

W. Rate Sheet Dated: 3/8/2022

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	100.006	100.006	99.553	3.250	99.886	99.886	99.433	1.875	93.375	93.375	93.075	3.125	99.771	99.771	99.471
3.375	100.405	100.405	99.952	3.375	100.195	100.195	99.742	2.000	93.843	93.843	93.543	3.250	100.412	100.412	100.112
3.500	100.861	100.861	100.408	3.500	100.536	100.536	100.083	2.125	94.296	94.296	93.996	3.375	99.634	99.634	99.334
3.625	101.318	101.318	100.865	3.625	100.890	100.890	100.436	2.250	95.228	95.228	94.908	3.500	99.666	99.666	99.366
3.750	100.905	100.905	100.296	3.750	100.731	100.731	100.122	2.375	95.678	95.678	95.358	3.625	99.842	99.842	99.542
3.875	101.260	101.260	100.651	3.875	100.997	100.997	100.387	2.500	96.105	96.105	95.785	Margin = 2.250		Index = 1.020	
4.000	101.685	101.685	101.076	4.000	101.230	101.230	100.621	2.625	96.523	96.523	96.203	30 Year OTC			
4.125	102.132	102.132	101.522	4.125	101.531	101.531	100.921	2.750	97.435	97.435	96.982	Rate	30 Day	45 Day	60 Day
4.250	101.795	101.795	101.357	4.250	101.497	101.497	101.060	2.875	97.844	97.844	97.391	4.000	101.093	101.093	100.468
4.375	102.107	102.107	101.670	4.375	101.653	101.653	101.216	3.000	98.242	98.242	97.789	4.125	101.540	101.540	100.915
4.500	102.468	102.468	102.030	4.500	101.955	101.955	101.518	3.125	98.620	98.620	98.167	4.500	101.876	101.876	101.376
4.625	102.870	102.870	102.433	4.625	102.203	102.203	101.765	3.250	98.753	98.753	98.378	4.625	102.278	102.278	101.778
4.750	102.320	102.320	102.101	4.750	102.108	102.108	101.890	3.375	99.137	99.137	98.762	4.750	101.628	101.628	101.128
4.875	102.571	102.571	102.352	4.875	102.264	102.264	102.045	3.500	99.452	99.452	99.077	4.875	101.979	101.979	101.479
5.000	102.681	102.681	102.463	5.000	102.566	102.566	102.348	3.625	99.781	99.781	99.406	5.000	102.089	102.089	101.589
5.125	102.963	102.963	102.745	5.125	102.814	102.814	102.595	3.750	98.529	98.529	98.229	5.125	102.371	102.371	101.871
5.250	103.117	103.117	101.789	5.250	102.985	102.985	101.657	3.875	98.869	98.869	98.569	5.500	102.966	102.966	100.591
5.375	103.306	103.306	101.978	5.375	103.141	103.141	101.813	4.000	99.125	99.125	98.825	5.625	103.248	103.248	100.873
6.250	106.000	106.000	105.800	6.250	102.301	102.301	102.101	4.125	99.404	99.404	99.104	6.250	103.241	103.241	102.741

