



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.: 4/6/2022

45 Day Lock Exp.: 4/21/2022

60 Day Lock Exp.: 5/6/2022

W. Rate Sheet Dated: 3/7/2022

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	100.397	100.397	99.913	3.250	100.277	100.277	99.793	1.875	93.621	93.621	93.321	3.125	99.771	99.771	99.471
3.375	100.795	100.795	100.311	3.375	100.586	100.586	100.102	2.000	94.089	94.089	93.789	3.250	100.412	100.412	100.112
3.500	101.252	101.252	100.768	3.500	100.927	100.927	100.442	2.125	94.542	94.542	94.242	3.375	99.634	99.634	99.334
3.625	101.708	101.708	101.224	3.625	101.280	101.280	100.796	2.250	95.478	95.478	95.150	3.500	99.666	99.666	99.366
3.750	101.140	101.140	100.677	3.750	100.966	100.966	100.503	2.375	95.928	95.928	95.600	3.625	99.842	99.842	99.542
3.875	101.494	101.494	101.032	3.875	101.231	101.231	100.769	2.500	96.355	96.355	96.027	Margin = 2.250		Index = 1.140	
4.000	101.919	101.919	101.457	4.000	101.464	101.464	101.002	2.625	96.773	96.773	96.445	30 Year OTC			
4.125	102.366	102.366	101.904	4.125	101.765	101.765	101.303	2.750	97.631	97.631	97.154	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	98.040	98.040	97.563	4.000	101.327	101.327	100.702
4.375	102.357	102.357	101.857	4.375	101.903	101.903	101.403	3.000	98.438	98.438	97.961	4.125	101.774	101.774	101.149
4.500	102.718	102.718	102.218	4.500	102.205	102.205	101.705	3.125	98.816	98.816	98.339	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	98.772	98.772	98.382	4.625	102.528	102.528	102.028
4.750	102.711	102.711	102.148	4.750	102.499	102.499	101.936	3.375	99.156	99.156	98.766	4.750	102.019	102.019	101.144
4.875	102.961	102.961	102.399	4.875	102.655	102.655	102.092	3.500	99.472	99.472	99.081	4.875	102.369	102.369	101.494
5.000	103.072	103.072	102.510	5.000	102.957	102.957	102.394	3.625	99.800	99.800	99.410	5.000	102.480	102.480	101.605
5.125	103.354	103.354	102.792	5.125	103.204	103.204	102.642	3.750	98.670	98.670	98.370	5.125	102.762	102.762	101.887
5.250	102.602	102.602	102.352	5.250	102.469	102.469	102.219	3.875	99.010	99.010	98.710	5.500	102.450	102.450	101.950
5.375	102.790	102.790	102.540	5.375	102.625	102.625	102.375	4.000	99.265	99.265	98.965	5.625	102.732	102.732	102.232
6.250	106.000	106.000	105.800	6.250	102.379	102.379	102.179	4.125	99.545	99.545	99.245	6.250	103.319	103.319	102.819

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.497	100.397	100.397	99.913	3.250	100.077	99.977	99.977	99.493	1.875	95.751	95.651	95.651	95.351	
3.375	100.995	100.895	100.895	100.411	3.375	100.486	100.386	100.386	99.902	2.000	96.219	96.119	96.119	95.819	
3.500	101.452	101.352	101.352	100.868	3.500	100.827	100.727	100.727	100.242	2.125	96.672	96.572	96.572	96.272	
3.625	101.908	101.808	101.808	101.324	3.625	101.180	101.080	101.080	100.596	2.250	97.608	97.508	97.508	97.180	
3.750	101.340	101.240	101.240	100.777	3.750	101.166	101.066	101.066	100.603	2.375	98.058	97.958	97.958	97.630	
3.875	101.794	101.694	101.694	101.232	3.875	101.531	101.431	101.431	100.969	2.500	98.485	98.385	98.385	98.057	
4.000	102.219	102.119	102.119	101.657	4.000	101.764	101.664	101.664	101.202	2.625	98.903	98.803	98.803	98.475	
4.125	102.666	102.566	102.566	102.104	4.125	102.065	101.965	101.965	101.503	2.750	98.661	98.561	98.561	98.084	
4.250	102.245	102.145	102.145	101.645	4.250	101.947	101.847	101.847	101.347	2.875	99.070	98.970	98.970	98.493	
4.375	102.657	102.557	102.557	102.057	4.375	102.203	102.103	102.103	101.603	3.000	99.468	99.368	99.368	98.891	
4.500	103.018	102.918	102.918	102.418	4.500	102.505	102.405	102.405	101.905	3.125	99.846	99.746	99.746	99.269	
4.625	103.420	103.320	103.320	102.820	4.625	102.753	102.653	102.653	102.153	3.250	100.402	100.302	100.302	99.912	
4.750	102.911	102.811	102.811	102.248	4.750	102.699	102.599	102.599	102.036	3.375	100.786	100.686	100.686	100.296	

