4.125	101.334	101.234	101.234	100.725	3.125	99.003	98.903	98.903	98.395
4.250	100.758	100.658	100.658	100.227	4.250	100.559	100.459	100.459	100.028	3.250	100.005	99.905	99.905	99.436
4.375	101.170	101.070	101.070	100.639	4.375	100.815	100.715	100.715	100.284	3.375	100.389	100.289	100.289	99.820
4.500	101.531	101.431	101.431	101.000	4.500	101.117	101.017	101.017	100.586	3.500	100.705	100.605	100.605	100.136
4.625	101.933	101.833	101.833	101.402	4.625	101.365	101.265	101.265	100.834	3.625	101.033	100.933	100.933	100.464
4.750	99.954	99.854	99.854	99.645	4.750	99.842	99.742	99.742	99.533	3.750	99.266	99.166	99.166	98.866

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
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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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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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	96.691	96.691	96.491	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.491	96.491	96.291	2.000	N/A	N/A	N/A	3.000	96.663	96.563	96.463
3.125	97.416	97.416	97.216	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	97.291	97.291	97.091	2.125	N/A	N/A	N/A	3.125	97.357	97.248	97.143
3.250	98.156	98.156	97.956	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.961	97.961	97.761	2.250	N/A	N/A	N/A	3.250	98.097	97.988	97.883
3.375	99.081	99.081	98.881	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.851	98.851	98.651	2.375	N/A	N/A	N/A	3.375	99.022	98.913	98.808
3.500	99.580	99.580	99.380	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.581	99.581	99.381	2.500	N/A	N/A	N/A	3.500	99.521	99.412	99.307
3.625	100.029	100.029	99.829	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.279	100.279	100.079	2.625	N/A	N/A	N/A	3.625	100.053	99.905	99.757
3.750	100.683	100.683	100.483	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.866	100.866	100.666	2.750	N/A	N/A	N/A	3.750	100.707	100.558	100.404
3.875	101.225	101.225	101.025	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.343	101.343	101.143	2.875	N/A	N/A	N/A	3.875	101.249	101.100	100.946
3.990	101.588	101.588	101.388	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.581	101.581	101.381	2.990	N/A	N/A	N/A	3.990	101.612	101.463	101.309
4.000	101.688	101.688	101.488	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.681	101.681	101.481	3.000	N/A	N/A	N/A	4.000	101.712	101.563	101.409
4.125	102.082	102.082	101.882	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.874	101.874	101.674	3.125	N/A	N/A	N/A	4.125	102.106	101.957	101.803
4.250	102.429	102.429	102.229	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.093	102.093	101.893	3.250	N/A	N/A	N/A	4.250	102.416	102.244	102.075
4.375	102.866	102.866	102.666	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.454	102.454	102.254	3.375	N/A	N/A	N/A	4.375	102.853	102.681	102.512
4.500	103.250	103.250	103.050	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.703	102.703	102.503	3.500	N/A	N/A	N/A	4.500	103.238	103.066	102.897
4.625	103.566	103.566	103.366	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.837	102.837	102.637	3.625	N/A	N/A	N/A	4.625	103.553	103.382	103.212
4.750	103.624	103.624	103.424	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.115	102.115	101.915	3.750	N/A	N/A	N/A	4.750	103.659	103.548	103.427
4.875	104.037	104.037	103.837	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.460	102.460	102.260	3.875	N/A	N/A	N/A	4.875	104.071	103.960	103.839
4.990	104.230	104.230	104.030	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.540	102.540	102.340	3.990	N/A	N/A	N/A	4.990	104.265	104.154	104.033
