



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.: 5/3/2022

W. Rate Sheet Dated: 3/4/2022

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	100.616	100.616	100.116	3.250	100.496	100.496	99.996	1.875	93.949	93.949	93.649	3.125	99.771	99.771	99.471
3.375	101.014	101.014	100.514	3.375	100.805	100.805	100.305	2.000	94.417	94.417	94.117	3.250	100.412	100.412	100.112
3.500	101.471	101.471	100.971	3.500	101.145	101.145	100.645	2.125	94.870	94.870	94.570	3.375	99.634	99.634	99.334
3.625	101.927	101.927	101.427	3.625	101.499	101.499	100.999	2.250	95.790	95.790	95.462	3.500	99.666	99.666	99.366
3.750	101.312	101.312	100.818	3.750	101.138	101.138	100.644	2.375	96.241	96.241	95.912	3.625	99.842	99.842	99.542
3.875	101.666	101.666	101.172	3.875	101.403	101.403	100.909	2.500	96.668	96.668	96.339	Margin = 2.250		Index = 1.140	
4.000	102.091	102.091	101.598	4.000	101.636	101.636	101.143	2.625	97.086	97.086	96.757	30 Year OTC			
4.125	102.538	102.538	102.044	4.125	101.937	101.937	101.443	2.750	97.861	97.861	97.392	Rate	30 Day	45 Day	60 Day
4.250	102.045	102.045	101.545	4.250	101.747	101.747	101.247	2.875	98.270	98.270	97.801	4.000	101.499	101.499	100.812
4.375	102.357	102.357	101.857	4.375	101.903	101.903	101.403	3.000	98.668	98.668	98.199	4.125	101.946	101.946	101.259
4.500	102.718	102.718	102.218	4.500	102.205	102.205	101.705	3.125	99.046	99.046	98.577	4.500	102.126	102.126	101.626
4.625	103.120	103.120	102.620	4.625	102.453	102.453	101.953	3.250	99.026	99.026	98.573	4.625	102.528	102.528	102.028
4.750	102.898	102.898	102.398	4.750	102.686	102.686	102.327	3.375	99.410	99.410	98.957	4.750	102.206	102.206	101.706
4.875	103.149	103.149	102.789	4.875	102.842	102.842	102.483	3.500	99.726	99.726	99.273	4.875	102.557	102.557	102.057
5.000	103.260	103.260	102.900	5.000	103.144	103.144	102.785	3.625	100.054	100.054	99.601	5.000	102.668	102.668	102.168
5.125	103.542	103.542	103.182	5.125	103.392	103.392	103.033	3.750	98.748	98.748	98.448	5.125	102.950	102.950	102.450
5.250	103.820	103.820	103.570	5.250	103.688	103.688	103.438	3.875	99.088	99.088	98.788	5.500	103.669	103.669	103.169
5.375	104.009	104.009	103.759	5.375	103.844	103.844	103.594	4.000	99.343	99.343	99.043	5.625	103.951	103.951	103.451
6.250	106.000	106.000	105.800	6.250	102.504	102.504	102.304	4.125	99.623	99.623	99.323	6.250	103.444	103.444	102.944

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	100.716	100.616	100.616	100.116	3.250	100.296	100.196	100.196	99.696	1.875	96.079	95.979	95.979	95.679	
3.375	101.214	101.114	101.114	100.614	3.375	100.705	100.605	100.605	100.105	2.000	96.547	96.447	96.447	96.147	
3.500	101.671	101.571	101.571	101.071	3.500	101.045	100.945	100.945	100.445	2.125	97.000	96.900	96.900	96.600	
3.625	102.127	102.027	102.027	101.527	3.625	101.399	101.299	101.299	100.799	2.250	97.920	97.820	97.820	97.492	
3.750	101.512	101.412	101.412	100.918	3.750	101.338	101.238	101.238	100.744	2.375	98.371	98.271	98.271	97.942	
3.875	101.966	101.866	101.866	101.372	3.875	101.703	101.603	101.603	101.109	2.500	98.798	98.698	98.698	98.369	
4.000	102.391	102.291	102.291	101.798	4.000	101.936	101.836	101.836	101.343	2.625	99.216	99.116	99.116	98.787	
4.125	102.838	102.738	102.738	102.244	4.125	102.237	102.137	102.137	101.643	2.750	98.891	98.791	98.791	98.322	
4.250	102.245	102.145	102.145	101.645	4.250	101.947	101.847	101.847	101.347	2.875	99.300	99.200	99.200	98.731	
4.375	102.657	102.557	102.557	102.057	4.375	102.203	102.103	102.103	101.603	3.000	99.698	99.598	99.598	99.129	
4.500	103.018	102.918	102.918	102.418	4.500	102.505	102.405	102.405	101.905	3.125	100.076	99.976	99.976	99.507	
4.625	103.420	103.320	103.320	102.820	4.625	102.753	102.653	102.653	102.153	3.250	100.656	100.556	100.556	100.103	
4.750	103.098	102.998	102.998	102.639	4.750	102.886	102.786	102.786	102.427	3.375	101.040	100.940	100.940	100.487	