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	100.106	100.006	100.006	99.553	3.250	99.686	99.586	99.586	99.133	1.875	95.505	95.405	95.405	95.105
3.375	100.605	100.505	100.505	100.052	3.375	100.095	99.995	99.995	99.542	2.000	95.973	95.873	95.873	95.573
3.500	101.061	100.961	100.961	100.508	3.500	100.436	100.336	100.336	99.883	2.125	96.426	96.326	96.326	96.026
3.625	101.518	101.418	101.418	100.965	3.625	100.790	100.690	100.690	100.236	2.250	97.358	97.258	97.258	96.938
3.750	101.105	101.005	101.005	100.396	3.750	100.931	100.831	100.831	100.222	2.375	97.808	97.708	97.708	97.388
3.875	101.560	101.460	101.460	100.851	3.875	101.297	101.197	101.197	100.587	2.500	98.235	98.135	98.135	97.815
4.000	101.985	101.885	101.885	101.276	4.000	101.530	101.430	101.430	100.821	2.625	98.653	98.553	98.553	98.233
4.125	102.432	102.332	102.332	101.722	4.125	101.831	101.731	101.731	101.121	2.750	98.465	98.365	98.365	97.912
4.250	101.995	101.895	101.895	101.457	4.250	101.697	101.597	101.597	101.160	2.875	98.874	98.774	98.774	98.321
4.375	102.407	102.307	102.307	101.870	4.375	101.953	101.853	101.853	101.416	3.000	99.272	99.172	99.172	98.719
4.500	102.768	102.668	102.668	102.230	4.500	102.255	102.155	102.155	101.718	3.125	99.650	99.550	99.550	99.097
4.625	103.170	103.070	103.070	102.633	4.625	102.503	102.403	102.403	101.965	3.250	100.383	100.283	100.283	99.908
4.750	102.520	102.420	102.420	102.201	4.750	102.308	102.208	102.208	101.990	3.375	100.767	100.667	100.667	100.292

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.250%-4.125%			-1.250

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.343	98.343	97.718	5.250	99.750	99.750	99.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.790	98.790	98.165	5.750	101.250	101.250	100.750
4.875	97.467	97.467	96.967	5.750	102.750	102.750	102.500	4.500	99.126	99.126	98.626	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	97.356	97.356	96.856					4.625	99.528	99.528	99.028	Rate	30 Day	45 Day	60 Day
5.125	97.074	97.074	96.574					4.750	98.878	98.878	98.378	6.250	102.250	102.250	101.750
5.250	97.410	97.410	95.973					4.875	99.229	99.229	98.729	6.750	103.250	103.250	102.750
5.375	98.513	98.513	97.076					5.000	99.339	99.339	98.839	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	98.261	98.261	96.824					5.125	99.621	99.621	99.121				
5.625	97.979	97.979	96.542					5.500	100.216	100.216	97.841				
5.750	99.659	99.659	99.159					5.625	100.498	100.498	98.123				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.491	100.491	99.991				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/7/2022

45 Day Lock Exp.:

4/22/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/8/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.521	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	95.984	95.984	95.531	3.500	99.416	99.416	99.116
3.750	99.905	99.905	99.296	3.750	99.831	99.831	99.222	2.875	96.393	96.393	95.940	3.625	99.592	99.592	99.292
3.875	100.360	100.360	99.751	3.875	100.197	100.197	99.588	3.000	96.791	96.791	96.338	Margin = 2.250		Index = 1.020	
4.000	100.785	100.785	100.176	4.000	100.430	100.430	99.821	3.125	97.169	97.169	96.716	30 Year OTC			
4.125	101.232	101.232	100.623	4.125	100.731	100.731	100.122	3.250	97.558	97.558	97.183	Rate	30 Day	45 Day	60 Day
4.250	100.607	100.607	100.170	4.250	100.410	100.410	99.973	3.375	97.942	97.942	97.567	3.250	98.856	98.856	98.356
4.375	101.020	101.020	100.583	4.375	100.666	100.666	100.229	3.500	98.257	98.257	97.882	3.375	99.355	99.355	98.855
4.500	101.380	101.380	100.943	4.500	100.968	100.968	100.531	3.625	98.586	98.586	98.211	3.500	99.811	99.811	99.311
4.625	101.783	101.783	101.346	4.625	101.215	101.215	100.778	3.750	97.834	97.834	97.534	3.625	100.268	100.268	99.768
4.750	99.320	99.320	99.101	4.750	99.208	99.208	98.989	3.875	N/A	N/A	N/A	3.750	99.905	99.905	99.296
4.875	99.671	99.671	99.452	4.875	99.464	99.464	99.245	4.000	N/A	N/A	N/A	3.875	100.360	100.360	99.751
5.000	99.781	99.781	99.562	5.000	99.766	99.766	99.547	4.125	N/A	N/A	N/A	4.000	100.785	100.785	100.176
5.125	100.063	100.063	99.844	5.125	100.014	100.014	99.795	4.250	N/A	N/A	N/A	4.125	101.232	101.232	100.623
5.250	98.617	98.617	97.289	5.250	98.585	98.585	97.257	4.375	N/A	N/A	N/A	4.250	100.607	100.607	100.107
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	100.005	99.905	99.905	99.296	3.750	99.931	99.831	99.831	99.222	2.750	96.990	96.890	96.890	96.437
3.875	100.460	100.360	100.360	99.751	3.875	100.297	100.197	100.197	99.588	2.875	97.399	97.299	97.299	96.846
4.000	100.885	100.785	100.785	100.176	4.000	100.530	100.430	100.430	99.821	3.000	97.797	97.697	97.697	97.244
4.125	101.332	101.232	101.232	100.623	4.125	100.831	100.731	100.731	100.122	3.125	98.175	98.075	98.075	97.622
4.250	100.707	100.607	100.607	100.170	4.250	100.510	100.410	100.410	99.973	3.250	99.533	99.433	99.433	99.058
4.375	101.120	101.020	101.020	100.583	4.375	100.766	100.666	100.666	100.229	3.375	99.917	99.817	99.817	99.442
4.500	101.480	101.380	101.380	100.943	4.500	101.068	100.968	100.968	100.531	3.500	100.232	100.132	100.132	99.757
4.625	101.883	101.783	101.783	101.346	4.625	101.315	101.215	101.215	100.778	3.625	100.561	100.461	100.461	100.086
4.750	99.420	99.320	99.320	99.101	4.750	99.308	99.208	99.208	98.989	3.750	99.559	99.459	99.459	99.159

