



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.: 4/4/2022

45 Day Lock Exp.: 4/18/2022

60 Day Lock Exp.: 5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 5:20 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.397	100.397	99.897	3.250	100.277	100.277	99.777	1.875	93.558	93.558	93.258	3.125	99.771	99.771	99.471
3.375	100.795	100.795	100.295	3.375	100.586	100.586	100.086	2.000	94.026	94.026	93.726	3.250	100.412	100.412	100.112
3.500	101.252	101.252	100.752	3.500	100.927	100.927	100.427	2.125	94.480	94.480	94.180	3.375	99.634	99.634	99.334
3.625	101.708	101.708	101.208	3.625	101.280	101.280	100.780	2.250	95.494	95.494	95.165	3.500	99.666	99.666	99.366
3.750	101.249	101.249	100.771	3.750	101.075	101.075	100.597	2.375	95.944	95.944	95.616	3.625	99.842	99.842	99.542
3.875	101.604	101.604	101.126	3.875	101.341	101.341	100.862	2.500	96.371	96.371	96.043	Margin = 2.250		Index = 1.140	
4.000	102.029	102.029	101.551	4.000	101.574	101.574	101.096	2.625	96.789	96.789	96.461	30 Year OTC			
4.125	102.476	102.476	101.997	4.125	101.874	101.874	101.396	2.750	97.623	97.623	97.139	Rate	30 Day	45 Day	60 Day
4.250	102.139	102.139	101.670	4.250	101.841	101.841	101.372	2.875	98.032	98.032	97.547	4.000	101.437	101.437	100.781
4.375	102.451	102.451	101.982	4.375	101.997	101.997	101.528	3.000	98.430	98.430	97.946	4.125	101.884	101.884	101.228
4.500	102.811	102.811	102.343	4.500	102.299	102.299	101.830	3.125	98.808	98.808	98.323	4.500	102.219	102.219	101.719
4.625	103.214	103.214	102.745	4.625	102.547	102.547	102.078	3.250	98.897	98.897	98.436	4.625	102.622	102.622	102.122
4.750	102.726	102.726	102.211	4.750	102.515	102.515	101.999	3.375	99.281	99.281	98.820	4.750	102.034	102.034	101.284
4.875	102.977	102.977	102.461	4.875	102.670	102.670	102.155	3.500	99.597	99.597	99.136	4.875	102.385	102.385	101.635
5.000	103.088	103.088	102.572	5.000	102.973	102.973	102.457	3.625	99.925	99.925	99.465	5.000	102.496	102.496	101.746
5.125	103.370	103.370	102.854	5.125	103.220	103.220	102.704	3.750	98.748	98.748	98.448	5.125	102.778	102.778	102.028
5.250	104.211	104.211	104.011	5.250	104.079	104.079	103.879	3.875	99.088	99.088	98.788	5.500	104.060	104.060	103.560
5.375	104.399	104.399	104.199	5.375	104.235	104.235	104.035	4.000	99.343	99.343	99.043	5.625	104.342	104.342	103.842
6.250	106.000	106.000	105.800	6.250	102.410	102.410	102.210	4.125	99.623	99.623	99.323	6.250	103.350	103.350	102.850