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	98.749	98.749	98.062	4.750	100.000	100.000	99.500
4.875	98.045	98.045	97.545	5.750	102.750	102.750	102.500	4.125	99.196	99.196	98.509	5.250	101.000	101.000	100.500
5.000	97.934	97.934	97.434					4.625	99.778	99.778	99.278	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	97.652	97.652	97.152					4.750	99.456	99.456	98.956	Rate	30 Day	45 Day	60 Day
5.250	97.988	97.988	96.894					4.875	99.807	99.807	99.307	5.750	100.000	100.000	99.500
5.375	99.216	99.216	98.122					5.000	99.918	99.918	99.418	6.250	102.750	102.750	102.250
5.500	98.964	98.964	97.870					5.125	100.200	100.200	99.700	DPA Advantage Adjustment			
5.625	98.682	98.682	97.588					5.500	100.919	100.919	100.419	203(k) / 203(k)s -0.250			
5.750	99.862	99.862	99.362					5.625	101.201	101.201	100.701	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.694	100.694	100.194				

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.:

5/3/2022

W. Rate Sheet Dated: 3/4/2022

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	96.410	96.410	95.941	3.500	99.416	99.416	99.116
3.750	100.312	100.312	99.818	3.750	100.238	100.238	99.744	2.875	96.819	96.819	96.350	3.625	99.592	99.592	99.292
3.875	100.766	100.766	100.272	3.875	100.603	100.603	100.109	3.000	97.217	97.217	96.748	Margin = 2.250		Index = 1.140	
4.000	101.191	101.191	100.697	4.000	100.836	100.836	100.342	3.125	97.595	97.595	97.126	30 Year OTC			
4.125	101.638	101.638	101.144	4.125	101.137	101.137	100.643	3.250	97.831	97.831	97.378	Rate	30 Day	45 Day	60 Day
4.250	100.857	100.857	100.357	4.250	100.660	100.660	100.160	3.375	98.215	98.215	97.762	3.250	99.466	99.466	98.966
4.375	101.270	101.270	100.770	4.375	100.916	100.916	100.416	3.500	98.531	98.531	98.078	3.375	99.964	99.964	99.464
4.500	101.630	101.630	101.130	4.500	101.218	101.218	100.718	3.625	98.859	98.859	98.406	3.500	100.421	100.421	99.921
4.625	102.033	102.033	101.533	4.625	101.465	101.465	100.965	3.750	98.053	98.053	97.753	3.625	100.877	100.877	100.377
4.750	99.898	99.898	99.539	4.750	99.786	99.786	99.427	3.875	N/A	N/A	N/A	3.750	100.312	100.312	99.640
4.875	100.249	100.249	99.890	4.875	100.042	100.042	99.683	4.000	N/A	N/A	N/A	3.875	100.766	100.766	100.094
5.000	100.360	100.360	100.001	5.000	100.344	100.344	99.985	4.125	N/A	N/A	N/A	4.000	101.191	101.191	100.519
5.125	100.642	100.642	100.283	5.125	100.592	100.592	100.233	4.250	N/A	N/A	N/A	4.125	101.638	101.638	100.966
5.250	99.320	99.320	99.070	5.250	99.288	99.288	99.038	4.375	N/A	N/A	N/A	4.250	100.857	100.857	100.341
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	100.412	100.312	100.312	99.818	3.750	100.338	100.238	100.238	99.744	2.750	97.416	97.316	97.316	96.847
3.875	100.866	100.766	100.766	100.272	3.875	100.703	100.603	100.603	100.109	2.875	97.825	97.725	97.725	97.256
4.000	101.291	101.191	101.191	100.697	4.000	100.936	100.836	100.836	100.342	3.000	98.223	98.123	98.123	97.654
4.125	101.738	101.638	101.638	101.144	4.125	101.237	101.137	101.137	100.643	3.125	98.601	98.501	98.501	98.032
4.250	100.957	100.857	100.857	100.357	4.250	100.760	100.660	100.660	100.160	3.250	99.806	99.706	99.706	99.253
4.375	101.370	101.270	101.270	100.770	4.375	101.016	100.916	100.916	100.416	3.375	100.190	100.090	100.090	99.637
4.500	101.730	101.630	101.630	101.130	4.500	101.318	101.218	101.218	100.718	3.500	100.506	100.406	100.406	99.953
4.625	102.133	102.033	102.033	101.533	4.625	101.565	101.465	101.465	100.965	3.625	100.834	100.734	100.734	100.281
4.750	99.998	99.898	99.898	99.539	4.750	99.886	99.786	99.786	99.427	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
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