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/7/2022

45 Day Lock Exp.:

4/22/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/8/2022

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	95.878	95.878	95.678	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.368	95.368	95.168	2.000	N/A	N/A	N/A	3.000	95.850	95.750	95.650
3.125	96.576	96.576	96.376	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.130	96.130	95.930	2.125	N/A	N/A	N/A	3.125	96.532	96.431	96.326
3.250	97.283	97.283	97.083	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	96.901	96.901	96.701	2.250	N/A	N/A	N/A	3.250	97.240	97.140	97.034
3.375	98.177	98.177	97.977	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	97.977	97.977	97.777	2.375	N/A	N/A	N/A	3.375	98.133	98.033	97.927
3.500	98.654	98.654	98.454	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.686	98.686	98.486	2.500	N/A	N/A	N/A	3.500	98.610	98.510	98.404
3.625	99.124	99.124	98.924	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.366	99.366	99.166	2.625	N/A	N/A	N/A	3.625	99.203	99.074	98.936
3.750	99.764	99.764	99.564	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	99.940	99.940	99.740	2.750	N/A	N/A	N/A	3.750	99.843	99.714	99.576
3.875	100.281	100.281	100.081	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.396	100.396	100.196	2.875	N/A	N/A	N/A	3.875	100.361	100.232	100.094
3.990	100.621	100.621	100.421	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.619	100.619	100.419	2.990	N/A	N/A	N/A	3.990	100.701	100.572	100.434
4.000	100.721	100.721	100.521	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.719	100.719	100.519	3.000	N/A	N/A	N/A	4.000	100.801	100.672	100.534
4.125	101.032	101.032	100.832	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.834	100.834	100.634	3.125	N/A	N/A	N/A	4.125	101.112	100.983	100.845
4.250	101.315	101.315	101.115	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.018	101.018	100.818	3.250	N/A	N/A	N/A	4.250	101.473	101.333	101.187
4.375	101.763	101.763	101.563	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.395	101.395	101.195	3.375	N/A	N/A	N/A	4.375	101.920	101.780	101.634
4.500	102.151	102.151	101.951	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.652	101.652	101.452	3.500	N/A	N/A	N/A	4.500	102.308	102.168	102.022
4.625	102.460	102.460	102.260	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.789	101.789	101.589	3.625	N/A	N/A	N/A	4.625	102.618	102.478	102.332
4.750	102.838	102.838	102.638	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.329	101.329	101.129	3.750	N/A	N/A	N/A	4.750	102.981	102.856	102.695
4.875	103.246	103.246	103.046	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.672	101.672	101.472	3.875	N/A	N/A	N/A	4.875	103.389	103.264	103.103
4.990	103.465	103.465	103.265	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.782	101.782	101.582	3.990	N/A	N/A	N/A	4.990	103.609	103.484	103.323
5.000	103.565	103.565	103.365	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.882	101.882	101.682	4.000	N/A	N/A	N/A	5.000	103.709	103.584	103.423
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	97.107	97.107	96.907	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.447	97.447	97.247	2.500	97.373	97.273	97.173
2.875	N/A	N/A	N/A	3.125	97.874	97.874	97.674	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.983	97.983	97.783	2.625	97.909	97.809	97.709
2.990	N/A	N/A	N/A	3.250	98.477	98.477	98.277	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.494	98.494	98.294	2.750	98.420	98.320	98.220
3.000	N/A	N/A	N/A	3.375	99.281	99.281	99.081	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.902	98.902	98.702	2.875	98.828	98.728	98.628
3.125	N/A	N/A	N/A	3.500	99.695	99.695	99.495	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.271	99.271	99.071	2.990	99.233	99.133	99.031
3.250	N/A	N/A	N/A	3.625	100.344	100.344	100.144	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.371	99.371	99.171	3.000	99.333	99.233	99.131
3.375	N/A	N/A	N/A	3.750	100.889	100.889	100.689	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.829	99.829	99.629	3.125	99.863	99.763	99.591
3.500	N/A	N/A	N/A	3.875	101.362	101.362	101.162	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.264	100.264	100.064	3.250	100.309	100.166	99.972
3.625	N/A	N/A	N/A	3.990	101.638	101.638	101.438	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.854	100.854	100.654	3.375	100.898	100.755	100.561
3.750	N/A	N/A	N/A	4.000	101.738	101.738	101.538	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.195	101.195	100.995	3.500	101.239	101.096	100.902
3.875	N/A	N/A	N/A	4.125	102.018	102.018	101.818	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.622	101.622	101.422	3.625	101.666	101.523	101.329
3.990	N/A	N/A	N/A	4.250	101.828	101.828	101.628	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.802	101.802	101.602	3.750	101.990	101.843	101.633
4.000	N/A	N/A	N/A	4.375	102.233	102.233	102.033	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.251	102.251	102.051	3.875	102.439	102.292	102.082
4.125	N/A	N/A	N/A	4.500	102.565	102.565	102.365	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.593	102.593	102.393	3.990	102.781	102.634	102.424
4.250	N/A	N/A	N/A	4.625	102.844	102.844	102.644	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.693	102.693	102.493	4.000	102.881	102.734	102.524
4.375	N/A	N/A	N/A	4.750	102.862	102.862	102.662	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.053	103.053	102.853	4.125	103.241	103.094	102.884
4.500	N/A	N/A	N/A	4.875	103.233	103.233	103.033	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.618	102.618	102.418	4.250	102.670	102.496	102.286
4.625	N/A	N/A	N/A	4.990	103.399	103.399	103.199	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.884	102.884	102.684	4.375	102.936	102.762	102.552
4.750	N/A	N/A	N/A	5.000	103.499	103.499	103.299	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.949	102.949	102.749	4.500	103.001	102.827	102.617
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	97.426	97.426	97.226	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.600	98.600	98.400
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.833	97.833	97.633	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.052	99.052	98.852
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.189	98.189	97.989	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.471	99.471	99.271
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.498	98.498	98.298	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.873	99.873	99.673
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.895	98.895	98.695	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.237	100.237	100.037
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.995	98.995	98.795	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.337	100.337	100.137
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.406	99.406	99.206	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.761	100.761	100.561
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.711	99.711	99.511	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.831	100.831	100.631
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.177	100.177	99.977	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.246	101.246	101.046
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.410	100.410	100.210	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.611	101.611	101.411
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.700	100.700	100.500	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.034	102.034	101.834
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.995	99.995	99.795	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.992	101.992	101.792
3.375																							