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	100.497	100.397	100.397	99.897	3.250	100.077	99.977	99.977	99.477	1.875	95.688	95.588	95.588	95.288	
3.375	100.995	100.895	100.895	100.395	3.375	100.486	100.386	100.386	99.886	2.000	96.156	96.056	96.056	95.756	
3.500	101.452	101.352	101.352	100.852	3.500	100.827	100.727	100.727	100.227	2.125	96.610	96.510	96.510	96.210	
3.625	101.908	101.808	101.808	101.308	3.625	101.180	101.080	101.080	100.580	2.250	97.624	97.524	97.524	97.195	
3.750	101.449	101.349	101.349	100.871	3.750	101.275	101.175	101.175	100.697	2.375	98.074	97.974	97.974	97.646	
3.875	101.904	101.804	101.804	101.326	3.875	101.641	101.541	101.541	101.062	2.500	98.501	98.401	98.401	98.073	
4.000	102.329	102.229	102.229	101.751	4.000	101.874	101.774	101.774	101.296	2.625	98.919	98.819	98.819	98.491	
4.125	102.776	102.676	102.676	102.197	4.125	102.174	102.074	102.074	101.596	2.750	98.653	98.553	98.553	98.069	
4.250	102.339	102.239	102.239	101.770	4.250	102.041	101.941	101.941	101.472	2.875	99.062	98.962	98.962	98.477	
4.375	102.751	102.651	102.651	102.182	4.375	102.297	102.197	102.197	101.728	3.000	99.460	99.360	99.360	98.876	
4.500	103.111	103.011	103.011	102.543	4.500	102.599	102.499	102.499	102.030	3.125	99.838	99.738	99.738	99.253	
4.625	103.514	103.414	103.414	102.945	4.625	102.847	102.747	102.747	102.278	3.250	100.527	100.427	100.427	99.966	
4.750	102.926	102.826	102.826	102.311	4.750	102.715	102.615	102.615	102.099	3.375	100.911	100.811	100.811	100.350	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
3.25-3.625	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
4.25-4.625	0.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.687	98.687	98.031	4.750	100.000	100.000	99.500
4.875	97.873	97.873	97.248	5.750	102.750	102.750	102.500	4.125	99.134	99.134	98.478	5.250	101.000	101.000	100.500
5.000	97.762	97.762	97.137					4.625	99.872	99.872	99.372	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	97.480	97.480	96.855					4.750	99.284	99.284	98.534	Rate	30 Day	45 Day	60 Day
5.250	97.816	97.816	97.316					4.875	99.635	99.635	98.885	5.750	100.000	100.000	99.500
5.375	99.607	99.607	99.107					5.000	99.746	99.746	98.996	6.250	102.750	102.750	102.250
5.500	99.354	99.354	98.854					5.125	100.028	100.028	99.278	DPA Advantage Adjustment			
5.625	99.072	99.072	98.572					5.500	101.310	101.310	100.810	203(k) / 203(k)s -0.250			
5.750	99.769	99.769	99.269					5.625	101.592	101.592	101.092	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.600	100.600	100.100				

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



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30 Day Lock Exp.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 5:20 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.521	99.521	99.221
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	100.162	100.162	99.862
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	99.384	99.384	99.084
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	96.172	96.172	95.688	3.500	99.416	99.416	99.116
3.750	100.249	100.249	99.771	3.750	100.175	100.175	99.697	2.875	96.581	96.581	96.097	3.625	99.592	99.592	99.292
3.875	100.704	100.704	100.226	3.875	100.541	100.541	100.063	3.000	96.979	96.979	96.495	Margin = 2.250		Index = 1.140	
4.000	101.129	101.129	100.651	4.000	100.774	100.774	100.296	3.125	97.357	97.357	96.873	30 Year OTC			
4.125	101.576	101.576	101.098	4.125	101.074	101.074	100.596	3.250	97.702	97.702	97.241	Rate	30 Day	45 Day	60 Day
4.250	100.951	100.951	100.482	4.250	100.754	100.754	100.285	3.375	98.086	98.086	97.625	3.250	99.247	99.247	98.747
4.375	101.363	101.363	100.894	4.375	101.009	101.009	100.540	3.500	98.402	98.402	97.941	3.375	99.745	99.745	99.245
4.500	101.724	101.724	101.255	4.500	101.312	101.312	100.843	3.625	98.730	98.730	98.269	3.500	100.202	100.202	99.702
4.625	102.127	102.127	101.658	4.625	101.559	101.559	101.090	3.750	98.053	98.053	97.753	3.625	100.658	100.658	100.158
4.750	99.726	99.726	99.210	4.750	99.615	99.615	99.099	3.875	N/A	N/A	N/A	3.750	100.249	100.249	99.593
4.875	100.077	100.077	99.561	4.875	99.870	99.870	99.354	4.000	N/A	N/A	N/A	3.875	100.704	100.704	100.048
5.000	100.188	100.188	99.672	5.000	100.173	100.173	99.657	4.125	N/A	N/A	N/A	4.000	101.129	101.129	100.473
5.125	100.470	100.470	99.954	5.125	100.420	100.420	99.904	4.250	N/A	N/A	N/A	4.125	101.576	101.576	100.920
5.250	99.711	99.711	99.511	5.250	99.679	99.679	99.479	4.375	N/A	N/A	N/A	4.250	100.951	100.951	100.451
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	100.349	100.249	100.249	99.771	3.750	100.275	100.175	100.175	99.697	2.750	97.178	97.078	97.078	96.594
3.875	100.804	100.704	100.704	100.226	3.875	100.641	100.541	100.541	100.063	2.875	97.587	97.487	97.487	97.003
4.000	101.229	101.129	101.129	100.651	4.000	100.874	100.774	100.774	100.296	3.000	97.985	97.885	97.885	97.401
4.125	101.676	101.576	101.576	101.098	4.125	101.174	101.074	101.074	100.596	3.125	98.363	98.263	98.263	97.779
4.250	101.051	100.951	100.951	100.482	4.250	100.854	100.754	100.754	100.285	3.250	99.677	99.577	99.577	99.116
4.375	101.463	101.363	101.363	100.894	4.375	101.109	101.009	101.009	100.540	3.375	100.061	99.961	99.961	99.500
4.500	101.824	101.724	101.724	101.255	4.500	101.412	101.312	101.312	100.843	3.500	100.377	100.277	100.277	99.816
4.625	102.227	102.127	102.127	101.658	4.625	101.659	101.559	101.559	101.090	3.625	100.705	100.605	100.605	100.144
4.750	99.826	99.726	99.726	99.210	4.750	99.715	99.615	99.615	99.099	3.750	99.778	99.678	99.678	99.378