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	98.577	98.577	97.952	5.250	99.750	99.750	99.250
4.875	97.858	97.858	97.170	5.750	102.750	102.750	102.500	4.125	99.024	99.024	98.399	5.750	101.250	101.250	100.750
5.000	97.747	97.747	97.059					4.625	99.778	99.778	99.278	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	97.465	97.465	96.777					4.750	99.269	99.269	98.394	Rate	30 Day	45 Day	60 Day
5.250	97.801	97.801	95.785					4.875	99.619	99.619	98.744	6.250	102.250	102.250	101.750
5.375	97.997	97.997	95.981					5.000	99.730	99.730	98.855	6.750	103.250	103.250	102.750
5.500	97.745	97.745	95.729					5.125	100.012	100.012	99.137	DPA Advantage Adjustment			
5.625	97.463	97.463	95.447					5.500	99.700	99.700	99.200	203(k) / 203(k)s -0.250			
5.750	99.737	99.737	99.237					5.625	99.982	99.982	99.482	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.569	100.569	100.069				

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/6/2022

45 Day Lock Exp.:

4/21/2022

60 Day Lock Exp.:

5/6/2022

W. Rate Sheet Dated: 3/7/2022

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	96.179	96.179	95.702	3.500	99.416	99.416	99.116
3.750	100.140	100.140	99.678	3.750	100.066	100.066	99.604	2.875	96.588	96.588	96.111	3.625	99.592	99.592	99.292
3.875	100.594	100.594	100.132	3.875	100.431	100.431	99.969	3.000	96.987	96.987	96.510	Margin = 2.250		Index = 1.140	
4.000	101.019	101.019	100.557	4.000	100.664	100.664	100.202	3.125	97.364	97.364	96.887	30 Year OTC			
4.125	101.466	101.466	101.004	4.125	100.965	100.965	100.503	3.250	97.577	97.577	97.186	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	97.961	97.961	97.570	3.250	99.247	99.247	98.747
4.375	101.270	101.270	100.770	4.375	100.916	100.916	100.416	3.500	98.277	98.277	97.886	3.375	99.745	99.745	99.245
4.500	101.630	101.630	101.130	4.500	101.218	101.218	100.718	3.625	98.605	98.605	98.214	3.500	100.202	100.202	99.702
4.625	102.033	102.033	101.533	4.625	101.465	101.465	100.965	3.750	97.975	97.975	97.675	3.625	100.658	100.658	100.158
4.750	99.711	99.711	99.149	4.750	99.599	99.599	99.037	3.875	N/A	N/A	N/A	3.750	100.140	100.140	99.515
4.875	100.061	100.061	99.499	4.875	99.855	99.855	99.293	4.000	N/A	N/A	N/A	3.875	100.594	100.594	99.969
5.000	100.172	100.172	99.610	5.000	100.157	100.157	99.595	4.125	N/A	N/A	N/A	4.000	101.019	101.019	100.394
5.125	100.454	100.454	99.892	5.125	100.404	100.404	99.842	4.250	N/A	N/A	N/A	4.125	101.466	101.466	100.841
5.250	98.102	98.102	97.852	5.250	98.069	98.069	97.819	4.375	N/A	N/A	N/A	4.250	100.857	100.857	100.357
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	100.240	100.140	100.140	99.678	3.750	100.166	100.066	100.066	99.604	2.750	97.186	97.086	97.086	96.609
3.875	100.694	100.594	100.594	100.132	3.875	100.531	100.431	100.431	99.969	2.875	97.595	97.495	97.495	97.018
4.000	101.119	101.019	101.019	100.557	4.000	100.764	100.664	100.664	100.202	3.000	97.993	97.893	97.893	97.416
4.125	101.566	101.466	101.466	101.004	4.125	101.065	100.965	100.965	100.503	3.125	98.371	98.271	98.271	97.794
4.250	100.957	100.857	100.857	100.357	4.250	100.760	100.660	100.660	100.160	3.250	99.552	99.452	99.452	99.061
4.375	101.370	101.270	101.270	100.770	4.375	101.016	100.916	100.916	100.416	3.375	99.936	99.836	99.836	99.445
4.500	101.730	101.630	101.630	101.130	4.500	101.318	101.218	101.218	100.718	3.500	100.252	100.152	100.152	99.761
4.625	102.133	102.033	102.033	101.533	4.625	101.565	101.465	101.465	100.965	3.625	100.580	100.480	100.480	100.089
4.750	99.811	99.711	99.711	99.149	4.750	99.699	99.599	99.599	99.037	3.750	99.700	99.600	99.600	99.300