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/7/2022

45 Day Lock Exp.:

4/22/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/8/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.878	95.878	95.678	3.000	95.368	95.368	95.168	3.000	97.107	97.107	96.907	2.500	97.447	97.447	97.247	2.500	97.426	97.426	97.226
3.125	96.576	96.576	96.376	3.125	96.130	96.130	95.930	3.125	97.874	97.874	97.674	2.625	97.983	97.983	97.783	2.625	97.833	97.833	97.633
3.250	97.283	97.283	97.083	3.250	96.901	96.901	96.701	3.250	98.477	98.477	98.277	2.750	98.494	98.494	98.294	2.750	98.189	98.189	97.989
3.375	98.177	98.177	97.977	3.375	97.977	97.977	97.777	3.375	99.281	99.281	99.081	2.875	98.902	98.902	98.702	2.875	98.498	98.498	98.298
3.500	98.654	98.654	98.454	3.500	98.686	98.686	98.486	3.500	99.695	99.695	99.495	2.990	99.271	99.271	99.071	2.990	98.895	98.895	98.695
3.625	99.124	99.124	98.924	3.625	99.366	99.366	99.166	3.625	100.344	100.344	100.144	3.000	99.371	99.371	99.171	3.000	98.995	98.995	98.795
3.750	99.764	99.764	99.564	3.750	99.940	99.940	99.740	3.750	100.889	100.889	100.689	3.125	99.829	99.829	99.629	3.125	99.406	99.406	99.206
3.875	100.281	100.281	100.081	3.875	100.396	100.396	100.196	3.875	101.362	101.362	101.162	3.250	100.264	100.264	100.064	3.250	99.711	99.711	99.511
3.990	100.621	100.621	100.421	3.990	100.619	100.619	100.419	3.990	101.638	101.638	101.438	3.375	100.854	100.854	100.654	3.375	100.177	100.177	99.977
4.000	100.721	100.721	100.521	4.000	100.719	100.719	100.519	4.000	101.738	101.738	101.538	3.500	101.195	101.195	100.995	3.500	100.410	100.410	100.210
4.125	101.032	101.032	100.832	4.125	100.834	100.834	100.634	4.125	102.018	102.018	101.818	3.625	101.622	101.622	101.422	3.625	100.700	100.700	100.500
4.250	101.315	101.315	101.115	4.250	101.018	101.018	100.818	4.250	101.828	101.828	101.628	3.750	101.802	101.802	101.602	3.750	99.995	99.995	99.795
4.375	101.763	101.763	101.563	4.375	101.395	101.395	101.195	4.375	102.233	102.233	102.033	3.875	102.251	102.251	102.051	3.875	100.302	100.302	100.102
4.500	102.151	102.151	101.951	4.500	101.652	101.652	101.452	4.500	102.565	102.565	102.365	3.990	102.593	102.593	102.393	3.990	100.507	100.507	100.307
4.625	102.460	102.460	102.260	4.625	101.789	101.789	101.589	4.625	102.844	102.844	102.644	4.000	102.693	102.693	102.493	4.000	100.607	100.607	100.407
4.750	102.838	102.838	102.638	4.750	101.329	101.329	101.129	4.750	102.862	102.862	102.662	4.125	103.053	103.053	102.853	4.125	100.853	100.853	100.653
4.875	103.246	103.246	103.046	4.875	101.672	101.672	101.472	4.875	103.233	103.233	103.033	4.250	102.618	102.618	102.418	4.250	100.252	100.252	100.052
4.990	103.465	103.465	103.265	4.990	101.782	101.782	101.582	4.990	103.399	103.399	103.199	4.375	102.884	102.884	102.684	4.375	100.439	100.439	100.239
5.000	103.565	103.565	103.365	5.000	101.882	101.882	101.682	5.000	103.499	103.499	103.299	4.500	102.949	102.949	102.749	4.500	100.485	100.485	100.285

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.: 4/7/2022
45 Day Lock Exp.: 4/22/2022
60 Day Lock Exp.: 5/9/2022

