

W. Rate Sheet Dated: 3/2/2022

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	100.572	100.572	100.072	3.250	100.452	100.452	99.952	1.875	93.859	93.859	93.559	3.125	99.774	99.774	99.474
3.375	100.971	100.971	100.471	3.375	100.761	100.761	100.261	2.000	94.327	94.327	94.027	3.250	100.415	100.415	100.115
3.500	101.427	101.427	100.927	3.500	101.102	101.102	100.602	2.125	94.780	94.780	94.480	3.375	99.637	99.637	99.337
3.625	101.884	101.884	101.384	3.625	101.456	101.456	100.956	2.250	95.708	95.708	95.380	3.500	99.668	99.668	99.368
3.750	101.362	101.362	100.853	3.750	101.188	101.188	100.679	2.375	96.158	96.158	95.830	3.625	99.844	99.844	99.544
3.875	101.717	101.717	101.207	3.875	101.453	101.453	100.944	2.500	96.585	96.585	96.257	Margin = 2.250		Index = 1.140	
4.000	102.142	102.142	101.632	4.000	101.686	101.686	101.177	2.625	97.003	97.003	96.675	30 Year OTC			
4.125	102.588	102.588	102.079	4.125	101.987	101.987	101.477	2.750	97.908	97.908	97.431	Rate	30 Day	45 Day	60 Day
4.250	102.392	102.392	101.908	4.250	102.094	102.094	101.609	2.875	98.317	98.317	97.840	4.000	101.550	101.550	100.831
4.375	102.704	102.704	102.220	4.375	102.249	102.249	101.765	3.000	98.715	98.715	98.238	4.125	101.996	101.996	101.277
4.500	103.065	103.065	102.581	4.500	102.551	102.551	102.067	3.125	99.093	99.093	98.616	4.500	102.473	102.473	101.973
4.625	103.468	103.468	102.983	4.625	102.799	102.799	102.315	3.250	98.959	98.959	98.491	4.625	102.876	102.876	102.376
4.750	102.604	102.604	102.379	4.750	102.392	102.392	102.167	3.375	99.343	99.343	98.875	4.750	101.912	101.912	101.412
4.875	102.855	102.855	102.630	4.875	102.548	102.548	102.323	3.500	99.659	99.659	99.190	4.875	102.263	102.263	101.763
5.000	102.965	102.965	102.740	5.000	102.850	102.850	102.625	3.625	99.988	99.988	99.519	5.000	102.373	102.373	101.873
5.125	103.247	103.247	103.022	5.125	103.098	103.098	102.873	3.750	99.032	99.032	98.732	5.125	102.655	102.655	102.155
5.250	103.088	103.088	102.888	5.250	102.956	102.956	102.756	3.875	99.373	99.373	99.073	5.500	102.937	102.937	102.437
5.375	103.277	103.277	103.077	5.375	103.112	103.112	102.912	4.000	99.628	99.628	99.328	5.625	103.219	103.219	102.719
6.250	106.000	106.000	105.800	6.250	102.022	102.022	101.822	4.125	99.907	99.907	99.607	6.250	102.962	102.962	102.462

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	100.672	100.572	100.572	100.072	3.250	100.252	100.152	100.152	99.652	1.875	95.989	95.889	95.889	95.589
3.375	101.171	101.071	101.071	100.571	3.375	100.661	100.561	100.561	100.061	2.000	96.457	96.357	96.357	96.057
3.500	101.627	101.527	101.527	101.027	3.500	101.002	100.902	100.902	100.402	2.125	96.910	96.810	96.810	96.510
3.625	102.084	101.984	101.984	101.484	3.625	101.356	101.256	101.256	100.756	2.250	97.838	97.738	97.738	97.410
3.750	101.562	101.462	101.462	100.953	3.750	101.388	101.288	101.288	100.779	2.375	98.288	98.188	98.188	97.860
3.875	102.017	101.917	101.917	101.407	3.875	101.753	101.653	101.653	101.144	2.500	98.715	98.615	98.615	98.287
4.000	102.442	102.342	102.342	101.832	4.000	101.986	101.886	101.886	101.377	2.625	99.133	99.033	99.033	98.705
4.125	102.888	102.788	102.788	102.279	4.125	102.287	102.187	102.187	101.677	2.750	98.938	98.838	98.838	98.361
4.250	102.592	102.492	102.492	102.008	4.250	102.294	102.194	102.194	101.709	2.875	99.347	99.247	99.247	98.770
4.375	103.004	102.904	102.904	102.420	4.375	102.549	102.449	102.449	101.965	3.000	99.745	99.645	99.645	99.168
4.500	103.365	103.265	103.265	102.781	4.500	102.851	102.751	102.751	102.267	3.125	100.123	100.023	100.023	99.546
4.625	103.768	103.668	103.668	103.183	4.625	103.099	102.999	102.999	102.515	3.250	100.589	100.489	100.489	100.021
4.750	102.804	102.704	102.704	102.479	4.750	102.592	102.492	102.492	102.267	3.375	100.973	100.873	100.873	100.400

