



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: 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	100.085	100.085	99.569	3.250	99.965	99.965	99.449	1.875	93.390	93.390	93.090	3.125	99.771	99.771	99.471
3.375	100.483	100.483	99.967	3.375	100.274	100.274	99.758	2.000	93.858	93.858	93.558	3.250	100.412	100.412	100.112
3.500	100.940	100.940	100.424	3.500	100.614	100.614	100.098	2.125	94.312	94.312	94.012	3.375	99.634	99.634	99.334
3.625	101.396	101.396	100.880	3.625	100.968	100.968	100.452	2.250	95.275	95.275	94.947	3.500	99.666	99.666	99.366
3.750	101.015	101.015	100.537	3.750	100.841	100.841	100.363	2.375	95.725	95.725	95.397	3.625	99.842	99.842	99.542
3.875	101.369	101.369	100.891	3.875	101.106	101.106	100.628	2.500	96.152	96.152	95.824	Margin = 2.250		Index = 1.140	
4.000	101.794	101.794	101.316	4.000	101.339	101.339	100.861	2.625	96.570	96.570	96.242	30 Year OTC			
4.125	102.241	102.241	101.763	4.125	101.640	101.640	101.162	2.750	97.490	97.490	97.006	Rate	30 Day	45 Day	60 Day
4.250	101.826	101.826	101.154	4.250	101.529	101.529	100.857	2.875	97.899	97.899	97.415	4.000	101.202	101.202	100.546
4.375	102.138	102.138	101.466	4.375	101.684	101.684	101.013	3.000	98.297	98.297	97.813	4.125	101.649	101.649	100.993
4.500	102.499	102.499	101.827	4.500	101.987	101.987	101.315	3.125	98.675	98.675	98.191	4.500	101.907	101.907	101.032
4.625	102.902	102.902	102.230	4.625	102.234	102.234	101.562	3.250	98.694	98.694	98.233	4.625	102.310	102.310	101.435
4.750	102.711	102.711	102.226	4.750	102.499	102.499	102.015	3.375	99.078	99.078	98.617	4.750	102.019	102.019	101.363
4.875	102.961	102.961	102.477	4.875	102.655	102.655	102.170	3.500	99.394	99.394	98.933	4.875	102.369	102.369	101.713
5.000	103.072	103.072	102.588	5.000	102.957	102.957	102.473	3.625	99.722	99.722	99.261	5.000	102.480	102.480	101.824
5.125	103.354	103.354	102.870	5.125	103.204	103.204	102.720	3.750	98.623	98.623	98.323	5.125	102.762	102.762	102.106
5.250	102.617	102.617	100.705	5.250	102.485	102.485	100.572	3.875	98.963	98.963	98.663	5.500	102.466	102.466	98.841
5.375	102.806	102.806	100.893	5.375	102.641	102.641	100.728	4.000	99.218	99.218	98.918	5.625	102.748	102.748	99.123
6.250	106.000	106.000	105.800	6.250	102.410	102.410	102.210	4.125	99.498	99.498	99.198	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	100.185	100.085	100.085	99.569	3.250	99.765	99.665	99.665	99.149	1.875	95.520	95.420	95.420	95.120	
3.375	100.683	100.583	100.583	100.067	3.375	100.174	100.074	100.074	99.558	2.000	95.988	95.888	95.888	95.588	
3.500	101.140	101.040	101.040	100.524	3.500	100.514	100.414	100.414	99.898	2.125	96.442	96.342	96.342	96.042	
3.625	101.596	101.496	101.496	100.980	3.625	100.868	100.768	100.768	100.252	2.250	97.405	97.305	97.305	96.977	
3.750	101.215	101.115	101.115	100.637	3.750	101.041	100.941	100.941	100.463	2.375	97.855	97.755	97.755	97.427	
3.875	101.669	101.569	101.569	101.091	3.875	101.406	101.306	101.306	100.828	2.500	98.282	98.182	98.182	97.854	
4.000	102.094	101.994	101.994	101.516	4.000	101.639	101.539	101.539	101.061	2.625	98.700	98.600	98.600	98.272	
4.125	102.541	102.441	102.441	101.963	4.125	101.940	101.840	101.840	101.362	2.750	98.520	98.420	98.420	97.936	
4.250	102.026	101.926	101.926	101.254	4.250	101.729	101.629	101.629	100.957	2.875	98.929	98.829	98.829	98.345	
4.375	102.438	102.338	102.338	101.666	4.375	101.984	101.884	101.884	101.213	3.000	99.327	99.227	99.227	98.743	
4.500	102.799	102.699	102.699	102.027	4.500	102.287	102.187	102.187	101.515	3.125	99.705	99.605	99.605	99.121	
4.625	103.202	103.102	103.102	102.430	4.625	102.534	102.434	102.434	101.762	3.250	100.324	100.224	100.224	99.763	
4.750	102.911	102.811	102.811	102.326	4.750	102.599	102.599	102.599	102.115	3.375	100.708	100.608	100.608	100.147	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680-719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			-1.250
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.452	98.452	97.796	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.899	98.899	98.243	5.250	101.000	101.000	100.500
4.875	97.858	97.858	97.279	5.750	102.750	102.750	102.500	4.500	99.157	99.157	98.282	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	97.747	97.747	97.169					4.625	99.560	99.560	98.685	Rate	30 Day	45 Day	60 Day
5.125	97.465	97.465	96.887					4.750	99.269	99.269	98.613	5.750	100.000	100.000	99.500
5.250	97.801	97.801	95.739					4.875	99.619	99.619	98.963	6.250	102.750	102.750	102.250
5.375	98.013	98.013	95.951					5.000	99.730	99.730	99.074	DPA Advantage Adjustment			
5.500	97.761	97.761	95.699					5.125	100.012	100.012	99.356	203(k) / 203(k)s		-0.250	
5.625	97.479	97.479	95.417					5.500	99.716	99.716	96.091	203(k) & 203(k)s are Borrower Paid only			
5.750	99.769	99.769	99.269					5.625	99.998	99.998	96.373				
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				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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30 Day Lock Exp.:

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: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.521	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	96.039	96.039	95.555	3.500	99.416	99.416	99.116
3.750	99.890	99.890	99.412	3.750	99.816	99.816	99.338	2.875	96.448	96.448	95.964	3.625	99.592	99.592	99.292
3.875	100.344	100.344	99.866	3.875	100.181	100.181	99.703	3.000	96.846	96.846	96.362	Margin = 2.250		Index = 1.140	
4.000	100.769	100.769	100.291	4.000	100.414	100.414	99.936	3.125	97.224	97.224	96.740	30 Year OTC			
4.125	101.216	101.216	100.738	4.125	100.715	100.715	100.237	3.250	97.499	97.499	97.038	Rate	30 Day	45 Day	60 Day
4.250	100.201	100.201	99.529	4.250	100.004	100.004	99.332	3.375	97.883	97.883	97.422	3.250	98.997	98.997	98.481
4.375	100.613	100.613	99.941	4.375	100.259	100.259	99.587	3.500	98.199	98.199	97.738	3.375	99.495	99.495	98.979
4.500	100.974	100.974	100.302	4.500	100.562	100.562	99.890	3.625	98.527	98.527	98.066	3.500	99.952	99.952	99.436
4.625	101.377	101.377	100.705	4.625	100.809	100.809	100.137	3.750	97.928	97.928	97.628	3.625	100.408	100.408	99.892
4.750	99.711	99.711	99.227	4.750	99.599	99.599	99.115	3.875	N/A	N/A	N/A	3.750	99.890	99.890	99.234
4.875	100.061	100.061	99.577	4.875	99.855	99.855	99.371	4.000	N/A	N/A	N/A	3.875	100.344	100.344	99.688
5.000	100.172	100.172	99.688	5.000	100.157	100.157	99.673	4.125	N/A	N/A	N/A	4.000	100.769	100.769	100.113
5.125	100.454	100.454	99.970	5.125	100.404	100.404	99.920	4.250	N/A	N/A	N/A	4.125	101.216	101.216	100.560
5.250	98.117	98.117	96.205	5.250	98.085	98.085	96.173	4.375	N/A	N/A	N/A	4.250	100.201	100.201	99.514
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	99.990	99.890	99.890	99.412	3.750	99.916	99.816	99.816	99.338	2.750	97.358	97.258	97.258	96.774
3.875	100.444	100.344	100.344	99.866	3.875	100.281	100.181	100.181	99.703	2.875	97.766	97.666	97.666	97.182
4.000	100.869	100.769	100.769	100.291	4.000	100.514	100.414	100.414	99.936	3.000	98.165	98.065	98.065	97.581
4.125	101.316	101.216	101.216	100.738	4.125	100.815	100.715	100.715	100.237	3.125	98.543	98.443	98.443	97.959
4.250	100.301	100.201	100.201	99.529	4.250	100.104	100.004	100.004	99.332	3.250	99.537	99.437	99.437	98.976
4.375	100.713	100.613	100.613	99.941	4.375	100.359	100.259	100.259	99.587	3.375	99.921	99.821	99.821	99.360
4.500	101.074	100.974	100.974	100.302	4.500	100.662	100.562	100.562	99.890	3.500	100.236	100.136	100.136	99.675
4.625	101.477	101.377	101.377	100.705	4.625	100.909	100.809	100.809	100.137	3.625	100.565	100.465	100.465	100.004
4.750	99.811	99.711	99.711	99.227	4.750	99.699	99.599	99.599	99.115	3.750	99.528	99.428	99.428	99.128