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30 Day Lock Exp.:

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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	96.634	96.634	96.434	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.048	96.048	95.848	2.000	N/A	N/A	N/A	3.000	96.606	96.506	96.406
3.125	97.275	97.275	97.075	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.835	96.835	96.635	2.125	N/A	N/A	N/A	3.125	97.231	97.131	97.028
3.250	98.005	98.005	97.805	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.532	97.532	97.332	2.250	N/A	N/A	N/A	3.250	97.961	97.861	97.758
3.375	98.917	98.917	98.717	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.630	98.630	98.430	2.375	N/A	N/A	N/A	3.375	98.873	98.773	98.670
3.500	99.411	99.411	99.211	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.365	99.365	99.165	2.500	N/A	N/A	N/A	3.500	99.368	99.268	99.165
3.625	99.835	99.835	99.635	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.068	100.068	99.868	2.625	N/A	N/A	N/A	3.625	99.888	99.752	99.615
3.750	100.482	100.482	100.282	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.662	100.662	100.462	2.750	N/A	N/A	N/A	3.750	100.550	100.413	100.268
3.875	101.019	101.019	100.819	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.135	101.135	100.935	2.875	N/A	N/A	N/A	3.875	101.087	100.950	100.805
3.990	101.375	101.375	101.175	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.369	101.369	101.169	2.990	N/A	N/A	N/A	3.990	101.443	101.306	101.161
4.000	101.475	101.475	101.275	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.469	101.469	101.269	3.000	N/A	N/A	N/A	4.000	101.543	101.406	101.261
4.125	101.801	101.801	101.601	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.596	101.596	101.396	3.125	N/A	N/A	N/A	4.125	101.869	101.732	101.587
4.250	101.915	101.915	101.715	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.621	101.621	101.421	3.250	N/A	N/A	N/A	4.250	102.069	101.921	101.760
4.375	102.382	102.382	102.182	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.013	102.013	101.813	3.375	N/A	N/A	N/A	4.375	102.536	102.388	102.227
4.500	102.786	102.786	102.586	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.281	102.281	102.081	3.500	N/A	N/A	N/A	4.500	102.941	102.793	102.632
4.625	103.107	103.107	102.907	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.425	102.425	102.225	3.625	N/A	N/A	N/A	4.625	103.261	103.113	102.952
4.750	103.339	103.339	103.139	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.830	101.830	101.630	3.750	N/A	N/A	N/A	4.750	103.483	103.372	103.227
4.875	103.763	103.763	103.563	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.187	102.187	101.987	3.875	N/A	N/A	N/A	4.875	103.907	103.796	103.651
4.990	103.995	103.995	103.795	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.307	102.307	102.107	3.990	N/A	N/A	N/A	4.990	104.138	104.027	103.882
5.000	104.095	104.095	103.895	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.407	102.407	102.207	4.000	N/A	N/A	N/A	5.000	104.238	104.127	103.982
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	97.841	97.841	97.641	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.076	98.076	97.876	2.500	98.010	97.910	97.810
2.875	N/A	N/A	N/A	3.125	98.632	98.632	98.432	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.621	98.621	98.421	2.625	98.548	98.448	98.348
2.990	N/A	N/A	N/A	3.250	99.254	99.254	99.054	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.146	99.146	98.946	2.750	99.073	98.973	98.873
3.000	N/A	N/A	N/A	3.375	100.075	100.075	99.875	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.569	99.569	99.369	2.875	99.495	99.395	99.295
3.125	N/A	N/A	N/A	3.500	100.499	100.499	100.299	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.956	99.956	99.756	2.990	99.883	99.783	99.683
3.250	N/A	N/A	N/A	3.625	101.087	101.087	100.887	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.056	100.056	99.856	3.000	99.983	99.883	99.783
3.375	N/A	N/A	N/A	3.750	101.651	101.651	101.451	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.495	100.495	100.295	3.125	100.435	100.335	100.235
3.500	N/A	N/A	N/A	3.875	102.141	102.141	101.941	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.805	100.805	100.605	3.250	100.844	100.712	100.526
3.625	N/A	N/A	N/A	3.990	102.432	102.432	102.232	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.410	101.410	101.210	3.375	101.449	101.317	101.131
3.750	N/A	N/A	N/A	4.000	102.532	102.532	102.332	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.765	101.765	101.565	3.500	101.804	101.672	101.486
3.875	N/A	N/A	N/A	4.125	102.826	102.826	102.626	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.207	102.207	102.007	3.625	102.246	102.114	101.928
3.990	N/A	N/A	N/A	4.250	102.450	102.450	102.250	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.142	102.142	101.942	3.750	102.308	102.162	101.967
4.000	N/A	N/A	N/A	4.375	102.874	102.874	102.674	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.607	102.607	102.407	3.875	102.773	102.627	102.432
4.125	N/A	N/A	N/A	4.500	103.221	103.221	103.021	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.969	102.969	102.769	3.990	103.135	102.989	102.794
4.250	N/A	N/A	N/A	4.625	103.509	103.509	103.309	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.069	103.069	102.869	4.000	103.235	103.089	102.894
4.375	N/A	N/A	N/A	4.750	103.387	103.387	103.187	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.441	103.441	103.241	4.125	103.607	103.461	103.266
4.500	N/A	N/A	N/A	4.875	103.773	103.773	103.573	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.965	102.965	102.765	4.250	103.028	102.874	102.688
4.625	N/A	N/A	N/A	4.990	103.951	103.951	103.751	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.240	103.240	103.040	4.375	103.303	103.149	102.963
4.750	N/A	N/A	N/A	5.000	104.051	104.051	103.851	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.309	103.309	103.109	4.500	103.372	103.218	103.032
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.054	98.054	97.854	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.282	99.282	99.082
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.470	98.470	98.270	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.753	99.753	99.553
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.839	98.839	98.639	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.128	100.128	99.928
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.135	99.135	98.935	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.544	100.544	100.344
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.372	99.372	99.172	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.926	100.926	100.726
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.472	99.472	99.272	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.026	101.026	100.826
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.780	99.780	99.580	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.464	101.464	101.264
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.996	99.996	99.796	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.374	101.374	101.174
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.472	100.472	100.272	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.804	101.804	101.604
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.715	100.715	100.515	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.183	102.183	101.983
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.016	101.016	100.816	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.621	102.621	102.421
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.325	100.325	100.125	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.332	1	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/4/2022