5.000	104.330	104.330	104.130	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.640	102.640	102.440	4.000	N/A	N/A	N/A	5.000	104.365	104.254	104.133
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	97.842	97.842	97.642	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.048	98.048	97.848	2.500	97.975	97.875	97.775
2.875	N/A	N/A	N/A	3.125	98.647	98.647	98.447	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.574	98.574	98.374	2.625	98.493	98.393	98.293
2.990	N/A	N/A	N/A	3.250	99.280	99.280	99.080	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.096	99.096	98.896	2.750	99.015	98.915	98.815
3.000	N/A	N/A	N/A	3.375	100.115	100.115	99.915	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.518	99.518	99.318	2.875	99.437	99.337	99.237
3.125	N/A	N/A	N/A	3.500	100.592	100.592	100.392	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.901	99.901	99.701	2.990	99.857	99.746	99.646
3.250	N/A	N/A	N/A	3.625	101.302	101.302	101.102	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.001	100.001	99.801	3.000	99.957	99.846	99.746
3.375	N/A	N/A	N/A	3.750	101.859	101.859	101.659	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.512	100.512	100.312	3.125	100.485	100.346	100.218
3.500	N/A	N/A	N/A	3.875	102.353	102.353	102.153	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.993	100.993	100.793	3.250	100.966	100.827	100.631
3.625	N/A	N/A	N/A	3.990	102.648	102.648	102.448	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.645	101.645	101.445	3.375	101.618	101.479	101.283
3.750	N/A	N/A	N/A	4.000	102.748	102.748	102.548	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.021	102.021	101.821	3.500	101.994	101.855	101.659
3.875	N/A	N/A	N/A	4.125	103.108	103.108	102.908	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.477	102.477	102.277	3.625	102.450	102.311	102.115
3.990	N/A	N/A	N/A	4.250	102.770	102.770	102.570	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.439	102.439	102.239	3.750	102.622	102.490	102.296
4.000	N/A	N/A	N/A	4.375	103.164	103.164	102.964	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.905	102.905	102.705	3.875	103.088	102.956	102.762
4.125	N/A	N/A	N/A	4.500	103.488	103.488	103.288	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.270	103.270	103.070	3.990	103.453	103.321	103.127
4.250	N/A	N/A	N/A	4.625	103.771	103.771	103.571	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.370	103.370	103.170	4.000	103.553	103.421	103.227
4.375	N/A	N/A	N/A	4.750	103.674	103.674	103.474	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.740	103.740	103.540	4.125	103.922	103.790	103.596
4.500	N/A	N/A	N/A	4.875	104.050	104.050	103.850	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.167	103.167	102.967	4.250	103.228	103.067	102.867
4.625	N/A	N/A	N/A	4.990	104.185	104.185	103.985	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.415	103.415	103.215	4.375	103.476	103.315	103.115
4.750	N/A	N/A	N/A	5.000	104.285	104.285	104.085	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.480	103.480	103.280	4.500	103.541	103.380	103.180
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	98.005	98.005	97.805	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.240	99.240	99.040
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.427	98.427	98.227	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.716	99.716	99.516
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.791	98.791	98.591	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.074	100.074	99.874
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.084	99.084	98.884	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.497	100.497	100.297