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

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

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

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



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30 Day Lock Exp.:

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Release Time: 10:00 am 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	95.946	95.946	95.746	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.543	95.543	95.343	2.000	N/A	N/A	N/A	3.000	95.918	95.818	95.718
3.125	96.640	96.640	96.440	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.326	96.326	96.126	2.125	N/A	N/A	N/A	3.125	96.589	96.487	96.389
3.250	97.367	97.367	97.167	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	96.994	96.994	96.794	2.250	N/A	N/A	N/A	3.250	97.316	97.214	97.116
3.375	98.277	98.277	98.077	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.084	98.084	97.884	2.375	N/A	N/A	N/A	3.375	98.225	98.123	98.025
3.500	98.769	98.769	98.569	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.815	98.815	98.615	2.500	N/A	N/A	N/A	3.500	98.717	98.615	98.517
3.625	99.265	99.265	99.065	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.514	99.514	99.314	2.625	N/A	N/A	N/A	3.625	99.295	99.193	99.095
3.750	99.924	99.924	99.724	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.105	100.105	99.905	2.750	N/A	N/A	N/A	3.750	99.954	99.812	99.714
3.875	100.456	100.456	100.256	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.574	100.574	100.374	2.875	N/A	N/A	N/A	3.875	100.486	100.344	100.246
3.990	100.812	100.812	100.612	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.808	100.808	100.608	2.990	N/A	N/A	N/A	3.990	100.842	100.700	100.602
4.000	100.912	100.912	100.712	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.908	100.908	100.708	3.000	N/A	N/A	N/A	4.000	100.942	100.800	100.702
4.125	101.232	101.232	101.032	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.030	101.030	100.830	3.125	N/A	N/A	N/A	4.125	101.263	101.121	101.023
4.250	101.527	101.527	101.327	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.234	101.234	101.034	3.250	N/A	N/A	N/A	4.250	101.573	101.415	101.254
4.375	101.990	101.990	101.790	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.624	101.624	101.424	3.375	N/A	N/A	N/A	4.375	102.035	101.877	101.716
4.500	102.391	102.391	102.191	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.890	101.890	101.690	3.500	N/A	N/A	N/A	4.500	102.437	102.279	102.118
4.625	102.708	102.708	102.508	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.033	102.033	101.833	3.625	N/A	N/A	N/A	4.625	102.754	102.596	102.435
4.750	103.000	103.000	102.800	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.491	101.491	101.291	3.750	N/A	N/A	N/A	4.750	103.050	102.947	102.818
4.875	103.422	103.422	103.222	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.845	101.845	101.645	3.875	N/A	N/A	N/A	4.875	103.472	103.369	103.239
4.990	103.651	103.651	103.451	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.964	101.964	101.764	3.990	N/A	N/A	N/A	4.990	103.701	103.598	103.469
5.000	103.751	103.751	103.551	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.064	102.064	101.864	4.000	N/A	N/A	N/A	5.000	103.801	103.698	103.569
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	97.074	97.074	96.874	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.589	97.589	97.389	2.500	97.509	97.409	97.309
2.875	N/A	N/A	N/A	3.125	97.861	97.861	97.661	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.140	98.140	97.940	2.625	98.059	97.959	97.851
2.990	N/A	N/A	N/A	3.250	98.480	98.480	98.280	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.664	98.664	98.464	2.750	98.584	98.484	98.376
3.000	N/A	N/A	N/A	3.375	99.299	99.299	99.099	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.082	99.082	98.882	2.875	99.015	98.915	98.794
3.125	N/A	N/A	N/A	3.500	99.822	99.822	99.622	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.467	99.467	99.267	2.990	99.475	99.343	99.189