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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W. Rate Sheet Dated: 3/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.282	96.282	96.082	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.748	95.748	95.548	2.000	N/A	N/A	N/A	3.000	96.254	96.154	96.054
3.125	96.967	96.967	96.767	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.522	96.522	96.322	2.125	N/A	N/A	N/A	3.125	96.923	96.823	96.718
3.250	97.684	97.684	97.484	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.296	97.296	97.096	2.250	N/A	N/A	N/A	3.250	97.640	97.540	97.435
3.375	98.583	98.583	98.383	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.381	98.381	98.181	2.375	N/A	N/A	N/A	3.375	98.539	98.439	98.334
3.500	99.069	99.069	98.869	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.104	99.104	98.904	2.500	N/A	N/A	N/A	3.500	99.025	98.925	98.820
3.625	99.548	99.548	99.348	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.792	99.792	99.592	2.625	N/A	N/A	N/A	3.625	99.629	99.497	99.336
3.750	100.195	100.195	99.995	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.372	100.372	100.172	2.750	N/A	N/A	N/A	3.750	100.276	100.144	99.983
3.875	100.717	100.717	100.517	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.833	100.833	100.633	2.875	N/A	N/A	N/A	3.875	100.798	100.666	100.505
3.990	101.061	101.061	100.861	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.057	101.057	100.857	2.990	N/A	N/A	N/A	3.990	101.142	101.010	100.849
4.000	101.161	101.161	100.961	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.157	101.157	100.957	3.000	N/A	N/A	N/A	4.000	101.242	101.110	100.949
4.125	101.477	101.477	101.277	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.274	101.274	101.074	3.125	N/A	N/A	N/A	4.125	101.557	101.425	101.264
4.250	101.653	101.653	101.453	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.356	101.356	101.156	3.250	N/A	N/A	N/A	4.250	101.812	101.672	101.527
4.375	102.104	102.104	101.904	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.736	101.736	101.536	3.375	N/A	N/A	N/A	4.375	102.263	102.123	101.978
4.500	102.495	102.495	102.295	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.995	101.995	101.795	3.500	N/A	N/A	N/A	4.500	102.654	102.515	102.369
4.625	102.804	102.804	102.604	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.132	102.132	101.932	3.625	N/A	N/A	N/A	4.625	102.963	102.823	102.678
4.750	103.126	103.126	102.926	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.618	101.618	101.418	3.750	N/A	N/A	N/A	4.750	103.270	103.149	103.003
4.875	103.535	103.535	103.335	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.962	101.962	101.762	3.875	N/A	N/A	N/A	4.875	103.679	103.558	103.412
4.990	103.756	103.756	103.556	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.073	102.073	101.873	3.990	N/A	N/A	N/A	4.990	103.899	103.778	103.632
5.000	103.856	103.856	103.656	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.173	102.173	101.973	4.000	N/A	N/A	N/A	5.000	103.999	103.878	103.732
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	97.526	97.526	97.326	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.677	97.677	97.477	2.500	97.611	97.511	97.411
2.875	N/A	N/A	N/A	3.125	98.304	98.304	98.104	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.208	98.208	98.008	2.625	98.128	98.028	97.928
2.990	N/A	N/A	N/A	3.250	98.915	98.915	98.715	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.725	98.725	98.525	2.750	98.644	98.544	98.444
3.000	N/A	N/A	N/A	3.375	99.727	99.727	99.527	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.139	99.139	98.939	2.875	99.061	98.961	98.861
3.125	N/A	N/A	N/A	3.500	100.145	100.145	99.945	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.509	99.509	99.309	2.990	99.490	99.363	99.250