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.321	99.321	99.121	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.885	100.885	100.685
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.421	99.421	99.221	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.985	100.985	100.785
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.787	99.787	99.587	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.421	101.421	101.221
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.122	100.122	99.922	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.488	101.488	101.288



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: 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
3.000	96.691	96.691	96.491	3.000	96.491	96.491	96.291	3.000	97.842	97.842	97.642	2.500	98.048	98.048	97.848	2.500	98.005	98.005	97.805
3.125	97.416	97.416	97.216	3.125	97.291	97.291	97.091	3.125	98.647	98.647	98.447	2.625	98.574	98.574	98.374	2.625	98.427	98.427	98.227
3.250	98.156	98.156	97.956	3.250	97.961	97.961	97.761	3.250	99.280	99.280	99.080	2.750	99.096	99.096	98.896	2.750	98.791	98.791	98.591
3.375	99.081	99.081	98.881	3.375	98.851	98.851	98.651	3.375	100.115	100.115	99.915	2.875	99.518	99.518	99.318	2.875	99.084	99.084	98.884
3.500	99.580	99.580	99.380	3.500	99.581	99.581	99.381	3.500	100.592	100.592	100.392	2.990	99.901	99.901	99.701	2.990	99.321	99.321	99.121
3.625	100.029	100.029	99.829	3.625	100.279	100.279	100.079	3.625	101.302	101.302	101.102	3.000	100.001	100.001	99.801	3.000	99.421	99.421	99.221
3.750	100.683	100.683	100.483	3.750	100.866	100.866	100.666	3.750	101.859	101.859	101.659	3.125	100.512	100.512	100.312	3.125	99.787	99.787	99.587
3.875	101.225	101.225	101.025	3.875	101.343	101.343	101.143	3.875	102.353	102.353	102.153	3.250	100.993	100.993	100.793	3.250	100.122	100.122	99.922
3.990	101.588	101.588	101.388	3.990	101.581	101.581	101.381	3.990	102.648	102.648	102.448	3.375	101.645	101.645	101.445	3.375	100.643	100.643	100.443
4.000	101.688	101.688	101.488	4.000	101.681	101.681	101.481	4.000	102.748	102.748	102.548	3.500	102.021	102.021	101.821	3.500	100.905	100.905	100.705
4.125	102.082	102.082	101.882	4.125	101.874	101.874	101.674	4.125	103.108	103.108	102.908	3.625	102.477	102.477	102.277	3.625	101.219	101.219	101.019
4.250	102.429	102.429	102.229	4.250	102.093	102.093	101.893	4.250	102.770	102.770	102.570	3.750	102.439	102.439	102.239	3.750	100.619	100.619	100.419
4.375	102.866	102.866	102.666	4.375	102.454	102.454	102.254	4.375	103.164	103.164	102.964	3.875	102.905	102.905	102.705	3.875	100.936	100.936	100.736
4.500	103.250	103.250	103.050	4.500	102.703	102.703	102.503	4.500	103.488	103.488	103.288	3.990	103.270	103.270	103.070	3.990	101.154	101.154	100.954
4.625	103.566	103.566	103.366	4.625	102.837	102.837	102.637	4.625	103.771	103.771	103.571	4.000	103.370	103.370	103.170	4.000	101.254	101.254	101.054
4.750	103.624	103.624	103.424	4.750	102.115	102.115	101.915	4.750	103.674	103.674	103.474	4.125	103.740	103.740	103.540	4.125	101.512	101.512	101.312
4.875	104.037	104.037	103.837	4.875	102.460	102.460	102.260	4.875	104.050	104.050	103.850	4.250	103.167	103.167	102.967	4.250	100.793	100.793	100.593
4.990	104.230	104.230	104.030	4.990	102.540	102.540	102.340	4.990	104.185	104.185	103.985	4.375	103.415	103.415	103.215	4.375	100.960	100.960	100.760
5.000	104.330	104.330	104.130	5.000	102.640	102.640	102.440	5.000	104.285	104.285	104.085	4.500	103.480	103.480	103.280	4.500	101.003	101.003	100.803

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@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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																															