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.875	N/A	N/A	N/A	5.750	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
5.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
5.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
5.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
5.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/4/2022

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60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 5:20 pm ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.212	96.212	96.012	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.686	95.686	95.486	2.000	N/A	N/A	N/A	3.000	96.184	96.084	95.984
3.125	96.908	96.908	96.708	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.469	96.469	96.269	2.125	N/A	N/A	N/A	3.125	96.864	96.764	96.664
3.250	97.635	97.635	97.435	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.241	97.241	97.041	2.250	N/A	N/A	N/A	3.250	97.591	97.491	97.374
3.375	98.545	98.545	98.345	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.336	98.336	98.136	2.375	N/A	N/A	N/A	3.375	98.501	98.401	98.284
3.500	99.037	99.037	98.837	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.067	99.067	98.867	2.500	N/A	N/A	N/A	3.500	98.993	98.893	98.776
3.625	99.517	99.517	99.317	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.766	99.766	99.566	2.625	N/A	N/A	N/A	3.625	99.555	99.455	99.273
3.750	100.176	100.176	99.976	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.357	100.357	100.157	2.750	N/A	N/A	N/A	3.750	100.214	100.078	99.932
3.875	100.708	100.708	100.508	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.826	100.826	100.626	2.875	N/A	N/A	N/A	3.875	100.746	100.610	100.464
3.990	101.064	101.064	100.864	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.060	101.060	100.860	2.990	N/A	N/A	N/A	3.990	101.102	100.966	100.820
4.000	101.164	101.164	100.964	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.160	101.160	100.960	3.000	N/A	N/A	N/A	4.000	101.202	101.066	100.920
4.125	101.485	101.485	101.285	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.282	101.282	101.082	3.125	N/A	N/A	N/A	4.125	101.523	101.387	101.241
4.250	101.734	101.734	101.534	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.441	101.441	101.241	3.250	N/A	N/A	N/A	4.250	101.796	101.650	101.488
4.375	102.197	102.197	101.997	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.831	101.831	101.631	3.375	N/A	N/A	N/A	4.375	102.258	102.112	101.950
4.500	102.598	102.598	102.398	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.098	102.098	101.898	3.500	N/A	N/A	N/A	4.500	102.660	102.514	102.352
4.625	102.916	102.916	102.716	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.240	102.240	102.040	3.625	N/A	N/A	N/A	4.625	102.977	102.831	102.669
4.750	103.203	103.203	103.003	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.694	101.694	101.494	3.750	N/A	N/A	N/A	4.750	103.253	103.150	103.021
4.875	103.625	103.625	103.425	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.048	102.048	101.848	3.875	N/A	N/A	N/A	4.875	103.675	103.572	103.443
4.990	103.854	103.854	103.654	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.167	102.167	101.967	3.990	N/A	N/A	N/A	4.990	103.904	103.801	103.671
5.000	103.954	103.954	103.754	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.267	102.267	102.067	4.000	N/A	N/A	N/A	5.000	104.004	103.901	103.771
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	97.482	97.482	97.282	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.651	97.651	97.451	2.500	97.572	97.472	97.372
2.875	N/A	N/A	N/A	3.125	98.269	98.269	98.069	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.202	98.202	98.002	2.625	98.122	98.022	97.922
2.990	N/A	N/A	N/A	3.250	98.888	98.888	98.688	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.727	98.727	98.527	2.750	98.646	98.546	98.446
3.000	N/A	N/A	N/A	3.375	99.707	99.707	99.507	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.145	99.145	98.945	2.875	99.064	98.964	98.864
3.125	N/A	N/A	N/A	3.500	100.130	100.130	99.930	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.530	99.530	99.330	2.990	99.497	99.372	99.273
3.250	N/A	N/A	N/A	3.625	100.785	100.785	100.585	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.630	99.630	99.430	3.000	99.597	99.472	99.373
3.375	N/A	N/A	N/A	3.750	101.346	101.346	101.146	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.102	100.102	99.902	3.125	100.140	100.008	99.861
3.500	N/A	N/A	N/A	3.875	101.834	101.834	101.634	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.557	100.557	100.357	3.250	100.597	100.465	100.268
3.625	N/A	N/A	N/A	3.990	102.123	102.123	101.923	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.162	101.162	100.962	3.375	101.201	101.069	100.872
3.750	N/A	N/A	N/A	4.000	102.223	102.223	102.023	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.515	101.515	101.315	3.500	101.554	101.422	101.225
3.875	N/A	N/A	N/A	4.125	102.510	102.510	102.310	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.949	101.949	101.749	3.625	101.989	101.857	101.660
3.990	N/A	N/A	N/A	4.250	102.271	102.271	102.071	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.069	102.069	101.869	3.750	102.257	102.133	101.928
4.000	N/A	N/A	N/A	4.375	102.690	102.690	102.490	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.531	102.531	102.331	3.875	102.719	102.595	102.390
4.125	N/A	N/A	N/A	4.500	103.034	103.034	102.834	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.889	102.889	102.689	3.990	103.077	102.953	102.748
4.250	N/A	N/A	N/A	4.625	103.319	103.319	103.119	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.989	102.989	102.789	4.000	103.177	103.053	102.848
4.375	N/A	N/A	N/A	4.750	103.251	103.251	103.051	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.357	103.357	103.157	4.125	103.545	103.421	103.216
4.500	N/A	N/A	N/A	4.875	103.633	103.633	103.433	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.861	102.861	102.661	4.250	102.925	102.771	102.572
4.625	N/A	N/A	N/A	4.990	103.808	103.808	103.608	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.134	103.134	102.934	4.375	103.198	103.044	102.845
4.750	N/A	N/A	N/A	5.000	103.908	103.908	103.708	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.200	103.200	103.000	4.500	103.264	103.110	102.911
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	97.639	97.639	97.439	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.830	98.830	98.630
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.054	98.054	97.854	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.295	99.295	99.095
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.420	98.420	98.220	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.710	99.710	99.510
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.713	98.713	98.513	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.121	100.121	99.921
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.952	98.952	98.752	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.501	100.501	100.301
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.052	99.052	98.852	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.601	100.601	100.401
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.438	99.438	99.238	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.037	101.037	100.837
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.751	99.751	99.551	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.127	101.127	100.927
2.990	N/A																						