3.250	N/A	N/A	N/A	3.625	100.804	100.804	100.604	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.609	99.609	99.409	3.000	99.590	99.463	99.350
3.375	N/A	N/A	N/A	3.750	101.355	101.355	101.155	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.097	100.097	99.897	3.125	100.131	99.993	99.822
3.500	N/A	N/A	N/A	3.875	101.832	101.832	101.632	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.541	100.541	100.341	3.250	100.579	100.433	100.216
3.625	N/A	N/A	N/A	3.990	102.113	102.113	101.913	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.138	101.138	100.938	3.375	101.175	101.029	100.811
3.750	N/A	N/A	N/A	4.000	102.213	102.213	102.013	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.479	101.479	101.279	3.500	101.516	101.370	101.153
3.875	N/A	N/A	N/A	4.125	102.492	102.492	102.292	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.904	101.904	101.704	3.625	101.941	101.795	101.578
3.990	N/A	N/A	N/A	4.250	102.179	102.179	101.979	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.861	101.861	101.661	3.750	102.042	101.895	101.669
4.000	N/A	N/A	N/A	4.375	102.588	102.588	102.388	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.313	102.313	102.113	3.875	102.494	102.347	102.121
4.125	N/A	N/A	N/A	4.500	102.921	102.921	102.721	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.655	102.655	102.455	3.990	102.835	102.688	102.462
4.250	N/A	N/A	N/A	4.625	103.197	103.197	102.997	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.755	102.755	102.555	4.000	102.935	102.788	102.562
4.375	N/A	N/A	N/A	4.750	103.168	103.168	102.968	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.117	103.117	102.917	4.125	103.297	103.150	102.924
4.500	N/A	N/A	N/A	4.875	103.540	103.540	103.340	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.679	102.679	102.479	4.250	102.731	102.584	102.334
4.625	N/A	N/A	N/A	4.990	103.706	103.706	103.506	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.944	102.944	102.744	4.375	102.997	102.826	102.600
4.750	N/A	N/A	N/A	5.000	103.806	103.806	103.606	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.006	103.006	102.806	4.500	103.059	102.888	102.662
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	97.647	97.647	97.447	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.881	98.881	98.681
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.058	98.058	97.858	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.340	99.340	99.140
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.420	98.420	98.220	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.704	99.704	99.504
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.757	98.757	98.557	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.111	100.111	99.911
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.165	99.165	98.965	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.476	100.476	100.276
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.265	99.265	99.065	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.576	100.576	100.376
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.680	99.680	99.480	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.005	101.005	100.805
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.987	99.987	99.787	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.109	101.109	100.909
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.458	100.458	100.258	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.530	101.530	101.330
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.690	100.690	100.490	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.895	101.895	101.695
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.983	100.983	100.783	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.316	102.316	102.116
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.052	101.052	99.852	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.051	102.051	101.85