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.000	96.706	96.706	96.506	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.906	95.906	95.706	2.750	N/A	N/A	N/A	3.000	96.087	95.987	95.887	3.125	97.427	97.427	97.227	2.875	N/A	N/A	N/A
3.125	97.427	97.427	97.227	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.627	96.627	96.427	2.875	N/A	N/A	N/A	3.125	96.861	96.759	96.661	3.250	98.324	98.324	98.060	2.990	N/A	N/A	N/A
3.250	98.324	98.324	98.060	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.356	97.356	97.092	2.990	N/A	N/A	N/A	3.250	97.580	97.461	97.316	3.375	99.298	99.298	99.036	3.000	N/A	N/A	N/A
3.375	99.298	99.298	99.036	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	98.336	98.336	98.074	3.000	N/A	N/A	N/A	3.375	98.554	98.434	98.292	3.500	99.765	99.765	99.503	3.125	N/A	N/A	N/A
3.500	99.765	99.765	99.503	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.563	98.563	98.301	3.125	N/A	N/A	N/A	3.500	99.021	98.898	98.759	3.625	100.122	100.122	99.861	3.250	N/A	N/A	N/A
3.750	100.870	100.870	100.566	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.376	99.376	99.072	3.375	N/A	N/A	N/A	3.750	99.005	98.840	98.701	3.875	101.397	101.397	101.098	3.500	N/A	N/A	N/A
3.875	101.397	101.397	101.098	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.723	99.723	99.424	3.500	N/A	N/A	N/A	3.875	99.532	99.372	99.233	3.990	101.597	101.597	101.299	3.625	N/A	N/A	N/A
3.990	101.597	101.597	101.299	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.109	100.109	99.811	3.625	N/A	N/A	N/A	3.990	99.732	99.572	99.434	4.000	101.697	101.697	101.399	3.750	N/A	N/A	N/A
4.000	101.697	101.697	101.399	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.209	100.209	99.911	3.750	N/A	N/A	N/A	4.000	99.832	99.672	99.534	4.125	102.151	102.151	101.851	3.875	N/A	N/A	N/A
4.125	102.151	102.151	101.851	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	100.259	100.259	99.959	3.875	N/A	N/A	N/A	4.125	100.286	100.123	99.986	4.250	102.530	102.530	102.232	3.990	N/A	N/A	N/A
4.250	102.530	102.530	102.232	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.710	100.710	100.412	3.990	N/A	N/A	N/A	4.250	99.615	99.436	99.317	4.375	102.896	102.896	102.601	4.000	N/A	N/A	N/A
4.375	102.896	102.896	102.601	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.088	101.088	100.793	4.000	N/A	N/A	N/A	4.375	99.982	99.805	99.687	4.500	103.281	103.281	102.985	4.125	N/A	N/A	N/A
4.500	103.281	103.281	102.985	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.251	101.251	100.955	4.125	N/A	N/A	N/A	4.500	100.366	100.188	100.070	4.625	103.687	103.687	103.390	4.250	N/A	N/A	N/A
4.625	103.687	103.687	103.390	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.553	101.553	101.256	4.250	N/A	N/A	N/A	4.625	100.912	100.734	100.615	4.750	103.625	103.625	103.363	4.375	N/A	N/A	N/A
4.750	103.625	103.625	103.363	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.331	101.331	99.869	4.375	N/A	N/A	N/A	4.750	100.469	100.344	100.207	4.875	103.928	103.928	103.671	4.500	N/A	N/A	N/A
4.875	103.928	103.928	103.671	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.694	100.694	100.437	4.500	N/A	N/A	N/A	4.875	100.772	100.652	100.515	4.990	104.062	104.062	103.808	4.625	N/A	N/A	N/A
4.990	104.062	104.062	103.808	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.862	100.862	100.608	4.625	N/A	N/A	N/A	4.990	100.905	100.788	100.651	5.000	104.162	104.162	103.908	4.750	N/A	N/A	N/A
5.000	104.162	104.162	103.908	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.962	100.962	100.708	4.750	N/A	N/A	N/A	5.000	101.005	100.888	100.751								
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	3.000	97.916	97.916	97.606	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.112	98.112	97.912	2.500	97.566	97.442	97.366	2.875	N/A	N/A	N/A	3.125	98.780	98.780	98.466