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 5:20 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.212	96.212	96.012	3.000	95.686	95.686	95.486	3.000	97.482	97.482	97.282	2.500	97.651	97.651	97.451	2.500	97.639	97.639	97.439
3.125	96.908	96.908	96.708	3.125	96.469	96.469	96.269	3.125	98.269	98.269	98.069	2.625	98.202	98.202	98.002	2.625	98.054	98.054	97.854
3.250	97.635	97.635	97.435	3.250	97.241	97.241	97.041	3.250	98.888	98.888	98.688	2.750	98.727	98.727	98.527	2.750	98.420	98.420	98.220
3.375	98.545	98.545	98.345	3.375	98.336	98.336	98.136	3.375	99.707	99.707	99.507	2.875	99.145	99.145	98.945	2.875	98.713	98.713	98.513
3.500	99.037	99.037	98.837	3.500	99.067	99.067	98.867	3.500	100.130	100.130	99.930	2.990	99.530	99.530	99.330	2.990	98.952	98.952	98.752
3.625	99.517	99.517	99.317	3.625	99.766	99.766	99.566	3.625	100.785	100.785	100.585	3.000	99.630	99.630	99.430	3.000	99.052	99.052	98.852
3.750	100.176	100.176	99.976	3.750	100.357	100.357	100.157	3.750	101.346	101.346	101.146	3.125	100.102	100.102	99.902	3.125	99.438	99.438	99.238
3.875	100.708	100.708	100.508	3.875	100.826	100.826	100.626	3.875	101.834	101.834	101.634	3.250	100.557	100.557	100.357	3.250	99.751	99.751	99.551
3.990	101.064	101.064	100.864	3.990	101.060	101.060	100.860	3.990	102.123	102.123	101.923	3.375	101.162	101.162	100.962	3.375	100.228	100.228	100.028
4.000	101.164	101.164	100.964	4.000	101.160	101.160	100.960	4.000	102.223	102.223	102.023	3.500	101.515	101.515	101.315	3.500	100.465	100.465	100.265
4.125	101.485	101.485	101.285	4.125	101.282	101.282	101.082	4.125	102.510	102.510	102.310	3.625	101.949	101.949	101.749	3.625	100.764	100.764	100.564
4.250	101.734	101.734	101.534	4.250	101.441	101.441	101.241	4.250	102.271	102.271	102.071	3.750	102.069	102.069	101.869	3.750	100.254	100.254	100.054
4.375	102.197	102.197	101.997	4.375	101.831	101.831	101.631	4.375	102.690	102.690	102.490	3.875	102.531	102.531	102.331	3.875	100.572	100.572	100.372
4.500	102.598	102.598	102.398	4.500	102.098	102.098	101.898	4.500	103.034	103.034	102.834	3.990	102.889	102.889	102.689	3.990	100.786	100.786	100.586
4.625	102.916	102.916	102.716	4.625	102.240	102.240	102.040	4.625	103.319	103.319	103.119	4.000	102.989	102.989	102.789	4.000	100.886	100.886	100.686
4.750	103.203	103.203	103.003	4.750	101.694	101.694	101.494	4.750	103.251	103.251	103.051	4.125	103.357	103.357	103.157	4.125	101.135	101.135	100.935
4.875	103.625	103.625	103.425	4.875	102.048	102.048	101.848	4.875	103.633	103.633	103.433	4.250	102.861	102.861	102.661	4.250	100.489	100.489	100.289
4.990	103.854	103.854	103.654	4.990	102.167	102.167	101.967	4.990	103.808	103.808	103.608	4.375	103.134	103.134	102.934	4.375	100.679	100.679	100.479
5.000	103.954	103.954	103.754	5.000	102.267	102.267	102.067	5.000	103.908	103.908	103.708	4.500	103.200	103.200	103.000	4.500	100.728	100.728	100.528