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 >90.00% 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 $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001- High Balance
3.25-3.625	0.125	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	98.800	98.800	98.081	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.246	99.246	98.527	5.250	101.000	101.000	100.500
4.875	97.745	97.745	97.245	5.750	102.750	102.750	102.500	4.500	99.723	99.723	99.223	30 yr DPA "3.5% DPA; Lender Paid Only"			
5.000	97.635	97.635	97.135					4.625	100.126	100.126	99.626	Rate	30 Day	45 Day	60 Day
5.125	97.353	97.353	96.853					4.750	99.162	99.162	98.662	5.750	100.000	100.000	99.500
5.250	97.690	97.690	97.190					4.875	99.513	99.513	99.013	6.250	102.750	102.750	102.250
5.375	98.479	98.479	97.979					5.000	99.623	99.623	99.123	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	98.227	98.227	97.727					5.125	99.905	99.905	99.405				
5.625	97.945	97.945	97.445					5.500	100.187	100.187	99.687				
5.750	99.376	99.376	98.876					5.625	100.469	100.469	99.969				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.212	100.212	99.712				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/1/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/2/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	96.456	96.456	95.979	3.500	99.418	99.418	99.118
3.750	100.237	100.237	99.728	3.750	100.163	100.163	99.654	2.875	96.865	96.865	96.388	3.625	99.594	99.594	99.294
3.875	100.692	100.692	100.183	3.875	100.528	100.528	100.019	3.000	97.263	97.263	96.786	Margin = 2.250		Index = 1.140	
4.000	101.117	101.117	100.608	4.000	100.761	100.761	100.252	3.125	97.641	97.641	97.164	30 Year OTC			
4.125	101.563	101.563	101.054	4.125	101.062	101.062	100.553	3.250	97.764	97.764	97.295	Rate	30 Day	45 Day	60 Day
4.250	100.767	100.767	100.283	4.250	100.569	100.569	100.085	3.375	98.148	98.148	97.679	3.250	99.485	99.485	98.985
4.375	101.179	101.179	100.695	4.375	100.824	100.824	100.340	3.500	98.464	98.464	97.995	3.375	99.983	99.983	99.483
4.500	101.540	101.540	101.056	4.500	101.126	101.126	100.642	3.625	98.793	98.793	98.324	3.500	100.440	100.440	99.940
4.625	101.943	101.943	101.459	4.625	101.374	101.374	100.890	3.750	98.337	98.337	98.037	3.625	100.896	100.896	100.396
4.750	99.604	99.604	99.379	4.750	99.492	99.492	99.267	3.875	N/A	N/A	N/A	3.750	100.237	100.237	99.550
4.875	99.955	99.955	99.730	4.875	99.748	99.748	99.523	4.000	N/A	N/A	N/A	3.875	100.692	100.692	100.005
5.000	100.065	100.065	99.840	5.000	100.050	100.050	99.825	4.125	N/A	N/A	N/A	4.000	101.117	101.117	100.430
5.125	100.347	100.347	100.122	5.125	100.298	100.298	100.073	4.250	N/A	N/A	N/A	4.125	101.563	101.563	100.876
5.250	98.588	98.588	98.388	5.250	98.556	98.556	98.356	4.375	N/A	N/A	N/A	4.250	100.767	100.767	100.267
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	100.337	100.237	100.237	99.728	3.750	100.263	100.163	100.163	99.654	2.750	97.775	97.675	97.675	97.198
3.875	100.792	100.692	100.692	100.183	3.875	100.628	100.528	100.528	100.019	2.875	98.184	98.084	98.084	97.607
4.000	101.217	101.117	101.117	100.608	4.000	100.861	100.761	100.761	100.252	3.000	98.582	98.482	98.482	98.005
4.125	101.663	101.563	101.563	101.054	4.125	101.162	101.062	101.062	100.553	3.125	98.960	98.860	98.860	98.383
4.250	100.867	100.767	100.767	100.283	4.250	100.669	100.569	100.569	100.085	3.250	99.802	99.702	99.702	99.233
4.375	101.279	101.179	101.179	100.695	4.375	100.924	100.824	100.824	100.340	3.375	100.186	100.086	100.086	99.617
4.500	101.640	101.540	101.540	101.056	4.500	101.226	101.126	101.126	100.642	3.500	100.501	100.401	100.401	99.932
4.625	102.043	101.943	101.943	101.459	4.625	101.474	101.374	101.374	100.890	3.625	100.830	100.730	100.730	100.261
4.750	99.704	99.604	99.604	99.379	4.750	99.592	99.492	99.492	99.267	3.750	99.937	99.837	99.837	99.537