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.:

4/6/2022

45 Day Lock Exp.:

4/21/2022

60 Day Lock Exp.:

5/6/2022

W. Rate Sheet Dated: 3/7/2022

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	96.282	96.282	96.082	3.000	95.748	95.748	95.548	3.000	97.526	97.526	97.326	2.500	97.677	97.677	97.477	2.500	97.647	97.647	97.447
3.125	96.967	96.967	96.767	3.125	96.522	96.522	96.322	3.125	98.304	98.304	98.104	2.625	98.208	98.208	98.008	2.625	98.058	98.058	97.858
3.250	97.684	97.684	97.484	3.250	97.296	97.296	97.096	3.250	98.915	98.915	98.715	2.750	98.725	98.725	98.525	2.750	98.420	98.420	98.220
3.375	98.583	98.583	98.383	3.375	98.381	98.381	98.181	3.375	99.727	99.727	99.527	2.875	99.139	99.139	98.939	2.875	98.757	98.757	98.557
3.500	99.069	99.069	98.869	3.500	99.104	99.104	98.904	3.500	100.145	100.145	99.945	2.990	99.509	99.509	99.309	2.990	99.165	99.165	98.965
3.625	99.548	99.548	99.348	3.625	99.792	99.792	99.592	3.625	100.804	100.804	100.604	3.000	99.609	99.609	99.409	3.000	99.265	99.265	99.065
3.750	100.195	100.195	99.995	3.750	100.372	100.372	100.172	3.750	101.355	101.355	101.155	3.125	100.097	100.097	99.897	3.125	99.680	99.680	99.480
3.875	100.717	100.717	100.517	3.875	100.833	100.833	100.633	3.875	101.832	101.832	101.632	3.250	100.541	100.541	100.341	3.250	99.987	99.987	99.787
3.990	101.061	101.061	100.861	3.990	101.057	101.057	100.857	3.990	102.113	102.113	101.913	3.375	101.138	101.138	100.938	3.375	100.458	100.458	100.258
4.000	101.161	101.161	100.961	4.000	101.157	101.157	100.957	4.000	102.213	102.213	102.013	3.500	101.479	101.479	101.279	3.500	100.690	100.690	100.490
4.125	101.477	101.477	101.277	4.125	101.274	101.274	101.074	4.125	102.492	102.492	102.292	3.625	101.904	101.904	101.704	3.625	100.983	100.983	100.783
4.250	101.653	101.653	101.453	4.250	101.356	101.356	101.156	4.250	102.179	102.179	101.979	3.750	101.861	101.861	101.661	3.750	100.052	100.052	99.852
4.375	102.104	102.104	101.904	4.375	101.736	101.736	101.536	4.375	102.588	102.588	102.388	3.875	102.313	102.313	102.113	3.875	100.358	100.358	100.158
4.500	102.495	102.495	102.295	4.500	101.995	101.995	101.795	4.500	102.921	102.921	102.721	3.990	102.655	102.655	102.455	3.990	100.564	100.564	100.364
4.625	102.804	102.804	102.604	4.625	102.132	102.132	101.932	4.625	103.197	103.197	102.997	4.000	102.755	102.755	102.555	4.000	100.664	100.664	100.464
4.750	103.126	103.126	102.926	4.750	101.618	101.618	101.418	4.750	103.168	103.168	102.968	4.125	103.117	103.117	102.917	4.125	100.911	100.911	100.711
4.875	103.535	103.535	103.335	4.875	101.962	101.962	101.762	4.875	103.540	103.540	103.340	4.250	102.679	102.679	102.479	4.250	100.311	100.311	100.111
4.990	103.756	103.756	103.556	4.990	102.073	102.073	101.873	4.990	103.706	103.706	103.506	4.375	102.944	102.944	102.744	4.375	100.496	100.496	100.296
5.000	103.856	103.856	103.656	5.000	102.173	102.173	101.973	5.000	103.806	103.806	103.606	4.500	103.006	103.006	102.806	4.500	100.542	100.542	100.342