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

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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															
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	Rate	30 Day	45 Day	60 Day								
3.000	96.206	96.206	96.006	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	94.056	94.056	93.856	2.750	N/A	N/A	N/A	3.000	95.587	95.487	95.387	3.125	96.359	96.259	96.159	3.250	97.803	97.803	97.576	2.990	N/A	N/A	N/A	3.250	97.059	96.959	96.832
3.250	97.803	97.803	97.576	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	95.633	95.633	95.426	2.875	N/A	N/A	N/A	3.125	97.059	96.959	96.832	3.375	98.039	97.939	97.815	3.500	99.273	99.273	99.048	3.125	N/A	N/A	N/A	3.375	98.039	97.939	97.815
3.375	98.783	98.783	98.559	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	96.898	96.898	96.698	3.125	N/A	N/A	N/A	3.375	98.039	97.939	97.815	3.500	99.273	99.273	99.048	3.125	N/A	N/A	N/A	3.375	98.039	97.939	97.815				
3.500	99.273	99.273	99.048	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	96.898	96.898	96.698	3.125	N/A	N/A	N/A	3.375	98.039	97.939	97.815	3.500	99.273	99.273	99.048	3.125	N/A	N/A	N/A	3.375	98.039	97.939	97.815				
3.625	99.651	99.651	99.423	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	97.501	97.501	97.273	3.250	N/A	N/A	N/A	3.500	99.273	99.273	99.048	3.625	99.651	99.551	99.423	3.750	100.408	100.408	100.179	3.375	N/A	N/A	N/A	3.625	99.651	99.551	99.423
3.750	100.408	100.408	100.179	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	98.258	98.258	97.969	3.375	N/A	N/A	N/A	3.625	99.651	99.551	99.423	3.750	100.408	100.408	100.179	3.750	100.408	100.408	100.179	3.375	N/A	N/A	N/A	3.625	99.651	99.551	99.423
3.875	100.949	100.949	100.662	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	98.799	98.799	98.512	3.500	N/A	N/A	N/A	3.875	99.651	99.551	99.423	3.990	101.155	101.155	100.871	4.000	101.255	101.255	100.971	3.500	N/A	N/A	N/A	3.875	99.651	99.551	99.423
3.990	101.155	101.155	100.871	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	99.005	99.005	98.721	3.625	N/A	N/A	N/A	3.990	101.155	101.155	100.871	4.000	101.255	101.255	100.971	4.000	101.255	101.255	100.971	3.625	N/A	N/A	N/A	3.990	101.155	101.155	100.871
4.000	101.255	101.255	100.971	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.105	99.105	98.821	3.750	N/A	N/A	N/A	4.000	101.255	101.255	100.971	4.000	101.255	101.255	100.971	4.000	101.255	101.255	100.971	3.750	N/A	N/A	N/A	4.000	101.255	101.255	100.971
4.125	101.667	101.667	101.378	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.517	99.517	99.228	3.875	N/A	N/A	N/A	4.125	101.667	101.667	101.378	4.125	101.667	101.667	101.378	4.125	101.667	101.667	101.378	3.875	N/A	N/A	N/A	4.125	101.667	101.667	101.378
4.250	101.938	101.938	101.689	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.788	99.788	99.539	3.990	N/A	N/A	N/A	4.250	101.938	101.938	101.689	4.250	101.938	101.938	101.689	4.250	101.938	101.938	101.689	3.990	N/A	N/A	N/A	4.250	101.938	101.938	101.689
4.375	102.357	102.357	102.105	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.207	100.207	99.955	4.000	N/A	N/A	N/A	4.375	102.357	102.357	102.105	4.375	102.357	102.357	102.105	4.375	102.357	102.357	102.105	4.000	N/A	N/A	N/A	4.375	102.357	102.357	102.105
4.500	102.786	102.786	102.535	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.636	100.636	100.385	4.125	N/A	N/A	N/A	4.500	102.786	102.786	102.535	4.500	102.786	102.786	102.535	4.500	102.786	102.786	102.535	4.125	N/A	N/A	N/A	4.500	102.786	102.786	102.535