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 AVIM	-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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/1/2022

4/18/2022

5/2/2022

W. Rate Sheet Dated: 3/2/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	96.575	96.575	96.375	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.158	96.158	95.958	2.000	N/A	N/A	N/A	3.000	96.547	96.447	96.347
3.125	97.251	97.251	97.051	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.938	96.938	96.738	2.125	N/A	N/A	N/A	3.125	97.200	97.098	96.993
3.250	97.975	97.975	97.775	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.642	97.642	97.442	2.250	N/A	N/A	N/A	3.250	97.924	97.822	97.717
3.375	98.880	98.880	98.680	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.733	98.733	98.533	2.375	N/A	N/A	N/A	3.375	98.829	98.727	98.622
3.500	99.372	99.372	99.172	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.458	99.458	99.258	2.500	N/A	N/A	N/A	3.500	99.321	99.219	99.114
3.625	99.908	99.908	99.708	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.157	100.157	99.957	2.625	N/A	N/A	N/A	3.625	99.947	99.810	99.656
3.750	100.562	100.562	100.362	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.745	100.745	100.545	2.750	N/A	N/A	N/A	3.750	100.602	100.465	100.312
3.875	101.096	101.096	100.896	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.215	101.215	101.015	2.875	N/A	N/A	N/A	3.875	101.135	100.998	100.845
3.990	101.448	101.448	101.248	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.448	101.448	101.248	2.990	N/A	N/A	N/A	3.990	101.487	101.350	101.197
4.000	101.548	101.548	101.348	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.548	101.548	101.348	3.000	N/A	N/A	N/A	4.000	101.587	101.450	101.297
4.125	101.868	101.868	101.668	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.667	101.667	101.467	3.125	N/A	N/A	N/A	4.125	101.907	101.770	101.617
4.250	102.177	102.177	101.977	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.885	101.885	101.685	3.250	N/A	N/A	N/A	4.250	102.209	102.038	101.868
4.375	102.642	102.642	102.442	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.275	102.275	102.075	3.375	N/A	N/A	N/A	4.375	102.673	102.502	102.332
4.500	103.045	103.045	102.845	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.545	102.545	102.345	3.500	N/A	N/A	N/A	4.500	103.076	102.905	102.735
4.625	103.355	103.355	103.155	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.677	102.677	102.477	3.625	N/A	N/A	N/A	4.625	103.386	103.215	103.045
4.750	103.462	103.462	103.262	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.954	101.954	101.754	3.750	N/A	N/A	N/A	4.750	103.512	103.411	103.282
4.875	103.877	103.877	103.677	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.302	102.302	102.102	3.875	N/A	N/A	N/A	4.875	103.927	103.826	103.697
4.990	104.097	104.097	103.897	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.414	102.414	102.214	3.990	N/A	N/A	N/A	4.990	104.147	104.046	103.917
5.000	104.197	104.197	103.997	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.514	102.514	102.314	4.000	N/A	N/A	N/A	5.000	104.247	104.146	104.017
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	97.630	97.630	97.430	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.061	98.061	97.861	2.500	97.995	97.895	97.795
2.875	N/A	N/A	N/A	3.125	98.414	98.414	98.214	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.603	98.603	98.403	2.625	98.522	98.422	98.322
2.990	N/A	N/A	N/A	3.250	99.030	99.030	98.830	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.121	99.121	98.921	2.750	99.040	98.940	98.840
3.000	N/A	N/A	N/A	3.375	99.846	99.846	99.646	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.542	99.542	99.342	2.875	99.461	99.361	99.261
3.125	N/A	N/A	N/A	3.500	100.406	100.406	100.206	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.921	99.921	99.721	2.990	99.893	99.795	99.694