45 Day Lock Exp.:

4/18/2022

60 Day Lock Exp.:

5/3/2022

W. Rate Sheet Dated: 3/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.634	96.634	96.434	3.000	96.048	96.048	95.848	3.000	97.841	97.841	97.641	2.500	98.076	98.076	97.876	2.500	98.054	98.054	97.854
3.125	97.275	97.275	97.075	3.125	96.835	96.835	96.635	3.125	98.632	98.632	98.432	2.625	98.621	98.621	98.421	2.625	98.470	98.470	98.270
3.250	98.005	98.005	97.805	3.250	97.532	97.532	97.332	3.250	99.254	99.254	99.054	2.750	99.146	99.146	98.946	2.750	98.839	98.839	98.639
3.375	98.917	98.917	98.717	3.375	98.630	98.630	98.430	3.375	100.075	100.075	99.875	2.875	99.569	99.569	99.369	2.875	99.135	99.135	98.935
3.500	99.411	99.411	99.211	3.500	99.365	99.365	99.165	3.500	100.499	100.499	100.299	2.990	99.956	99.956	99.756	2.990	99.372	99.372	99.172
3.625	99.835	99.835	99.635	3.625	100.068	100.068	99.868	3.625	101.087	101.087	100.887	3.000	100.056	100.056	99.856	3.000	99.472	99.472	99.272
3.750	100.482	100.482	100.282	3.750	100.662	100.662	100.462	3.750	101.651	101.651	101.451	3.125	100.495	100.495	100.295	3.125	99.780	99.780	99.580
3.875	101.019	101.019	100.819	3.875	101.135	101.135	100.935	3.875	102.141	102.141	101.941	3.250	100.805	100.805	100.605	3.250	99.996	99.996	99.796
3.990	101.375	101.375	101.175	3.990	101.369	101.369	101.169	3.990	102.432	102.432	102.232	3.375	101.410	101.410	101.210	3.375	100.472	100.472	100.272
4.000	101.475	101.475	101.275	4.000	101.469	101.469	101.269	4.000	102.532	102.532	102.332	3.500	101.765	101.765	101.565	3.500	100.715	100.715	100.515
4.125	101.801	101.801	101.601	4.125	101.596	101.596	101.396	4.125	102.826	102.826	102.626	3.625	102.207	102.207	102.007	3.625	101.016	101.016	100.816
4.250	101.915	101.915	101.715	4.250	101.621	101.621	101.421	4.250	102.450	102.450	102.250	3.750	102.142	102.142	101.942	3.750	100.325	100.325	100.125
4.375	102.382	102.382	102.182	4.375	102.013	102.013	101.813	4.375	102.874	102.874	102.674	3.875	102.607	102.607	102.407	3.875	100.645	100.645	100.445
4.500	102.786	102.786	102.586	4.500	102.281	102.281	102.081	4.500	103.221	103.221	103.021	3.990	102.969	102.969	102.769	3.990	100.861	100.861	100.661
4.625	103.107	103.107	102.907	4.625	102.425	102.425	102.225	4.625	103.509	103.509	103.309	4.000	103.069	103.069	102.869	4.000	100.961	100.961	100.761
4.750	103.339	103.339	103.139	4.750	101.830	101.830	101.630	4.750	103.387	103.387	103.187	4.125	103.441	103.441	103.241	4.125	101.213	101.213	101.013
4.875	103.763	103.763	103.563	4.875	102.187	102.187	101.987	4.875	103.773	103.773	103.573	4.250	102.965	102.965	102.765	4.250	100.593	100.593	100.393
4.990	103.995	103.995	103.795	4.990	102.307	102.307	102.107	4.990	103.951	103.951	103.751	4.375	103.240	103.240	103.040	4.375	100.786	100.786	100.586
5.000	104.095	104.095	103.895	5.000	102.407	102.407	102.207	5.000	104.051	104.051	103.851	4.500	103.309	103.309	103.109	4.500	100.832	100.832	100.632