4.625	103.017	103.017	102.760	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.867	100.867	100.610	4.250	N/A	N/A	N/A	4.625	103.017	103.017	102.760	4.625	103.017	103.017	102.760	4.625	103.017	103.017	102.760	4.250	N/A	N/A	N/A	4.625	103.017	103.017	102.760
4.750	103.245	103.245	102.992	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.095	101.095	100.842	4.375	N/A	N/A	N/A	4.750	103.245	103.245	102.992	4.750	103.245	103.245	102.992	4.750	103.245	103.245	102.992	4.375	N/A	N/A	N/A	4.750	103.245	103.245	102.992
4.875	103.580	103.580	103.328	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.430	101.430	101.178	4.500	N/A	N/A	N/A	4.875	103.580	103.580	103.328	4.875	103.580	103.580	103.328	4.875	103.580	103.580	103.328	4.500	N/A	N/A	N/A	4.875	103.580	103.580	103.328
4.990	103.767	103.767	103.516	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.617	101.617	101.366	4.625	N/A	N/A	N/A	4.990	103.767	103.767	103.516	4.990	103.767	103.767	103.516	4.990	103.767	103.767	103.516	4.625	N/A	N/A	N/A	4.990	103.767	103.767	103.516
5.000	103.867	103.867	103.616	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	101.717	101.717	101.466	4.750	N/A	N/A	N/A	5.000	103.867	103.867	103.616	5.000	103.867	103.867	103.616	5.000	103.867	103.867	103.616	4.750	N/A	N/A	N/A	5.000	103.867	103.867	103.616
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	3.000	97.424	97.424	97.166	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.742	97.742	97.542	2.500	97.196	97.060	96.996	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.875	N/A	N/A	N/A	3.125	98.273	98.273	98.010	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.262	98.262	98.062	2.625	97.638	97.502	97.438	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
2.990	N/A	N/A	N/A	3.250	98.954	98.954	98.690	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.776	98.776	98.576	2.750	97.589	97.453	97.389	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.375	99.800	99.800	99.529	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.380	99.380	99.180	2.875	98.193	98.057	97.993	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.500	100.274	100.274	99.937	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.614	99.614	99.414	2.990	98.427	98.291	98.227	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.625	100.736	100.736	100.398	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.714	99.714	99.514	3.000	98.527	98.391	98.327	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.750	101.384	101.384	101.042	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.202	100.202	99.969	3.125	99.769	99.606	99.536	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.875	101.896	101.896	101.554	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.620	100.620	100.385	3.250	98.796	98.632	98.561	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.990	102.163	102.163	101.817	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.253	101.253	101.017	3.375	99.430	99.267	99.194	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.750	N/A	N/A	N/A	4.000	102.263	102.263	101.917	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.608	101.608	101.371	3.500	99.785	99.621	99.548	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.875	N/A	N/A	N/A	4.125	101.695	101.695	101.365	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.434	101.434	101.186	3.625	100.421	100.261	100.173	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
3.990	N/A	N/A	N/A																																				