3.250	N/A	N/A	N/A	3.625	101.115	101.115	100.915	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.021	100.021	99.821	3.000	99.993	99.865	99.764
3.375	N/A	N/A	N/A	3.750	101.672	101.672	101.472	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.555	100.555	100.355	3.125	100.532	100.400	100.252
3.500	N/A	N/A	N/A	3.875	102.160	102.160	101.960	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.029	101.029	100.829	3.250	101.006	100.874	100.688
3.625	N/A	N/A	N/A	3.990	102.448	102.448	102.248	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.667	101.667	101.467	3.375	101.645	101.513	101.327
3.750	N/A	N/A	N/A	4.000	102.548	102.548	102.348	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.006	102.006	101.806	3.500	101.984	101.852	101.666
3.875	N/A	N/A	N/A	4.125	102.833	102.833	102.633	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.428	102.428	102.228	3.625	102.406	102.274	102.089
3.990	N/A	N/A	N/A	4.250	102.960	102.960	102.760	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.209	102.209	102.009	3.750	102.389	102.257	102.058
4.000	N/A	N/A	N/A	4.375	102.982	102.982	102.782	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.678	102.678	102.478	3.875	102.859	102.727	102.528
4.125	N/A	N/A	N/A	4.500	103.325	103.325	103.125	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.036	103.036	102.836	3.990	103.217	103.085	102.886
4.250	N/A	N/A	N/A	4.625	103.605	103.605	103.405	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.136	103.136	102.936	4.000	103.317	103.185	102.986
4.375	N/A	N/A	N/A	4.750	103.510	103.510	103.310	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.488	103.488	103.288	4.125	103.669	103.537	103.338
4.500	N/A	N/A	N/A	4.875	103.885	103.885	103.685	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.888	102.888	102.688	4.250	102.953	102.799	102.604
4.625	N/A	N/A	N/A	4.990	104.053	104.053	103.853	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.155	103.155	102.955	4.375	103.219	103.065	102.870
4.750	N/A	N/A	N/A	5.000	104.153	104.153	103.953	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.217	103.217	103.017	4.500	103.281	103.127	102.932
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	98.042	98.042	97.842	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.258	99.258	99.058
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.456	98.456	98.256	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.722	99.722	99.522
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.817	98.817	98.617	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.105	100.105	99.905
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.111	99.111	98.911	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.520	100.520	100.320
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.344	99.344	99.144	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.899	100.899	100.699
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.444	99.444	99.244	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.999	100.999	100.799
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.831	99.831	99.631	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.430	101.430	101.230
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.162	100.162	99.962	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.528	101.528	101.328
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.671	100.671	100.471	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.952	101.952	101.752
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.894	100.894	100.694	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.322	102.322	102.122
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.186	101.186	100.986	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.769	102.769	102.569
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.393	101.393	101.193	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.424	1	



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.:

4/1/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/2/2022

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	96.575	96.575	96.375	3.000	96.158	96.158	95.958	3.000	97.630	97.630	97.430	2.500	98.061	98.061	97.861	2.500	98.042	98.042	97.842
3.125	97.251	97.251	97.051	3.125	96.938	96.938	96.738	3.125	98.414	98.414	98.214	2.625	98.603	98.603	98.403	2.625	98.456	98.456	98.256
3.250	97.975	97.975	97.775	3.250	97.642	97.642	97.442	3.250	99.030	99.030	98.830	2.750	99.121	99.121	98.921	2.750	98.817	98.817	98.617
3.375	98.880	98.880	98.680	3.375	98.733	98.733	98.533	3.375	99.846	99.846	99.646	2.875	99.542	99.542	99.342	2.875	99.111	99.111	98.911
3.500	99.372	99.372	99.172	3.500	99.458	99.458	99.258	3.500	100.406	100.406	100.206	2.990	99.921	99.921	99.721	2.990	99.344	99.344	99.144
3.625	99.908	99.908	99.708	3.625	100.157	100.157	99.957	3.625	101.115	101.115	100.915	3.000	100.021	100.021	99.821	3.000	99.444	99.444	99.244
3.750	100.562	100.562	100.362	3.750	100.745	100.745	100.545	3.750	101.672	101.672	101.472	3.125	100.555	100.555	100.355	3.125	99.831	99.831	99.631
3.875	101.096	101.096	100.896	3.875	101.215	101.215	101.015	3.875	102.160	102.160	101.960	3.250	101.029	101.029	100.829	3.250	100.162	100.162	99.962
3.990	101.448	101.448	101.248	3.990	101.448	101.448	101.248	3.990	102.448	102.448	102.248	3.375	101.667	101.667	101.467	3.375	100.671	100.671	100.471
4.000	101.548	101.548	101.348	4.000	101.548	101.548	101.348	4.000	102.548	102.548	102.348	3.500	102.006	102.006	101.806	3.500	100.894	100.894	100.694
4.125	101.868	101.868	101.668	4.125	101.667	101.667	101.467	4.125	102.833	102.833	102.633	3.625	102.428	102.428	102.228	3.625	101.186	101.186	100.986
4.250	102.177	102.177	101.977	4.250	101.885	101.885	101.685	4.250	102.560	102.560	102.360	3.750	102.209	102.209	102.009	3.750	100.393	100.393	100.193
4.375	102.642	102.642	102.442	4.375	102.275	102.275	102.075	4.375	102.982	102.982	102.782	3.875	102.678	102.678	102.478	3.875	100.716	100.716	100.516
4.500	103.045	103.045	102.845	4.500	102.545	102.545	102.345	4.500	103.325	103.325	103.125	3.990	103.036	103.036	102.836	3.990	100.928	100.928	100.728
4.625	103.355	103.355	103.155	4.625	102.677	102.677	102.477	4.625	103.605	103.605	103.405	4.000	103.136	103.136	102.936	4.000	101.028	101.028	100.828
4.750	103.462	103.462	103.262	4.750	101.954	101.954	101.754	4.750	103.510	103.510	103.310	4.125	103.488	103.488	103.288	4.125	101.271	101.271	101.071
4.875	103.877	103.877	103.677	4.875	102.302	102.302	102.102	4.875	103.885	103.885	103.685	4.250	102.888	102.888	102.688	4.250	100.518	100.518	100.318
4.990	104.097	104.097	103.897	4.990	102.414	102.414	102.214	4.990	104.053	104.053	103.853	4.375	103.155	103.155	102.955	4.375	100.703	100.703	100.503
5.000	104.197	104.197	103.997	5.000	102.514	102.514	102.314	5.000	104.153	104.153	103.953	4.500	103.217	103.217	103.017	4.500	100.748	100.748	100.548

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)
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.: 4/1/2022
45 Day Lock Exp.: 4/18/2022
60 Day Lock Exp.: 5/2/2022