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

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

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

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

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



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

30 Day Lock Exp.: 4/4/2022
45 Day Lock Exp.: 4/18/2022
60 Day Lock Exp.: 5/3/2022

W. Rate Sheet Dated: 3/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.643	96.643	96.643	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	94.843	94.843	94.643	2.750	N/A	N/A	N/A	3.000	96.024	95.924	95.824
3.125	97.348	97.348	97.148	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	95.754	95.754	95.554	2.875	N/A	N/A	N/A	3.125	96.782	96.682	96.582
3.250	98.186	98.186	97.951	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.842	96.842	96.607	2.990	N/A	N/A	N/A	3.250	97.442	97.342	97.207
3.375	99.150	99.150	98.917	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.812	97.812	97.579	3.000	N/A	N/A	N/A	3.375	98.406	98.305	98.173
3.500	99.624	99.624	99.390	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.044	98.044	97.810	3.125	N/A	N/A	N/A	3.500	98.880	98.775	98.646
3.625	99.989	99.989	99.756	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.571	98.571	98.338	3.250	N/A	N/A	N/A	3.625	99.246	99.138	99.013
3.750	100.674	100.674	100.396	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.042	98.042	97.764	3.375	N/A	N/A	N/A	3.750	98.809	98.666	98.531
3.875	101.201	101.201	100.926	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.391	98.391	98.116	3.500	N/A	N/A	N/A	3.875	99.336	99.196	99.061
3.990	101.400	101.400	101.127	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.774	98.774	98.501	3.625	N/A	N/A	N/A	3.990	99.535	99.396	99.262
4.000	101.500	101.500	101.227	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.874	98.874	98.601	3.750	N/A	N/A	N/A	4.000	99.635	99.496	99.362
4.125	101.894	101.894	101.620	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.862	98.862	98.588	3.875	N/A	N/A	N/A	4.125	100.029	99.888	99.755
4.250	102.070	102.070	101.831	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.302	99.302	99.063	3.990	N/A	N/A	N/A	4.250	99.155	99.031	98.916
4.375	102.478	102.478	102.238	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.728	99.728	99.488	4.000	N/A	N/A	N/A	4.375	99.564	99.439	99.324
4.500	102.894	102.894	102.654	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.918	99.918	99.678	4.125	N/A	N/A	N/A	4.500	99.979	99.853	99.739
4.625	103.114	103.114	102.872	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.234	100.234	99.992	4.250	N/A	N/A	N/A	4.625	100.539	100.411	100.297
4.750	103.370	103.370	103.109	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.848	99.848	99.587	4.375	N/A	N/A	N/A	4.750	100.214	100.087	99.953
4.875	103.691	103.691	103.431	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.427	100.427	100.167	4.500	N/A	N/A	N/A	4.875	100.535	100.410	100.275
4.990	103.866	103.866	103.609	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.636	100.636	100.379	4.625	N/A	N/A	N/A	4.990	100.709	100.586	100.452
5.000	103.966	103.966	103.709	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.736	100.736	100.479	4.750	N/A	N/A	N/A	5.000	100.809	100.686	100.552
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	97.838	97.838	97.574	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.118	98.118	97.918	2.500	97.572	97.436	97.372
2.875	N/A	N/A	N/A	3.125	98.680	98.680	98.413	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.634	98.634	98.434	2.625	98.010	97.874	97.810
2.990	N/A	N/A	N/A	3.250	99.355	99.355	99.086	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.142	99.142	98.942	2.750	97.955	97.819	97.755