3.250	N/A	N/A	N/A	3.625	100.533	100.533	100.333	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.567	99.567	99.367	3.000	99.575	99.443	99.289
3.375	N/A	N/A	N/A	3.750	101.094	101.094	100.894	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.085	100.085	99.885	3.125	100.124	99.992	99.783
3.500	N/A	N/A	N/A	3.875	101.582	101.582	101.382	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.542	100.542	100.342	3.250	100.581	100.449	100.205
3.625	N/A	N/A	N/A	3.990	101.871	101.871	101.671	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.146	101.146	100.946	3.375	101.186	101.054	100.810
3.750	N/A	N/A	N/A	4.000	101.971	101.971	101.771	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.499	101.499	101.299	3.500	101.539	101.407	101.163
3.875	N/A	N/A	N/A	4.125	102.258	102.258	102.058	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.933	101.933	101.733	3.625	101.973	101.841	101.597
3.990	N/A	N/A	N/A	4.250	101.907	101.907	101.707	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.912	101.912	101.712	3.750	102.093	101.961	101.741
4.000	N/A	N/A	N/A	4.375	102.327	102.327	102.127	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.374	102.374	102.174	3.875	102.555	102.423	102.203
4.125	N/A	N/A	N/A	4.500	102.670	102.670	102.470	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.733	102.733	102.533	3.990	102.913	102.781	102.561
4.250	N/A	N/A	N/A	4.625	102.956	102.956	102.756	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.833	102.833	102.633	4.000	103.013	102.881	102.661
4.375	N/A	N/A	N/A	4.750	103.048	103.048	102.848	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.201	103.201	103.001	4.125	103.381	103.249	103.029
4.500	N/A	N/A	N/A	4.875	103.430	103.430	103.230	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.705	102.705	102.505	4.250	102.769	102.615	102.401
4.625	N/A	N/A	N/A	4.990	103.605	103.605	103.405	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.978	102.978	102.778	4.375	103.042	102.888	102.674
4.750	N/A	N/A	N/A	5.000	103.705	103.705	103.505	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.044	103.044	102.844	4.500	103.108	102.954	102.740
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	97.577	97.577	97.377	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.736	98.736	98.536
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.992	97.992	97.792	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.201	99.201	99.001
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.357	98.357	98.157	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.585	99.585	99.385
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.650	98.650	98.450	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.996	99.996	99.796
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.903	98.903	98.703	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.376	100.376	100.176
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.003	99.003	98.803	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.476	100.476	100.276
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.422	99.422	99.222	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.912	100.912	100.712
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.735	99.735	99.535	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.111	101.111	100.911
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.212	100.212	100.012	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.541	101.541	101.341
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.450	100.450	100.250	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.918	101.918	101.718
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.748	100.748	100.548	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.348	102.348	102.148
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.081	100.081	99.881	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.102	102.102	101.902
3.375																							