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

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

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

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

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



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

30 Day Lock Exp.: 4/6/2022
45 Day Lock Exp.: 4/21/2022
60 Day Lock Exp.: 5/6/2022

W. Rate Sheet Dated: 3/7/2022

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	96.235	96.235	96.035	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	94.085	94.085	93.885	2.750	N/A	N/A	N/A	3.000	95.616	95.513	95.416
3.125	96.935	96.935	96.735	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.785	94.785	94.585	2.875	N/A	N/A	N/A	3.125	96.369	96.261	96.169
3.250	97.829	97.829	97.559	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.679	95.679	95.409	2.990	N/A	N/A	N/A	3.250	97.085	96.949	96.815
3.375	98.787	98.787	98.520	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.637	96.637	96.370	3.000	N/A	N/A	N/A	3.375	98.043	97.907	97.776
3.500	99.255	99.255	98.989	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.105	97.105	96.839	3.125	N/A	N/A	N/A	3.500	98.511	98.372	98.245
3.625	99.634	99.634	99.351	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.484	97.484	97.201	3.250	N/A	N/A	N/A	3.625	98.891	98.738	98.608
3.750	100.414	100.414	100.125	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.264	98.264	97.975	3.375	N/A	N/A	N/A	3.750	98.549	98.393	98.260
3.875	100.936	100.936	100.652	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.786	98.786	98.502	3.500	N/A	N/A	N/A	3.875	99.071	98.921	98.787
3.990	101.133	101.133	100.848	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.983	98.983	98.698	3.625	N/A	N/A	N/A	3.990	99.268	99.115	98.983
4.000	101.233	101.233	100.948	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.083	99.083	98.798	3.750	N/A	N/A	N/A	4.000	99.368	99.215	99.083
4.125	101.623	101.623	101.340	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.473	99.473	99.190	3.875	N/A	N/A	N/A	4.125	99.758	99.606	99.475
4.250	101.845	101.845	101.619	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.695	99.695	99.469	3.990	N/A	N/A	N/A	4.250	99.930	99.818	99.704
4.375	102.247	102.247	102.021	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.097	100.097	99.871	4.000	N/A	N/A	N/A	4.375	99.333	99.221	99.107
4.500	102.660	102.660	102.432	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.510	100.510	100.282	4.125	N/A	N/A	N/A	4.500	99.745	99.631	99.517
4.625	102.877	102.877	102.647	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.727	100.727	100.497	4.250	N/A	N/A	N/A	4.625	100.302	100.186	100.072
4.750	103.289	103.289	102.989	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.139	101.139	100.839	4.375	N/A	N/A	N/A	4.750	100.133	99.966	99.833
4.875	103.606	103.606	103.307	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.456	101.456	101.157	4.500	N/A	N/A	N/A	4.875	100.450	100.285	100.151
4.990	103.779	103.779	103.485	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.629	101.629	101.335	4.625	N/A	N/A	N/A	4.990	100.622	100.461	100.328
5.000	103.879	103.879	103.585	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	101.729	101.729	101.435	4.750	N/A	N/A	N/A	5.000	100.722	100.561	100.428
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	97.566	97.566	97.267	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.770	97.770	97.570	2.500	97.224	97.085	97.024
2.875	N/A	N/A	N/A	3.125	98.376	98.376	98.073	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.282	98.282	98.082	2.625	97.658	97.518	97.458
2.990	N/A	N/A	N/A	3.250	99.017	99.017	98.714	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.784	98.784	98.584	2.750	97.597	97.455	97.397
3.000	N/A	N/A	N/A	3.375	99.848	99.848	99.542	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.368	99.368	99.168	2.875	98.811	98.638	97.981
3.125	N/A	N/A	N/A	3.500	100.269	100.269	99.919	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.595	99.595	99.395	2.990	98.408	98.264	98.208
3.250	N/A	N/A	N/A	3.625	100.898	100.898	100.547	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.695	99.695	99.495	3.000	98.508	98.364	98.308
3.375	N/A	N/A	N/A	3.750	101.460	101.460	101.108	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.214	100.214	99.957	3.125	99.781	99.597	99.524
3.500	N/A	N/A	N/A	3.875	101.937	101.937	101.583	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.622	100.622	100.363	3.250	98.798	98.612	98.539
3.625	N/A	N/A	N/A	3.990	102.231	102.231	101.879	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.244	101.244	100.987	3.375	99.421	99.238	99.164
3.750	N/A	N/A	N/A	4.000	102.331	102.331	101.979	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.585	101.585	101.328	3.500	99.762	99.578	99.505
3.875	N/A	N/A	N/A	4.125	101.685	101.685	101.340	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.353	101.353	101.110	3.625	100.340	100.190	100.097
3.990	N/A	N/A	N/A	4.250	102.073	102.073	101.727	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.772	101.772	101.529	3.750	99.845	99.696	99.602
4.000	N/A	N/A	N/A	4.375	102.368	102.368	102.023	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.172	102.172	101.929	3.875	100.245	100.095	100.002
4.125	N/A	N/A	N/A	4.500	102.672	102.672	102.327	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.426	102.426	102.187	3.990	100.499	100.353	100.260
4.250	N/A	N/A	N/A	4.625	102.614	102.614	102.226	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.526	102.526	102.287	4.000	100.599	100.453	100.360
4.375	N/A	N/A	N/A	4.750	103.274	103.274	102.888	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.014	102.014	101.806	4.125	100.264	100.153	100.056
4.500	N/A	N/A	N/A	4.875	103.688	103.688	103.305	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.393	102.393	102.187	4.250	100.144	100.035	99.938
4.625	N/A	N/A	N/A	4.990	103.835	103.835	103.454	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.743	102.743	102.538	4.375	100.494	100.386	100.289
4.750	N/A	N/A	N/A	5.000	103.935	103.935	103.554	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.059	103.059	102.855	4.500	100.810	100.703	100.606