3.000	N/A	N/A	N/A	3.375	100.188	100.188	99.919	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.735	99.735	99.535	2.875	98.548	98.412	98.348
3.125	N/A	N/A	N/A	3.500	100.563	100.563	100.292	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.963	99.963	99.763	2.990	98.776	98.640	98.576
3.250	N/A	N/A	N/A	3.625	100.948	100.948	100.657	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.063	100.063	99.863	3.000	98.876	98.740	98.676
3.375	N/A	N/A	N/A	3.750	101.585	101.585	101.254	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.445	100.445	100.208	3.125	100.012	99.849	99.775
3.500	N/A	N/A	N/A	3.875	102.088	102.088	101.756	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.857	100.857	100.620	3.250	99.033	98.870	98.796
3.625	N/A	N/A	N/A	3.990	102.346	102.346	102.016	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.483	101.483	101.246	3.375	99.660	99.497	99.423
3.750	N/A	N/A	N/A	4.000	102.446	102.446	102.116	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.831	101.831	101.594	3.500	100.008	99.845	99.771
3.875	N/A	N/A	N/A	4.125	101.867	101.867	101.513	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.524	101.524	101.271	3.625	100.511	100.352	100.258
3.990	N/A	N/A	N/A	4.250	101.943	101.943	101.589	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.947	101.947	101.694	3.750	100.020	99.861	99.767
4.000	N/A	N/A	N/A	4.375	102.265	102.265	101.911	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.350	102.350	102.097	3.875	100.423	100.264	100.170
4.125	N/A	N/A	N/A	4.500	102.579	102.579	102.225	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.612	102.612	102.359	3.990	100.685	100.526	100.432
4.250	N/A	N/A	N/A	4.625	102.319	102.319	101.972	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.712	102.712	102.459	4.000	100.785	100.626	100.532
4.375	N/A	N/A	N/A	4.750	103.328	103.328	102.982	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.156	102.156	101.952	4.125	100.406	100.299	100.202
4.500	N/A	N/A	N/A	4.875	103.645	103.645	103.302	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.539	102.539	102.337	4.250	100.290	100.183	100.088
4.625	N/A	N/A	N/A	4.990	103.768	103.768	103.425	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.890	102.890	102.689	4.375	100.641	100.534	100.440
4.750	N/A	N/A	N/A	5.000	103.868	103.868	103.525	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.212	103.212	103.012	4.500	100.963	100.856	100.763
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	98.706	98.706	98.506	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	99.090	99.090	98.890	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	98.656	98.656	98.456	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.261	99.261	99.061	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	99.503	99.503	99.303	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	99.603	99.603	99.403	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.313	100.313	100.076	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.219	99.219	98.982	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	99.851	99.851	99.614	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.203	100.203	99.966	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	101.276	101.276	101.023	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	99.577	99.577	99.324	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	99.988	99.988	99.735	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	100.264	100.264	100.011	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	100.364	100.364	100.111	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	101.618	101.618	101.414	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	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.:

5/3/2022

W. Rate Sheet Dated: 3/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.643	96.643	96.443	3.000	94.843	94.843	94.643	3.000	97.838	97.838	97.574	2.500	98.118	98.118	97.918	2.500	98.706	98.706	98.506
3.125	97.348	97.348	97.148	3.125	95.754	95.754	95.554	3.125	98.680	98.680	98.413	2.625	98.634	98.634	98.434	2.625	99.090	99.090	98.890
3.250	98.186	98.186	97.951	3.250	96.842	96.842	96.607	3.250	99.355	99.355	99.086	2.750	99.142	99.142	98.942	2.750	98.656	98.656	98.456
3.375	99.150	99.150	98.917	3.375	97.812	97.812	97.579	3.375	100.188	100.188	99.919	2.875	99.735	99.735	99.535	2.875	99.261	99.261	99.061
3.500	99.624	99.624	99.390	3.500	98.044	98.044	97.810	3.500	100.563	100.563	100.292	2.990	99.963	99.963	99.763	2.990	99.503	99.503	99.303
3.625	99.989	99.989	99.756	3.625	98.571	98.571	98.338	3.625	100.948	100.948	100.657	3.000	100.063	100.063	99.863	3.000	99.603	99.603	99.403
3.750	100.674	100.674	100.396	3.750	98.042	98.042	97.764	3.750	101.585	101.585	101.254	3.125	100.445	100.445	100.208	3.125	100.313	100.313	100.076
3.875	101.201	101.201	100.926	3.875	98.391	98.391	98.116	3.875	102.088	102.088	101.756	3.250	100.857	100.857	100.620	3.250	99.219	99.219	98.982
3.990	101.400	101.400	101.127	3.990	98.774	98.774	98.501	3.990	102.346	102.346	102.016	3.375	101.483	101.483	101.246	3.375	99.851	99.851	99.614
4.000	101.500	101.500	101.227	4.000	98.874	98.874	98.601	4.000	102.446	102.446	102.116	3.500	101.831	101.831	101.594	3.500	100.203	100.203	99.966
4.125	101.894	101.894	101.620	4.125	98.862	98.862	98.588	4.125	101.867	101.867	101.513	3.625	101.524	101.524	101.271	3.625	101.276	101.276	101.023
4.250	102.070	102.070	101.831	4.250	99.302	99.302	99.063	4.250	101.943	101.943	101.589	3.750	101.947	101.947	101.694	3.750	99.577	99.577	99.324
4.375	102.478	102.478	102.238	4.375	99.728	99.728	99.488	4.375	102.265	102.265	101.911	3.875	102.350	102.350	102.097	3.875	99.988	99.988	99.735
4.500	102.894	102.894	102.654	4.500	99.918	99.918	99.678	4.500	102.579	102.579	102.225	3.990	102.612	102.612	102.359	3.990	100.264	100.264	100.011
4.625	103.114	103.114	102.872	4.625	100.234	100.234	99.992	4.625	102.319	102.319	101.972	4.000	102.712	102.712	102.459	4.000	100.364	100.364	100.111
4.750	103.370	103.370	103.109	4.750	99.848	99.848	99.587	4.750	103.328	103.328	102.982	4.125	102.156	102.156	101.952	4.125	101.618	101.618	101.414
4.875	103.691	103.691	103.431	4.875	100.427	100.427	100.167	4.875	103.645	103.645	103.302	4.250	102.539	102.539	102.337	4.250	99.647	99.647	99.445
4.990	103.866	103.866	103.609	4.990	100.636	100.636	100.379	4.990	103.768	103.768	103.425	4.375	102.890	102.890	102.689	4.375	100.012	100.012	99.811
5.000	103.966	103.966	103.709	5.000	100.736	100.736	100.479	5.000	103.868	103.868	103.525	4.500	103.212	103.212	103.012	4.500	100.344	100.344	100.144