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.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 5:20 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.206	96.206	96.006	3.000	94.056	94.056	93.856	3.000	97.424	97.424	97.166	2.500	97.742	97.742	97.542	2.500	95.542	95.542	95.342
3.125	96.925	96.925	96.725	3.125	94.775	94.775	94.575	3.125	98.273	98.273	98.010	2.625	98.262	98.262	98.062	2.625	96.062	96.062	95.862
3.250	97.803	97.803	97.576	3.250	95.653	95.653	95.426	3.250	98.954	98.954	98.690	2.750	98.776	98.776	98.576	2.750	96.576	96.576	96.376
3.375	98.783	98.783	98.559	3.375	96.633	96.633	96.409	3.375	99.800	99.800	99.529	2.875	99.380	99.380	99.180	2.875	97.180	97.180	96.980
3.500	99.273	99.273	99.048	3.500	97.123	97.123	96.898	3.500	100.274	100.274	99.937	2.990	99.614	99.614	99.414	2.990	97.414	97.414	97.214
3.625	99.651	99.651	99.423	3.625	97.501	97.501	97.273	3.625	100.736	100.736	100.398	3.000	99.714	99.714	99.514	3.000	97.514	97.514	97.314
3.750	100.408	100.408	100.119	3.750	98.258	98.258	97.969	3.750	101.384	101.384	101.042	3.125	100.202	100.202	99.969	3.125	98.002	98.002	97.769
3.875	100.949	100.949	100.662	3.875	98.799	98.799	98.512	3.875	101.896	101.896	101.554	3.250	100.620	100.620	100.385	3.250	98.420	98.420	98.185
3.990	101.155	101.155	100.871	3.990	99.005	99.005	98.721	3.990	102.163	102.163	101.817	3.375	101.253	101.253	101.017	3.375	99.053	99.053	98.817
4.000	101.255	101.255	100.971	4.000	99.105	99.105	98.821	4.000	102.263	102.263	101.917	3.500	101.608	101.608	101.371	3.500	99.408	99.408	99.171
4.125	101.667	101.667	101.378	4.125	99.517	99.517	99.228	4.125	101.695	101.695	101.365	3.625	101.434	101.434	101.186	3.625	99.234	99.234	98.986
4.250	101.938	101.938	101.689	4.250	99.788	99.788	99.539	4.250	101.774	101.774	101.443	3.750	101.864	101.864	101.615	3.750	99.664	99.664	99.415
4.375	102.357	102.357	102.105	4.375	100.207	100.207	99.955	4.375	102.102	102.102	101.771	3.875	102.278	102.278	102.027	3.875	100.078	100.078	99.827
4.500	102.786	102.786	102.535	4.500	100.636	100.636	100.385	4.500	102.425	102.425	102.092	3.990	102.548	102.548	102.301	3.990	100.348	100.348	100.101
4.625	103.017	103.017	102.760	4.625	100.867	100.867	100.610	4.625	102.185	102.185	101.847	4.000	102.648	102.648	102.401	4.000	100.448	100.448	100.201
4.750	103.245	103.245	102.992	4.750	101.095	101.095	100.842	4.750	103.214	103.214	102.876	4.125	102.113	102.113	101.913	4.125	99.913	99.913	99.713
4.875	103.580	103.580	103.328	4.875	101.430	101.430	101.178	4.875	103.540	103.540	103.204	4.250	102.505	102.505	102.305	4.250	100.305	100.305	100.105
4.990	103.767	103.767	103.516	4.990	101.617	101.617	101.366	4.990	103.669	103.669	103.331	4.375	102.867	102.867	102.667	4.375	100.667	100.667	100.467
5.000	103.867	103.867	103.616	5.000	101.717	101.717	101.466	5.000	103.769	103.769	103.431	4.500	103.199	103.199	102.999	4.500	100.999	100.999	100.799