W. Rate Sheet Dated: 3/2/2022

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
3.000	96.619	96.619	96.419	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.757	95.757	95.557	2.750	N/A	N/A	N/A	3.000	96.000	95.896	95.800
3.125	97.325	97.325	97.125	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.463	96.463	96.263	2.875	N/A	N/A	N/A	3.125	96.759	96.652	96.559
3.250	98.178	98.178	97.938	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.018	97.018	96.778	2.990	N/A	N/A	N/A	3.250	97.434	97.331	97.194
3.375	99.137	99.137	98.903	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.983	97.983	97.749	3.000	N/A	N/A	N/A	3.375	98.393	98.291	98.159
3.500	99.607	99.607	99.371	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.213	98.213	97.977	3.125	N/A	N/A	N/A	3.500	98.863	98.756	98.627
3.625	99.988	99.988	99.733	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.678	98.678	98.423	3.250	N/A	N/A	N/A	3.625	99.245	99.115	98.990
3.750	100.769	100.769	100.462	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.319	99.319	99.012	3.375	N/A	N/A	N/A	3.750	98.904	98.725	98.597
3.875	101.296	101.296	100.995	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.668	99.668	99.367	3.500	N/A	N/A	N/A	3.875	99.431	99.258	99.130
3.990	101.494	101.494	101.195	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.050	100.050	99.751	3.625	N/A	N/A	N/A	3.990	99.629	99.458	99.330
4.000	101.594	101.594	101.295	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.150	100.150	99.851	3.750	N/A	N/A	N/A	4.000	99.729	99.558	99.430
4.125	101.980	101.980	101.682	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	100.132	100.132	99.834	3.875	N/A	N/A	N/A	4.125	100.115	99.943	99.817
4.250	102.314	102.314	102.029	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.306	100.306	100.021	3.990	N/A	N/A	N/A	4.250	99.399	99.221	99.114
4.375	102.719	102.719	102.435	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.723	100.723	100.439	4.000	N/A	N/A	N/A	4.375	99.805	99.628	99.521
4.500	103.131	103.131	102.849	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.913	100.913	100.631	4.125	N/A	N/A	N/A	4.500	100.216	100.041	99.934
4.625	103.340	103.340	103.059	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.218	101.218	100.937	4.250	N/A	N/A	N/A	4.625	100.765	100.591	100.484
4.750	103.575	103.575	103.350	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.873	99.873	99.648	4.375	N/A	N/A	N/A	4.750	100.419	100.308	100.194
4.875	103.890	103.890	103.669	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.448	100.448	100.227	4.500	N/A	N/A	N/A	4.875	100.734	100.626	100.513
4.990	104.061	104.061	103.844	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.653	100.653	100.436	4.625	N/A	N/A	N/A	4.990	100.904	100.801	100.687
5.000	104.161	104.161	103.944	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.753	100.753	100.536	4.750	N/A	N/A	N/A	5.000	101.004	100.901	100.787
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	97.878	97.878	97.603	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.412	98.412	98.212	2.500	97.866	97.750	97.666
2.875	N/A	N/A	N/A	3.125	98.723	98.723	98.446	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.848	98.848	98.648	2.625	98.224	98.108	98.024
2.990	N/A	N/A	N/A	3.250	99.399	99.399	99.121	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.181	99.181	98.981	2.750	97.994	97.862	97.794
3.000	N/A	N/A	N/A	3.375	100.258	100.258	99.951	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.768	99.768	99.568	2.875	98.581	98.450	98.381
3.125	N/A	N/A	N/A	3.500	100.729	100.729	100.355	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.991	99.991	99.791	2.990	98.804	98.673	98.604
3.250	N/A	N/A	N/A	3.625	101.185	101.185	100.811	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.091	100.091	99.891	3.000	98.904	98.773	98.704
3.375	N/A	N/A	N/A	3.750	101.818	101.818	101.444	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.660	100.660	100.460	3.125	100.227	100.096	100.027
3.500	N/A	N/A	N/A	3.875	102.317	102.317	101.945	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.034	101.034	100.773	3.250	99.210	99.016	98.949
3.625	N/A	N/A	N/A	3.990	102.575	102.575	102.204	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.691	101.691	101.432	3.375	99.868	99.674	99.609
3.750	N/A	N/A	N/A	4.000	102.675	102.675	102.304	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.019	102.019	101.760	3.500	100.196	100.002	99.937
3.875	N/A	N/A	N/A	4.125	102.142	102.142	101.772	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.384	102.384	102.132	3.625	101.371	101.177	101.119
3.990	N/A	N/A	N/A	4.250	102.218	102.218	101.847	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.996	101.996	101.734	3.750	100.069	99.891	99.807
4.000	N/A	N/A	N/A	4.375	102.538	102.538	102.170	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.403	102.403	102.139	3.875	100.476	100.297	100.212
4.125	N/A	N/A	N/A	4.500	102.847	102.847	102.481	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.654	102.654	102.397	3.990	100.727	100.549	100.470
4.250	N/A	N/A	N/A	4.625	102.592	102.592	102.269	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.754	102.754	102.497	4.000	100.827	100.649	100.570
4.375	N/A	N/A	N/A	4.750	103.588	103.588	103.270	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.076	103.076	102.820	4.125	101.326	101.147	101.070
4.500	N/A	N/A	N/A	4.875	103.901	103.901	103.586	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.845	102.845	102.628	4.250	100.596	100.466	100.379
4.625	N/A	N/A	N/A	4.990	104.021	104.021	103.709	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.190	103.190	102.976	4.375	100.941	100.811	100.727
4.750	N/A	N/A	N/A	5.000	104.121	104.121	103.809	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.503	103.503	103.291	4.500	101.254	101.124	101.042
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	98.400	98.400	98.200	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	98.852	98.852	98.652	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	98.699	98.699	98.499	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	99.298	99.298	99.098	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	99.533	99.533	99.333	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	99.633	99.633	99.433	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	100.212	100.212	100.012	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	99.398	99.398	99.137	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	100.061	100.061	99.802	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	100.395	100.395	100.136	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	100.762	100.762	100.510	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	99.630	99.630	99.368	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	100.045	100.045	99.781	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	100.308	100.308	100.051	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	100.408	100.408	100.151	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	100.744	100.744	100.488	3.750	N/A	N/A	N/A	3.750	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.:

4/1/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/2/2022

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	96.619	96.619	96.619	3.000	95.757	95.757	95.557	3.000	97.878	97.878	97.603	2.500	98.412	98.412	98.212	2.500	98.400	98.400	98.200
3.125	97.325	97.325	97.125	3.125	96.463	96.463	96.263	3.125	98.723	98.723	98.446	2.625	98.848	98.848	98.648	2.625	98.852	98.852	98.652
3.250	98.178	98.178	97.938	3.250	97.018	97.018	96.778	3.250	99.399	99.399	99.121	2.750	99.181	99.181	98.981	2.750	98.699	98.699	98.499
3.375	99.137	99.137	98.903	3.375	97.983	97.983	97.749	3.375	100.258	100.258	99.951	2.875	99.768	99.768	99.568	2.875	99.298	99.298	99.098
3.500	99.607	99.607	99.371	3.500	98.213	98.213	97.977	3.500	100.729	100.729	100.355	2.990	99.991	99.991	99.791	2.990	99.533	99.533	99.333
3.625	99.988	99.988	99.733	3.625	98.678	98.678	98.423	3.625	101.185	101.185	100.811	3.000	100.091	100.091	99.891	3.000	99.633	99.633	99.433
3.750	100.769	100.769	100.462	3.750	99.319	99.319	99.012	3.750	101.818	101.818	101.444	3.125	100.660	100.660	100.460	3.125	100.212	100.212	100.012
3.875	101.296	101.296	100.995	3.875	99.668	99.668	99.367	3.875	102.317	102.317	101.945	3.250	101.034	101.034	100.773	3.250	99.398	99.398	99.137
3.990	101.494	101.494	101.195	3.990	100.050	100.050	99.751	3.990	102.575	102.575	102.204	3.375	101.691	101.691	101.432	3.375	100.061	100.061	99.802
4.000	101.594	101.594	101.295	4.000	100.150	100.150	99.851	4.000	102.675	102.675	102.304	3.500	102.019	102.019	101.760	3.500	100.395	100.395	100.136
4.125	101.980	101.980	101.682	4.125	100.132	100.132	99.834	4.125	102.142	102.142	101.772	3.625	102.384	102.384	102.132	3.625	100.762	100.762	100.510
4.250	102.314	102.314	102.029	4.250	100.306	100.306	100.021	4.250	102.218	102.218	101.847	3.750	101.996	101.996	101.734	3.750	99.630	99.630	99.368
4.375	102.719	102.719	102.435	4.375	100.723	100.723	100.439	4.375	102.538	102.538	102.170	3.875	102.403	102.403	102.139	3.875	100.045	100.045	99.781
4.500	103.131	103.131	102.849	4.500	100.913	100.913	100.631	4.500	102.847	102.847	102.481	3.990	102.654	102.654	102.397	3.990	100.308	100.308	100.051
4.625	103.340	103.340	103.059	4.625	101.218	101.218	100.937	4.625	102.592	102.592	102.269	4.000	102.754	102.754	102.497	4.000	100.408	100.408	100.151
4.750	103.575	103.575	103.350	4.750	99.873	99.873	99.648	4.750	103.588	103.588	103.270	4.125	103.076	103.076	102.820	4.125	100.744	100.744	100.488
4.875	103.890	103.890	103.669	4.875	100.448	100.448	100.227	4.875	103.901	103.901	103.586	4.250	102.845	102.845	102.628	4.250	100.037	100.037	99.820
4.990	104.061	104.061	103.844	4.990	100.653	100.653	100.436	4.990	104.021	104.021	103.709	4.375	103.190	103.190	102.976	4.375	100.396	100.396	100.182
5.000	104.161	104.161	103.944	5.000	100.753	100.753	100.536	5.000	104.121	104.121	103.809	4.500	103.503	103.503	103.291	4.500	100.723	100.723	100.511

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	N/A	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.										