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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)	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 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.:

5/3/2022

W. Rate Sheet Dated: 3/4/2022

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.:

5/3/2022

W. Rate Sheet Dated: 3/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.643	96.643	96.443	3.000	97.838	97.838	97.574	2.500	98.118	98.118	97.918	3.000	95.068	95.068	94.868	2.500	97.762	97.762	97.562
3.125	97.348	97.348	97.148	3.125	98.680	98.680	98.413	2.625	98.634	98.634	98.434	3.125	95.876	95.876	95.676	2.625	98.212	98.212	98.012
3.250	98.186	98.186	97.951	3.250	99.355	99.355	99.086	2.750	99.142	99.142	98.942	3.250	96.839	96.839	96.604	2.750	98.249	98.249	98.049
3.375	99.150	99.150	98.917	3.375	100.188	100.188	99.919	2.875	99.735	99.735	99.535	3.375	97.806	97.806	97.573	2.875	98.848	98.848	98.648
3.500	99.624	99.624	99.390	3.500	100.563	100.563	100.292	2.990	99.963	99.963	99.763	3.500	98.159	98.159	97.925	2.990	99.083	99.083	98.883
3.625	99.989	99.989	99.756	3.625	100.948	100.948	100.657	3.000	100.063	100.063	99.863	3.625	98.605	98.605	98.372	3.000	99.183	99.183	98.983
3.750	100.674	100.674	100.396	3.750	101.585	101.585	101.254	3.125	100.445	100.445	100.208	3.750	98.683	98.683	98.405	3.125	99.729	99.729	99.492
3.875	101.201	101.201	100.926	3.875	102.088	102.088	101.756	3.250	100.857	100.857	100.620	3.875	99.121	99.121	98.846	3.250	99.388	99.388	99.151
3.990	101.400	101.400	101.127	3.990	102.346	102.346	102.016	3.375	101.483	101.483	101.246	3.990	99.412	99.412	99.139	3.375	100.017	100.017	99.780
4.000	101.500	101.500	101.227	4.000	102.446	102.446	102.116	3.500	101.831	101.831	101.594	4.000	99.512	99.512	99.239	3.500	100.367	100.367	100.130
4.125	101.894	101.894	101.620	4.125	101.867	101.867	101.513	3.625	101.524	101.524	101.271	4.125	99.703	99.703	99.429	3.625	100.750	100.750	100.497
4.250	102.070	102.070	101.831	4.250	101.943	101.943	101.589	3.750	101.947	101.947	101.694	4.250	100.011	100.011	99.772	3.750	100.112	100.112	99.859
4.375	102.478	102.478	102.238	4.375	102.265	102.265	101.911	3.875	102.350	102.350	102.097	4.375	100.428	100.428	100.188	3.875	100.519	100.519	100.266
4.500	102.894	102.894	102.654	4.500	102.579	102.579	102.225	3.990	102.612	102.612	102.359	4.500	100.731	100.731	100.491	3.990	100.788	100.788	100.535
4.625	103.114	103.114	102.872	4.625	102.319	102.319	101.972	4.000	102.712	102.712	102.459	4.625	100.999	100.999	100.757	4.000	100.888	100.888	100.635
4.750	103.370	103.370	103.109	4.750	103.328	103.328	102.982	4.125	102.156	102.156	101.952	4.750	100.934	100.934	100.673	4.125	101.237	101.237	101.033
4.875	103.691	103.691	103.431	4.875	103.645	103.645	103.302	4.250	102.539	102.539	102.337	4.875	101.384	101.384	101.124	4.250	100.443	100.443	100.241
4.990	103.866	103.866	103.609	4.990	103.768	103.768	103.425	4.375	102.890	102.890	102.689	4.990	101.576	101.576	101.319	4.375	100.801	100.801	100.600
5.000	103.966	103.966	103.709	5.000	103.868	103.868	103.525	4.500	103.212	103.212	103.012	5.000	101.676	101.676	101.419	4.500	101.128	101.128	100.928

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	-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@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.:

5/3/2022

W. Rate Sheet Dated: 3/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

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5/3/2022

W. Rate Sheet Dated: 3/4/2022

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