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: 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	95.946	95.946	95.746	3.000	95.543	95.543	95.343	3.000	97.074	97.074	96.874	2.500	97.589	97.589	97.389	2.500	97.577	97.577	97.377
3.125	96.640	96.640	96.440	3.125	96.326	96.326	96.126	3.125	97.861	97.861	97.661	2.625	98.140	98.140	97.940	2.625	97.992	97.992	97.792
3.250	97.367	97.367	97.167	3.250	96.994	96.994	96.794	3.250	98.480	98.480	98.280	2.750	98.664	98.664	98.464	2.750	98.357	98.357	98.157
3.375	98.277	98.277	98.077	3.375	98.084	98.084	97.884	3.375	99.299	99.299	99.099	2.875	99.082	99.082	98.882	2.875	98.650	98.650	98.450
3.500	98.769	98.769	98.569	3.500	98.815	98.815	98.615	3.500	99.822	99.822	99.622	2.990	99.467	99.467	99.267	2.990	98.903	98.903	98.703
3.625	99.265	99.265	99.065	3.625	99.514	99.514	99.314	3.625	100.533	100.533	100.333	3.000	99.567	99.567	99.367	3.000	99.003	99.003	98.803
3.750	99.924	99.924	99.724	3.750	100.105	100.105	99.905	3.750	101.094	101.094	100.894	3.125	100.085	100.085	99.885	3.125	99.422	99.422	99.222
3.875	100.456	100.456	100.256	3.875	100.574	100.574	100.374	3.875	101.582	101.582	101.382	3.250	100.542	100.542	100.342	3.250	99.735	99.735	99.535
3.990	100.812	100.812	100.612	3.990	100.808	100.808	100.608	3.990	101.871	101.871	101.671	3.375	101.146	101.146	100.946	3.375	100.212	100.212	100.012
4.000	100.912	100.912	100.712	4.000	100.908	100.908	100.708	4.000	101.971	101.971	101.771	3.500	101.499	101.499	101.299	3.500	100.450	100.450	100.250
4.125	101.232	101.232	101.032	4.125	101.030	101.030	100.830	4.125	102.258	102.258	102.058	3.625	101.933	101.933	101.733	3.625	100.748	100.748	100.548
4.250	101.527	101.527	101.327	4.250	101.234	101.234	101.034	4.250	101.907	101.907	101.707	3.750	101.912	101.912	101.712	3.750	100.081	100.081	99.881
4.375	101.990	101.990	101.790	4.375	101.624	101.624	101.424	4.375	102.327	102.327	102.127	3.875	102.374	102.374	102.174	3.875	100.399	100.399	100.199
4.500	102.391	102.391	102.191	4.500	101.890	101.890	101.690	4.500	102.670	102.670	102.470	3.990	102.733	102.733	102.533	3.990	100.614	100.614	100.414
4.625	102.708	102.708	102.508	4.625	102.033	102.033	101.833	4.625	102.956	102.956	102.756	4.000	102.833	102.833	102.633	4.000	100.714	100.714	100.514
4.750	103.000	103.000	102.800	4.750	101.491	101.491	101.291	4.750	103.048	103.048	102.848	4.125	103.201	103.201	103.001	4.125	100.963	100.963	100.763
4.875	103.422	103.422	103.222	4.875	101.845	101.845	101.645	4.875	103.430	103.430	103.230	4.250	102.705	102.705	102.505	4.250	100.317	100.317	100.117
4.990	103.651	103.651	103.451	4.990	101.964	101.964	101.764	4.990	103.605	103.605	103.405	4.375	102.978	102.978	102.778	4.375	100.507	100.507	100.307
5.000	103.751	103.751	103.551	5.000	102.064	102.064	101.864	5.000	103.705	103.705	103.505	4.500	103.044	103.044	102.844	4.500	100.556	100.556	100.356