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 5:20 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.625	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.875	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.990	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.375	0.375	0.250	0.000	0.000
4.750	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.875	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.990	1.125	0.875	0.500	0.250	0.250	0.000	0.000
5.000	1.125	0.875	0.500	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	-0.125	0.000	0.000
3.250	0.375	0.125	0.000	0.000	-0.125	0.000	0.000
3.375	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.500	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.625	0.500	0.250	0.000	0.000	-0.125	0.000	0.000
3.750	0.875	0.750	0.500	0.500	0.250	0.250	0.000
3.875	0.875	0.750	0.500	0.500	0.375	0.250	0.000
3.990	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.000	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.125	0.875	0.750	0.500	0.500	0.375	0.375	0.000
4.250	1.500	1.250	0.750	0.750	0.375	0.375	0.000
4.375	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.500	1.625	1.375	0.875	0.875	0.500	0.500	0.000
4.625	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.750	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
4.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 5:20 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.206	96.206	96.006	3.000	97.424	97.424	97.166	2.500	97.742	97.742	97.542	3.000	94.456	94.456	94.256	2.500	95.992	95.992	95.792
3.125	96.925	96.925	96.725	3.125	98.273	98.273	98.010	2.625	98.262	98.262	98.062	3.125	95.175	95.175	94.975	2.625	96.512	96.512	96.312
3.250	97.803	97.803	97.576	3.250	98.954	98.954	98.690	2.750	98.776	98.776	98.576	3.250	96.053	96.053	95.826	2.750	97.026	97.026	96.826
3.375	98.783	98.783	98.559	3.375	99.800	99.800	99.529	2.875	99.380	99.380	99.180	3.375	97.033	97.033	96.809	2.875	97.630	97.630	97.430
3.500	99.273	99.273	99.048	3.500	100.274	100.274	99.937	2.990	99.614	99.614	99.414	3.500	97.523	97.523	97.298	2.990	97.864	97.864	97.664
3.625	99.651	99.651	99.423	3.625	100.736	100.736	100.398	3.000	99.714	99.714	99.514	3.625	97.901	97.901	97.673	3.000	97.964	97.964	97.764
3.750	100.408	100.408	100.119	3.750	101.384	101.384	101.042	3.125	100.202	100.202	99.969	3.750	98.658	98.658	98.369	3.125	98.452	98.452	98.219
3.875	100.949	100.949	100.662	3.875	101.896	101.896	101.554	3.250	100.620	100.620	100.385	3.875	99.199	99.199	98.912	3.250	98.870	98.870	98.635
3.990	101.155	101.155	100.871	3.990	102.163	102.163	101.817	3.375	101.253	101.253	101.017	3.990	99.405	99.405	99.121	3.375	99.503	99.503	99.267
4.000	101.255	101.255	100.971	4.000	102.263	102.263	101.917	3.500	101.608	101.608	101.371	4.000	99.505	99.505	99.221	3.500	99.858	99.858	99.621
4.125	101.667	101.667	101.378	4.125	101.695	101.695	101.365	3.625	101.434	101.434	101.186	4.125	99.917	99.917	99.628	3.625	99.684	99.684	99.436
4.250	101.938	101.938	101.689	4.250	101.774	101.774	101.443	3.750	101.864	101.864	101.615	4.250	100.188	100.188	99.939	3.750	100.114	100.114	99.865
4.375	102.357	102.357	102.105	4.375	102.102	102.102	101.771	3.875	102.278	102.278	102.027	4.375	100.607	100.607	100.355	3.875	100.528	100.528	100.277
4.500	102.786	102.786	102.535	4.500	102.425	102.425	102.092	3.990	102.548	102.548	102.301	4.500	101.036	101.036	100.785	3.990	100.798	100.798	100.551
4.625	103.017	103.017	102.760	4.625	102.185	102.185	101.847	4.000	102.648	102.648	102.401	4.625	101.267	101.267	101.010	4.000	100.898	100.898	100.651
4.750	103.245	103.245	102.992	4.750	103.214	103.214	102.876	4.125	102.113	102.113	101.913	4.750	101.495	101.495	101.242	4.125	100.363	100.363	100.163
4.875	103.580	103.580	103.328	4.875	103.540	103.540	103.204	4.250	102.505	102.505	102.305	4.875	101.830	101.830	101.578	4.250	100.755	100.755	100.555
4.990	103.767	103.767	103.516	4.990	103.669	103.669	103.331	4.375	102.867	102.867	102.667	4.990	102.017	102.017	101.766	4.375	101.117	101.117	100.917
5.000	103.867	103.867	103.616	5.000	103.769	103.769	103.431	4.500	103.199	103.199	102.999	5.000	102.117	102.117	101.866	4.500	101.449	101.449	101.249

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

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/2/2022

W. Rate Sheet Dated: 3/3/2022

Release Time: 5:20 pm ET

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Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



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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	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	103.550	103.425	103.300	
6.990	103.780	103.655	103.530	
7.125	104.050	103.925	103.800	
7.250	104.300	104.175	104.050	
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 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	95.550	95.425	95.300	
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	103.300	103.175	103.050	
6.990	103.530	103.405	103.280	
7.125	103.800	103.675	103.550	
7.250	104.050	103.925	103.800	
7.375	104.300	104.175	104.050	
7.500	104.550	104.425	104.300	
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	96.175	96.050	95.925	
4.375	96.675	96.550	96.425	
4.500	97.175	97.050	96.925	
4.625	97.800	97.675	97.550	
4.750	98.425	98.300	98.175	
4.875	98.800	98.675	98.550	
4.990	99.030	98.905	98.780	
5.125	99.300	99.175	99.050	
5.250	99.675	99.550	99.425	
5.375	100.050	99.925	99.800	
5.500	100.300	100.175	100.050	
5.625	100.550	100.425	100.300	
5.750	100.800	100.675	100.550	
5.875	101.050	100.925	100.800	
5.990	101.280	101.155	101.030	
6.125	101.550	101.425	101.300	
6.250	101.800	101.675	101.550	
6.375	102.050	101.925	101.800	
6.500	102.300	102.175	102.050	
6.625	102.550	102.425	102.300	
6.750	102.800	102.675	102.550	
6.875	103.050	102.925	102.800	
6.990	103.280	103.155	103.030	
7.125	103.550	103.425	103.300	
7.250	103.800	103.675	103.550	
7.375	104.050	103.925	103.800	
7.500	104.300	104.175	104.050	
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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