2.875	N/A	N/A	N/A	3.125	98.780	98.780	98.466	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.634	98.634	98.434	2.625	98.010	97.886	97.810	2.990	N/A	N/A	N/A	3.250	99.468	99.468	99.154
2.990	N/A	N/A	N/A	3.250	99.468	99.468	99.154	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.335	99.335	99.135	2.750	97.948	97.824	97.748	3.000	N/A	N/A	N/A	3.375	100.316	100.316	100.000
3.000	N/A	N/A	N/A	3.375	100.316	100.316	100.000	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.721	99.721	99.521	2.875	98.534	98.410	98.334	3.125	N/A	N/A	N/A	3.500	100.773	100.773	100.392
3.125	N/A	N/A	N/A	3.500	100.773	100.773	100.392	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.941	99.941	99.741	2.990	98.754	98.630	98.554	3.250	N/A	N/A	N/A	3.625	101.224	101.224	100.843
3.250	N/A	N/A	N/A	3.625	101.224	101.224	100.843	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.041	100.041	99.841	3.000	98.854	98.730	98.654	3.375	N/A	N/A	N/A	3.750	101.852	101.852	101.471
3.375	N/A	N/A	N/A	3.750	101.852	101.852	101.471	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.500	100.500	100.322	3.125	100.067	99.883	99.799	3.500	N/A	N/A	N/A	3.875	102.352	102.352	101.971
3.500	N/A	N/A	N/A	3.875	102.352	102.352	101.971	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.926	100.926	100.660	3.250	99.102	98.918	98.836	3.625	N/A	N/A	N/A	3.990	102.609	102.609	102.231
3.625	N/A	N/A	N/A	3.990	102.609	102.609	102.231	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.590	101.590	101.325	3.375	99.767	99.583	99.502	3.750	N/A	N/A	N/A	4.000	102.709	102.709	102.331
3.750	N/A	N/A	N/A	4.000	102.709	102.709	102.331	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.948	101.948	101.689	3.500	100.125	99.941	99.866	3.875	N/A	N/A	N/A	4.125	102.273	102.273	101.880
3.875	N/A	N/A	N/A	4.125	102.273	102.273	101.880	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.810	101.810	101.538	3.625	100.797	100.632	100.525	3.990	N/A	N/A	N/A	4.250	102.396	102.396	102.003
3.990	N/A	N/A	N/A	4.250	102.396	102.396	102.003	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.216	102.216	101.945	3.750	100.289	100.123	100.018	4.000	N/A	N/A	N/A	4.375	102.681	102.681	102.289
4.000	N/A	N/A	N/A	4.375	102.681	102.681	102.289	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.606	102.606	102.340	3.875	100.679	100.514	100.413	4.125	N/A	N/A	N/A	4.500	102.965	102.965	102.574
4.125	N/A	N/A	N/A	4.500	102.965	102.965	102.574	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.858	102.858	102.594	3.990	100.931	100.766	100.667	4.250	N/A	N/A	N/A	4.625	102.648	102.648	102.286
4.250	N/A	N/A	N/A	4.625	102.648	102.648	102.286	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.958	102.958	102.694	4.000	101.031	100.866	100.767	4.375	N/A	N/A	N/A	4.750	103.645	103.645	103.287
4.375	N/A	N/A	N/A	4.750	103.645	103.645	103.287	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.233	102.233	102.033	4.125	100.483	100.383	100.283	4.500	N/A	N/A	N/A	4.875	103.948	103.948	103.593
4.500	N/A	N/A	N/A	4.875	103.948	103.948	103.593	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.591	102.591	102.391	4.250	100.342	100.242	100.142	4.625	N/A	N/A	N/A	4.990	104.032	104.032	103.678
4.625	N/A	N/A	N/A	4.990	104.032	104.032	103.678	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.915	102.915	102.715	4.375	100.666	100.566	100.466	4.750	N/A	N/A	N/A	5.000	104.132	104.132	103.778
4.750	N/A	N/A	N/A	5.000	104.132	104.132	103.778	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	100.976	100.876	100.776								
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.																							