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

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

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



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

30 Day Lock Exp.: 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: 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	95.988	95.988	95.788	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.026	95.026	94.826	2.750	N/A	N/A	N/A	3.000	95.369	95.269	95.169
3.125	96.720	96.720	96.520	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	95.758	95.758	95.558	2.875	N/A	N/A	N/A	3.125	96.154	96.054	95.954
3.250	97.527	97.527	97.284	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.179	96.179	95.936	2.990	N/A	N/A	N/A	3.250	96.783	96.679	96.540
3.375	98.522	98.522	98.281	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.180	97.180	96.939	3.000	N/A	N/A	N/A	3.375	97.778	97.672	97.537
3.500	99.020	99.020	98.778	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.426	97.426	97.184	3.125	N/A	N/A	N/A	3.500	98.276	98.165	98.034
3.625	99.411	99.411	99.166	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.983	97.983	97.738	3.250	N/A	N/A	N/A	3.625	98.668	98.551	98.423
3.750	100.087	100.087	99.814	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.409	98.409	98.136	3.375	N/A	N/A	N/A	3.750	98.222	98.080	97.949
3.875	100.640	100.640	100.368	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.776	98.776	98.504	3.500	N/A	N/A	N/A	3.875	98.775	98.633	98.503
3.990	100.853	100.853	100.581	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.183	99.183	98.911	3.625	N/A	N/A	N/A	3.990	98.988	98.846	98.716
4.000	100.953	100.953	100.681	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.283	99.283	99.011	3.750	N/A	N/A	N/A	4.000	99.088	98.946	98.816
4.125	101.372	101.372	101.098	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.276	99.276	99.002	3.875	N/A	N/A	N/A	4.125	99.507	99.361	99.233
4.250	101.708	101.708	101.428	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.676	99.676	99.396	3.990	N/A	N/A	N/A	4.250	98.793	98.620	98.513
4.375	102.135	102.135	101.854	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.115	100.115	99.834	4.000	N/A	N/A	N/A	4.375	99.221	99.048	98.940
4.500	102.573	102.573	102.290	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.319	100.319	100.036	4.125	N/A	N/A	N/A	4.500	99.658	99.483	99.375
4.625	102.808	102.808	102.525	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.650	100.650	100.367	4.250	N/A	N/A	N/A	4.625	100.233	100.057	99.950
4.750	103.089	103.089	102.852	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.535	99.535	99.298	4.375	N/A	N/A	N/A	4.750	99.933	99.822	99.696
4.875	103.432	103.432	103.194	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.138	100.138	99.900	4.500	N/A	N/A	N/A	4.875	100.276	100.165	100.038
4.990	103.625	103.625	103.390	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.365	100.365	100.130	4.625	N/A	N/A	N/A	4.990	100.468	100.359	100.233
5.000	103.725	103.725	103.490	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.465	100.465	100.230	4.750	N/A	N/A	N/A	5.000	100.568	100.459	100.333
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	97.161	97.161	96.887	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.646	97.646	97.446	2.500	97.100	96.964	96.900
2.875	N/A	N/A	N/A	3.125	98.017	98.017	97.740	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.171	98.171	97.971	2.625	97.547	97.411	97.347
2.990	N/A	N/A	N/A	3.250	98.707	98.707	98.427	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.689	98.689	98.489	2.750	97.502	97.366	97.302
3.000	N/A	N/A	N/A	3.375	99.554	99.554	99.271	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.300	99.300	99.100	2.875	98.113	97.977	97.913
3.125	N/A	N/A	N/A	3.500	99.969	99.969	99.658	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.537	99.537	99.337	2.990	98.350	98.214	98.150
3.250	N/A	N/A	N/A	3.625	100.435	100.435	100.113	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.637	99.637	99.437	3.000	98.450	98.314	98.250
3.375	N/A	N/A	N/A	3.750	101.092	101.092	100.766	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.190	100.190	99.926	3.125	99.757	99.563	99.493
3.500	N/A	N/A	N/A	3.875	101.609	101.609	101.283	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.610	100.610	100.346	3.250	98.786	98.592	98.522
3.625	N/A	N/A	N/A	3.990	101.881	101.881	101.551	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.248	101.248	100.984	3.375	99.425	99.230	99.161
3.750	N/A	N/A	N/A	4.000	101.981	101.981	101.651	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.605	101.605	101.337	3.500	99.782	99.588	99.514
3.875	N/A	N/A	N/A	4.125	101.474	101.474	101.113	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.248	101.248	101.000	3.625	100.076	99.987	99.987
3.990	N/A	N/A	N/A	4.250	101.555	101.555	101.192	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.684	101.684	101.435	3.750	99.757	99.597	99.508
4.000	N/A	N/A	N/A	4.375	101.887	101.887	101.524	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.099	102.099	101.849	3.875	100.172	100.013	99.922
4.125	N/A	N/A	N/A	4.500	102.215	102.215	101.851	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.378	102.378	102.127	3.990	100.451	100.292	100.200
4.250	N/A	N/A	N/A	4.625	102.034	102.034	101.712	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.478	102.478	102.227	4.000	100.551	100.392	100.300
4.375	N/A	N/A	N/A	4.750	103.074	103.074	102.752	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.990	101.990	101.790	4.125	100.240	100.133	100.040
4.500	N/A	N/A	N/A	4.875	103.406	103.406	103.084	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.387	102.387	102.187	4.250	100.138	100.031	99.938
4.625	N/A	N/A	N/A	4.990	103.537	103.537	103.217	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.754	102.754	102.554	4.375	100.505	100.398	100.305
4.750	N/A	N/A	N/A	5.000	103.637	103.637	103.317	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.092	103.092	102.890	4.500	100.843	100.736	100.641
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	98.164	98.164	97.964	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	98.575	98.575	98.375	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	98.193	98.193	97.993	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	98.818	98.818	98.618	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	99.065	99.065	98.865	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	99.165	99.165	98.965	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	99.890	99.890	99.626	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	98.964	98.964	98.700	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.608	99.608	99.344	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	99.967	99.967	99.699	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	100.976	100.976	100.728	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	99.306	99.306	99.057	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	99.727	99.727	99.477	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	100.020	100.020	99.769	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	100.120	100.120	99.869	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	101.292	101.292	101.092	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N																