AFR Loan Center

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/6/2022

45 Day Lock Exp.:

4/21/2022

60 Day Lock Exp.:

5/6/2022

W. Rate Sheet Dated: 3/7/2022

Release Time: 10:00 am ET

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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	96.235	96.235	96.035	3.000	94.085	94.085	93.885	3.000	97.566	97.566	97.267	2.500	97.770	97.770	97.570	2.500	95.570	95.570	95.370
3.125	96.935	96.935	96.735	3.125	94.785	94.785	94.585	3.125	98.376	98.376	98.073	2.625	98.282	98.282	98.082	2.625	96.082	96.082	95.882
3.250	97.829	97.829	97.559	3.250	95.679	95.679	95.409	3.250	99.017	99.017	98.714	2.750	98.784	98.784	98.584	2.750	96.584	96.584	96.384
3.375	98.787	98.787	98.520	3.375	96.637	96.637	96.370	3.375	99.848	99.848	99.542	2.875	99.368	99.368	99.168	2.875	97.168	97.168	96.968
3.500	99.255	99.255	98.989	3.500	97.105	97.105	96.839	3.500	100.269	100.269	99.919	2.990	99.595	99.595	99.395	2.990	97.395	97.395	97.195
3.625	99.634	99.634	99.351	3.625	97.484	97.484	97.201	3.625	100.898	100.898	100.547	3.000	99.695	99.695	99.495	3.000	97.495	97.495	97.295
3.750	100.414	100.414	100.125	3.750	98.264	98.264	97.975	3.750	101.460	101.460	101.108	3.125	100.214	100.214	99.957	3.125	98.014	98.014	97.757
3.875	100.936	100.936	100.652	3.875	98.786	98.786	98.502	3.875	101.937	101.937	101.583	3.250	100.622	100.622	100.363	3.250	98.422	98.422	98.163
3.990	101.133	101.133	100.848	3.990	98.983	98.983	98.698	3.990	102.231	102.231	101.879	3.375	101.244	101.244	100.987	3.375	99.044	99.044	98.787
4.000	101.233	101.233	100.948	4.000	99.083	99.083	98.798	4.000	102.331	102.331	101.979	3.500	101.585	101.585	101.328	3.500	99.385	99.385	99.128
4.125	101.623	101.623	101.340	4.125	99.473	99.473	99.190	4.125	101.685	101.685	101.340	3.625	101.353	101.353	101.110	3.625	99.153	99.153	98.910
4.250	101.845	101.845	101.619	4.250	99.695	99.695	99.469	4.250	102.073	102.073	101.727	3.750	101.772	101.772	101.529	3.750	99.572	99.572	99.329
4.375	102.247	102.247	102.021	4.375	100.097	100.097	99.871	4.375	102.368	102.368	102.023	3.875	102.172	102.172	101.929	3.875	99.972	99.972	99.729
4.500	102.660	102.660	102.432	4.500	100.510	100.510	100.282	4.500	102.672	102.672	102.327	3.990	102.426	102.426	102.187	3.990	100.226	100.226	99.987
4.625	102.877	102.877	102.647	4.625	100.727	100.727	100.497	4.625	102.614	102.614	102.226	4.000	102.526	102.526	102.287	4.000	100.326	100.326	100.087
4.750	103.289	103.289	102.989	4.750	101.139	101.139	100.839	4.750	103.274	103.274	102.888	4.125	102.014	102.014	101.806	4.125	99.814	99.814	99.606
4.875	103.606	103.606	103.307	4.875	101.456	101.456	101.157	4.875	103.688	103.688	103.305	4.250	102.393	102.393	102.187	4.250	100.193	100.193	99.987
4.990	103.779	103.779	103.485	4.990	101.629	101.629	101.335	4.990	103.835	103.835	103.454	4.375	102.743	102.743	102.538	4.375	100.543	100.543	100.338
5.000	103.879	103.879	103.585	5.000	101.729	101.729	101.435	5.000	103.935	103.935	103.554	4.500	103.059	103.059	102.855	4.500	100.859	100.859	100.655

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		

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FHA ID# - 1358600006			



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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.:

4/6/2022

45 Day Lock Exp.:

4/21/2022

60 Day Lock Exp.:

5/6/2022

W. Rate Sheet Dated: 3/7/2022

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	96.235	96.235	96.035	3.000	97.566	97.566	97.267	2.500	97.770	97.770	97.570	3.000	94.485	94.485	94.285	2.500	96.020	96.020	95.820
3.125	96.935	96.935	96.735	3.125	98.376	98.376	98.073	2.625	98.282	98.282	98.082	3.125	95.185	95.185	94.985	2.625	96.532	96.532	96.332
3.250	97.829	97.829	97.559	3.250	99.017	99.017	98.714	2.750	98.784	98.784	98.584	3.250	96.079	96.079	95.809	2.750	97.034	97.034	96.834
3.375	98.787	98.787	98.520	3.375	99.848	99.848	99.542	2.875	99.368	99.368	99.168	3.375	97.037	97.037	96.770	2.875	97.618	97.618	97.418
3.500	99.255	99.255	98.989	3.500	100.269	100.269	99.919	2.990	99.595	99.595	99.395	3.500	97.505	97.505	97.239	2.990	97.845	97.845	97.645
3.625	99.634	99.634	99.351	3.625	100.898	100.898	100.547	3.000	99.695	99.695	99.495	3.625	97.884	97.884	97.601	3.000	97.945	97.945	97.745
3.750	100.414	100.414	100.125	3.750	101.460	101.460	101.108	3.125	100.214	100.214	99.957	3.750	98.664	98.664	98.375	3.125	98.464	98.464	98.207
3.875	100.936	100.936	100.652	3.875	101.937	101.937	101.583	3.250	100.622	100.622	100.363	3.875	99.186	99.186	98.902	3.250	98.872	98.872	98.613
3.990	101.133	101.133	100.848	3.990	102.231	102.231	101.879	3.375	101.244	101.244	100.987	3.990	99.383	99.383	99.098	3.375	99.494	99.494	99.237
4.000	101.233	101.233	100.948	4.000	102.331	102.331	101.979	3.500	101.585	101.585	101.328	4.000	99.483	99.483	99.198	3.500	99.835	99.835	99.578
4.125	101.623	101.623	101.340	4.125	101.685	101.685	101.340	3.625	101.353	101.353	101.110	4.125	99.873	99.873	99.590	3.625	99.603	99.603	99.360
4.250	101.845	101.845	101.619	4.250	102.073	102.073	101.727	3.750	101.772	101.772	101.529	4.250	100.095	100.095	99.869	3.750	100.022	100.022	99.779
4.375	102.247	102.247	102.021	4.375	102.368	102.368	102.023	3.875	102.172	102.172	101.929	4.375	100.497	100.497	100.271	3.875	100.422	100.422	100.179
4.500	102.660	102.660	102.432	4.500	102.672	102.672	102.327	3.990	102.426	102.426	102.187	4.500	100.910	100.910	100.682	3.990	100.676	100.676	100.437
4.625	102.877	102.877	102.647	4.625	102.614	102.614	102.226	4.000	102.526	102.526	102.287	4.625	101.127	101.127	100.897	4.000	100.776	100.776	100.537
4.750	103.289	103.289	102.989	4.750	103.274	103.274	102.888	4.125	102.014	102.014	101.806	4.750	101.539	101.539	101.239	4.125	100.264	100.264	100.056
4.875	103.606	103.606	103.307	4.875	103.688	103.688	103.305	4.250	102.393	102.393	102.187	4.875	101.856	101.856	101.557	4.250	100.643	100.643	100.437
4.990	103.779	103.779	103.485	4.990	103.835	103.835	103.454	4.375	102.743	102.743	102.538	4.990	102.029	102.029	101.735	4.375	100.993	100.993	100.788
5.000	103.879	103.879	103.585	5.000	103.935	103.935	103.554	4.500	103.059	103.059	102.855	5.000	102.129	102.129	101.835	4.500	101.309	101.309	101.105

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

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

Lock Desk Policy			
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.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/6/2022

45 Day Lock Exp.:

4/21/2022

60 Day Lock Exp.:

5/6/2022

W. Rate Sheet Dated: 3/7/2022

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/6/2022

45 Day Lock Exp.:

4/21/2022

60 Day Lock Exp.:

5/6/2022

W. Rate Sheet Dated: 3/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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									

Lock Desk Policy		
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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)