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: 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
3.000	96.706	96.706	96.506	3.000	95.906	95.906	95.706	3.000	97.916	97.916	97.606	2.500	98.112	98.112	97.912	2.500	98.710	98.710	98.510
3.125	97.427	97.427	97.227	3.125	96.627	96.627	96.427	3.125	98.780	98.780	98.466	2.625	98.634	98.634	98.434	2.625	99.098	99.098	98.898
3.250	98.324	98.324	98.060	3.250	97.356	97.356	97.092	3.250	99.468	99.468	99.154	2.750	99.135	99.135	98.935	2.750	98.649	98.649	98.449
3.375	99.298	99.298	99.036	3.375	98.336	98.336	98.074	3.375	100.316	100.316	100.000	2.875	99.721	99.721	99.521	2.875	99.251	99.251	99.051
3.500	99.765	99.765	99.503	3.500	98.563	98.563	98.301	3.500	100.773	100.773	100.392	2.990	99.941	99.941	99.741	2.990	99.483	99.483	99.283
3.625	100.122	100.122	99.861	3.625	99.080	99.080	98.819	3.625	101.224	101.224	100.843	3.000	100.041	100.041	99.841	3.000	99.583	99.583	99.383
3.750	100.870	100.870	100.566	3.750	99.376	99.376	99.072	3.750	101.852	101.852	101.471	3.125	100.500	100.500	100.232	3.125	100.152	100.152	99.884
3.875	101.397	101.397	101.098	3.875	99.723	99.723	99.424	3.875	102.352	102.352	101.971	3.250	100.926	100.926	100.660	3.250	99.290	99.290	99.024
3.990	101.597	101.597	101.299	3.990	100.109	100.109	99.811	3.990	102.609	102.609	102.231	3.375	101.590	101.590	101.325	3.375	99.960	99.960	99.695
4.000	101.697	101.697	101.399	4.000	100.209	100.209	99.911	4.000	102.709	102.709	102.331	3.500	101.948	101.948	101.689	3.500	100.322	100.322	100.063
4.125	102.151	102.151	101.851	4.125	100.259	100.259	99.959	4.125	102.273	102.273	101.880	3.625	101.810	101.810	101.538	3.625	101.366	101.366	101.094
4.250	102.530	102.530	102.232	4.250	100.710	100.710	100.412	4.250	102.396	102.396	102.003	3.750	102.216	102.216	101.945	3.750	99.850	99.850	99.579
4.375	102.896	102.896	102.601	4.375	101.088	101.088	100.793	4.375	102.681	102.681	102.289	3.875	102.606	102.606	102.340	3.875	100.248	100.248	99.982
4.500	103.281	103.281	102.985	4.500	101.251	101.251	100.955	4.500	102.965	102.965	102.574	3.990	102.858	102.858	102.594	3.990	100.512	100.512	100.248
4.625	103.487	103.487	103.190	4.625	101.553	101.553	101.256	4.625	102.648	102.648	102.286	4.000	102.958	102.958	102.694	4.000	100.612	100.612	100.348
4.750	103.625	103.625	103.363	4.750	100.131	100.131	99.869	4.750	103.645	103.645	103.287	4.125	102.233	102.233	102.033	4.125	101.997	101.997	101.797
4.875	103.928	103.928	103.671	4.875	100.694	100.694	100.437	4.875	103.948	103.948	103.593	4.250	102.591	102.591	102.391	4.250	99.975	99.975	99.775
4.990	104.062	104.062	103.808	4.990	100.862	100.862	100.608	4.990	104.032	104.032	103.678	4.375	102.915	102.915	102.715	4.375	100.311	100.311	100.111
5.000	104.162	104.162	103.908	5.000	100.962	100.962	100.708	5.000	104.132	104.132	103.778	4.500	103.225	103.225	103.025	4.500	100.635	100.635	100.435

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.			