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: 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	95.988	95.988	95.788	3.000	95.026	95.026	94.826	3.000	97.161	97.161	96.887	2.500	97.646	97.646	97.446	2.500	98.164	98.164	97.964
3.125	96.720	96.720	96.520	3.125	95.758	95.758	95.558	3.125	98.017	98.017	97.740	2.625	98.171	98.171	97.971	2.625	98.575	98.575	98.375
3.250	97.527	97.527	97.284	3.250	96.179	96.179	95.936	3.250	98.707	98.707	98.427	2.750	98.689	98.689	98.489	2.750	98.193	98.193	97.993
3.375	98.522	98.522	98.281	3.375	97.180	97.180	96.939	3.375	99.554	99.554	99.271	2.875	99.300	99.300	99.100	2.875	98.818	98.818	98.618
3.500	99.020	99.020	98.778	3.500	97.426	97.426	97.184	3.500	99.969	99.969	99.658	2.990	99.537	99.537	99.337	2.990	99.065	99.065	98.865
3.625	99.411	99.411	99.166	3.625	97.983	97.983	97.738	3.625	100.435	100.435	100.113	3.000	99.637	99.637	99.437	3.000	99.165	99.165	98.965
3.750	100.087	100.087	99.814	3.750	98.409	98.409	98.136	3.750	101.092	101.092	100.766	3.125	100.190	100.190	99.926	3.125	99.890	99.890	99.626
3.875	100.640	100.640	100.368	3.875	98.776	98.776	98.504	3.875	101.609	101.609	101.283	3.250	100.610	100.610	100.346	3.250	98.964	98.964	98.700
3.990	100.853	100.853	100.581	3.990	99.183	99.183	98.911	3.990	101.881	101.881	101.551	3.375	101.248	101.248	100.984	3.375	99.608	99.608	99.344
4.000	100.953	100.953	100.681	4.000	99.283	99.283	99.011	4.000	101.981	101.981	101.651	3.500	101.605	101.605	101.337	3.500	99.967	99.967	99.699
4.125	101.372	101.372	101.098	4.125	99.276	99.276	99.002	4.125	101.474	101.474	101.113	3.625	101.248	101.248	101.000	3.625	100.976	100.976	100.728
4.250	101.708	101.708	101.428	4.250	99.676	99.676	99.396	4.250	101.555	101.555	101.192	3.750	101.684	101.684	101.435	3.750	99.306	99.306	99.057
4.375	102.135	102.135	101.854	4.375	100.115	100.115	99.834	4.375	101.887	101.887	101.524	3.875	102.099	102.099	101.849	3.875	99.727	99.727	99.477
4.500	102.573	102.573	102.290	4.500	100.319	100.319	100.036	4.500	102.215	102.215	101.851	3.990	102.378	102.378	102.127	3.990	100.020	100.020	99.769
4.625	102.808	102.808	102.525	4.625	100.650	100.650	100.367	4.625	102.034	102.034	101.712	4.000	102.478	102.478	102.227	4.000	100.120	100.120	99.869
4.750	103.089	103.089	102.852	4.750	99.535	99.535	99.298	4.750	103.074	103.074	102.752	4.125	101.990	101.990	101.790	4.125	101.292	101.292	101.092
4.875	103.432	103.432	103.194	4.875	100.138	100.138	99.900	4.875	103.406	103.406	103.084	4.250	102.387	102.387	102.187	4.250	99.603	99.603	99.403
4.990	103.625	103.625	103.390	4.990	100.365	100.365	100.130	4.990	103.537	103.537	103.217	4.375	102.754	102.754	102.554	4.375	99.984	99.984	99.784
5.000	103.725	103.725	103.490	5.000	100.465	100.465	100.230	5.000	103.637	103.637	103.317	4.500	103.092	103.092	102.890	4.500	100.332	100.332	100.130