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		

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

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/1/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/2/2022

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

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Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/1/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/2/2022

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	96.619	96.619	96.419	3.000	97.878	97.878	97.603	2.500	98.412	98.412	98.212	3.000	95.513	95.513	95.313	2.500	97.756	97.756	97.556
3.125	97.325	97.325	97.125	3.125	98.723	98.723	98.446	2.625	98.848	98.848	98.648	3.125	96.219	96.219	96.019	2.625	98.200	98.200	98.000
3.250	98.178	98.178	97.938	3.250	99.399	99.399	99.121	2.750	99.181	99.181	98.981	3.250	96.923	96.923	96.683	2.750	98.290	98.290	98.090
3.375	99.137	99.137	98.903	3.375	100.258	100.258	99.951	2.875	99.768	99.768	99.568	3.375	97.885	97.885	97.651	2.875	98.883	98.883	98.683
3.500	99.607	99.607	99.371	3.500	100.729	100.729	100.355	2.990	99.991	99.991	99.791	3.500	98.235	98.235	97.999	2.990	99.112	99.112	98.912
3.625	99.988	99.988	99.733	3.625	101.185	101.185	100.811	3.000	100.091	100.091	99.891	3.625	98.658	98.658	98.403	3.000	99.212	99.212	99.012
3.750	100.769	100.769	100.462	3.750	101.818	101.818	101.444	3.125	100.660	100.660	100.460	3.750	99.369	99.369	99.062	3.125	99.786	99.786	99.586
3.875	101.296	101.296	100.995	3.875	102.317	102.317	101.945	3.250	101.034	101.034	100.773	3.875	99.807	99.807	99.506	3.250	99.566	99.566	99.305
3.990	101.494	101.494	101.195	3.990	102.575	102.575	102.204	3.375	101.691	101.691	101.432	3.990	100.097	100.097	99.798	3.375	100.226	100.226	99.967
4.000	101.594	101.594	101.295	4.000	102.675	102.675	102.304	3.500	102.019	102.019	101.760	4.000	100.197	100.197	99.898	3.500	100.557	100.557	100.298
4.125	101.980	101.980	101.682	4.125	102.142	102.142	101.772	3.625	102.384	102.384	102.132	4.125	100.381	100.381	100.083	3.625	100.923	100.923	100.671
4.250	102.314	102.314	102.029	4.250	102.218	102.218	101.847	3.750	101.996	101.996	101.734	4.250	100.635	100.635	100.350	3.750	100.163	100.163	99.901
4.375	102.719	102.719	102.435	4.375	102.538	102.538	102.170	3.875	102.403	102.403	102.139	4.375	101.046	101.046	100.762	3.875	100.574	100.574	100.310
4.500	103.131	103.131	102.849	4.500	102.847	102.847	102.481	3.990	102.654	102.654	102.397	4.500	101.347	101.347	101.065	3.990	100.831	100.831	100.574
4.625	103.340	103.340	103.059	4.625	102.592	102.592	102.269	4.000	102.754	102.754	102.497	4.625	101.604	101.604	101.323	4.000	100.931	100.931	100.674
4.750	103.575	103.575	103.350	4.750	103.588	103.588	103.270	4.125	103.076	103.076	102.820	4.750	101.049	101.049	100.824	4.125	101.260	101.260	101.004
4.875	103.890	103.890	103.669	4.875	103.901	103.901	103.586	4.250	102.845	102.845	102.628	4.875	101.494	101.494	101.273	4.250	100.791	100.791	100.574
4.990	104.061	104.061	103.844	4.990	104.021	104.021	103.709	4.375	103.190	103.190	102.976	4.990	101.682	101.682	101.465	4.375	101.143	101.143	100.929
5.000	104.161	104.161	103.944	5.000	104.121	104.121	103.809	4.500	103.503	103.503	103.291	5.000	101.782	101.782	101.565	4.500	101.463	101.463	101.251

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/1/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/2/2022

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/2/2022

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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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)