FHA ID# - 1358600006			



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: 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
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: 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
3.000	96.706	96.706	96.506	3.000	97.916	97.916	97.606	2.500	98.112	98.112	97.912	3.000	95.631	95.631	95.431	2.500	97.761	97.761	97.561
3.125	97.427	97.427	97.227	3.125	98.780	98.780	98.466	2.625	98.634	98.634	98.434	3.125	96.352	96.352	96.152	2.625	98.216	98.216	98.016
3.250	98.324	98.324	98.060	3.250	99.468	99.468	99.154	2.750	99.135	99.135	98.935	3.250	97.165	97.165	96.901	2.750	98.242	98.242	98.042
3.375	99.298	99.298	99.036	3.375	100.316	100.316	100.000	2.875	99.721	99.721	99.521	3.375	98.142	98.142	97.880	2.875	98.836	98.836	98.636
3.500	99.765	99.765	99.503	3.500	100.773	100.773	100.392	2.990	99.941	99.941	99.741	3.500	98.489	98.489	98.227	2.990	99.062	99.062	98.862
3.625	100.122	100.122	99.861	3.625	101.224	101.224	100.843	3.000	100.041	100.041	99.841	3.625	98.926	98.926	98.665	3.000	99.162	99.162	98.962
3.750	100.870	100.870	100.566	3.750	101.852	101.852	101.471	3.125	100.500	100.500	100.232	3.750	99.448	99.448	99.144	3.125	99.676	99.676	99.408
3.875	101.397	101.397	101.098	3.875	102.352	102.352	101.971	3.250	100.926	100.926	100.660	3.875	99.885	99.885	99.586	3.250	99.458	99.458	99.192
3.990	101.597	101.597	101.299	3.990	102.609	102.609	102.231	3.375	101.590	101.590	101.325	3.990	100.178	100.178	99.880	3.375	100.125	100.125	99.860
4.000	101.697	101.697	101.399	4.000	102.709	102.709	102.331	3.500	101.948	101.948	101.689	4.000	100.278	100.278	99.980	3.500	100.485	100.485	100.226
4.125	102.151	102.151	101.851	4.125	102.273	102.273	101.880	3.625	101.810	101.810	101.538	4.125	100.530	100.530	100.230	3.625	100.938	100.938	100.666
4.250	102.530	102.530	102.232	4.250	102.396	102.396	102.003	3.750	102.216	102.216	101.945	4.250	100.945	100.945	100.647	3.750	100.383	100.383	100.112
4.375	102.896	102.896	102.601	4.375	102.681	102.681	102.289	3.875	102.606	102.606	102.340	4.375	101.317	101.317	101.022	3.875	100.777	100.777	100.511
4.500	103.281	103.281	102.985	4.500	102.965	102.965	102.574	3.990	102.858	102.858	102.594	4.500	101.591	101.591	101.295	3.990	101.035	101.035	100.771
4.625	103.487	103.487	103.190	4.625	102.648	102.648	102.286	4.000	102.958	102.958	102.694	4.625	101.845	101.845	101.548	4.000	101.135	101.135	100.871
4.750	103.625	103.625	103.363	4.750	103.645	103.645	103.287	4.125	102.233	102.233	102.033	4.750	101.203	101.203	100.941	4.125	101.465	101.465	101.265
4.875	103.928	103.928	103.671	4.875	103.948	103.948	103.593	4.250	102.591	102.591	102.391	4.875	101.636	101.636	101.379	4.250	100.633	100.633	100.433
4.990	104.062	104.062	103.808	4.990	104.032	104.032	103.678	4.375	102.915	102.915	102.715	4.990	101.787	101.787	101.533	4.375	100.963	100.963	100.763
5.000	104.162	104.162	103.908	5.000	104.132	104.132	103.778	4.500	103.225	103.225	103.025	5.000	101.887	101.887	101.633	4.500	101.280	101.280	101.080

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

Lock Desk Policy		
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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: 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 †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@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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3/31/2022

4/15/2022

5/2/2022

W. Rate Sheet Dated: 3/1/2022

Release Time: 10:00 am 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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For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)