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: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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: 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	95.988	95.988	95.788	3.000	97.161	97.161	96.887	2.500	97.646	97.646	97.446	3.000	94.832	94.832	94.632	2.500	97.255	97.255	97.055
3.125	96.720	96.720	96.520	3.125	98.017	98.017	97.740	2.625	98.171	98.171	97.971	3.125	95.564	95.564	95.364	2.625	97.723	97.723	97.523
3.250	97.527	97.527	97.284	3.250	98.707	98.707	98.427	2.750	98.689	98.689	98.489	3.250	96.178	96.178	95.935	2.750	97.791	97.791	97.591
3.375	98.522	98.522	98.281	3.375	99.554	99.554	99.271	2.875	99.300	99.300	99.100	3.375	97.176	97.176	96.935	2.875	98.409	98.409	98.209
3.500	99.020	99.020	98.778	3.500	99.969	99.969	99.658	2.990	99.537	99.537	99.337	3.500	97.548	97.548	97.306	2.990	98.651	98.651	98.451
3.625	99.411	99.411	99.166	3.625	100.435	100.435	100.113	3.000	99.637	99.637	99.437	3.625	98.022	98.022	97.777	3.000	98.751	98.751	98.551
3.750	100.087	100.087	99.814	3.750	101.092	101.092	100.766	3.125	100.190	100.190	99.926	3.750	98.573	98.573	98.300	3.125	99.390	99.390	99.126
3.875	100.640	100.640	100.368	3.875	101.609	101.609	101.283	3.250	100.610	100.610	100.346	3.875	99.033	99.033	98.761	3.250	99.137	99.137	98.873
3.990	100.853	100.853	100.581	3.990	101.881	101.881	101.551	3.375	101.248	101.248	100.984	3.990	99.343	99.343	99.071	3.375	99.778	99.778	99.514
4.000	100.953	100.953	100.681	4.000	101.981	101.981	101.651	3.500	101.605	101.605	101.337	4.000	99.443	99.443	99.171	3.500	100.136	100.136	99.868
4.125	101.372	101.372	101.098	4.125	101.474	101.474	101.113	3.625	101.248	101.248	101.000	4.125	99.649	99.649	99.375	3.625	100.462	100.462	100.214
4.250	101.708	101.708	101.428	4.250	101.555	101.555	101.192	3.750	101.684	101.684	101.435	4.250	100.017	100.017	99.737	3.750	99.845	99.845	99.596
4.375	102.135	102.135	101.854	4.375	101.887	101.887	101.524	3.875	102.099	102.099	101.849	4.375	100.450	100.450	100.169	3.875	100.263	100.263	100.013
4.500	102.573	102.573	102.290	4.500	102.215	102.215	101.851	3.990	102.378	102.378	102.127	4.500	100.771	100.771	100.488	3.990	100.549	100.549	100.298
4.625	102.808	102.808	102.525	4.625	102.034	102.034	101.712	4.000	102.478	102.478	102.227	4.625	101.054	101.054	100.771	4.000	100.649	100.649	100.398
4.750	103.089	103.089	102.852	4.750	103.074	103.074	102.752	4.125	101.990	101.990	101.790	4.750	100.637	100.637	100.400	4.125	100.991	100.991	100.791
4.875	103.432	103.432	103.194	4.875	103.406	103.406	103.084	4.250	102.387	102.387	102.187	4.875	101.110	101.110	100.872	4.250	100.345	100.345	100.145
4.990	103.625	103.625	103.390	4.990	103.537	103.537	103.217	4.375	102.754	102.754	102.554	4.990	101.320	101.320	101.085	4.375	100.719	100.719	100.519
5.000	103.725	103.725	103.490	5.000	103.637	103.637	103.317	4.500	103.092	103.092	102.890	5.000	101.420	101.420	101.185	4.500	101.062	101.062	100.860

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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: 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

Lockdesk Hours:

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: 3/3/2022

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	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	11.550	11.425	11.300	
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	11.300	11.175	11.050	
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	11.050	10.925	10.800	
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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For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)