W. Rate Sheet Dated: 3/8/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.977	95.977	95.777	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	94.127	94.127	93.927	2.750	N/A	N/A	N/A	3.000	95.358	95.253	95.158
3.125	96.678	96.678	96.478	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.838	94.838	94.638	2.875	N/A	N/A	N/A	3.125	96.112	96.004	95.912
3.250	97.544	97.544	97.279	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.750	95.750	95.485	2.990	N/A	N/A	N/A	3.250	96.800	96.668	96.535
3.375	98.506	98.506	98.244	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.716	96.716	96.454	3.000	N/A	N/A	N/A	3.375	97.762	97.630	97.500
3.500	98.981	98.981	98.717	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.149	97.149	96.885	3.125	N/A	N/A	N/A	3.500	98.237	98.101	97.973
3.625	99.353	99.353	99.090	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.669	97.669	97.406	3.250	N/A	N/A	N/A	3.625	98.610	98.473	98.347
3.750	100.037	100.037	99.750	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.149	98.149	97.862	3.375	N/A	N/A	N/A	3.750	98.172	98.031	97.885
3.875	100.565	100.565	100.280	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.499	98.499	98.214	3.500	N/A	N/A	N/A	3.875	98.700	98.561	98.415
3.990	100.763	100.763	100.481	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.875	98.875	98.593	3.625	N/A	N/A	N/A	3.990	98.898	98.761	98.616
4.000	100.863	100.863	100.581	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.975	98.975	98.693	3.750	N/A	N/A	N/A	4.000	98.998	98.861	98.716
4.125	101.262	101.262	100.978	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.956	98.956	98.672	3.875	N/A	N/A	N/A	4.125	99.397	99.257	99.113
4.250	101.526	101.526	101.302	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.880	98.880	98.656	3.990	N/A	N/A	N/A	4.250	98.611	98.508	98.387
4.375	101.935	101.935	101.709	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.295	99.295	99.069	4.000	N/A	N/A	N/A	4.375	99.021	98.916	98.795
4.500	102.355	102.355	102.128	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.485	99.485	99.258	4.125	N/A	N/A	N/A	4.500	99.440	99.333	99.213
4.625	102.580	102.580	102.350	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.566	99.566	99.336	4.250	N/A	N/A	N/A	4.625	100.005	99.896	99.775
4.750	102.909	102.909	102.587	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.381	99.381	99.059	4.375	N/A	N/A	N/A	4.750	99.753	99.583	99.431
4.875	103.236	103.236	102.914	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	99.968	99.968	99.646	4.500	N/A	N/A	N/A	4.875	100.080	99.910	99.758
4.990	103.419	103.419	103.099	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.183	100.183	99.863	4.625	N/A	N/A	N/A	4.990	100.262	100.094	99.942
5.000	103.519	103.519	103.199	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.283	100.283	99.963	4.750	N/A	N/A	N/A	5.000	100.362	100.194	100.042
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	97.256	97.256	96.963	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.595	97.595	97.395	2.500	97.049	96.925	96.849
2.875	N/A	N/A	N/A	3.125	98.063	98.063	97.767	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.107	98.107	97.907	2.625	97.483	97.358	97.283
2.990	N/A	N/A	N/A	3.250	98.703	98.703	98.405	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.612	98.612	98.412	2.750	97.425	97.297	97.225
3.000	N/A	N/A	N/A	3.375	99.534	99.534	99.235	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.202	99.202	99.002	2.875	98.015	97.884	97.815
3.125	N/A	N/A	N/A	3.500	99.915	99.915	99.612	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.432	99.432	99.232	2.990	98.245	98.112	98.045
3.250	N/A	N/A	N/A	3.625	100.458	100.458	100.152	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.532	99.532	99.332	3.000	98.345	98.212	98.145
3.375	N/A	N/A	N/A	3.750	100.999	100.999	100.650	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.009	100.009	99.741	3.125	99.576	99.391	99.308
3.500	N/A	N/A	N/A	3.875	101.480	101.480	101.128	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.418	100.418	100.150	3.250	98.594	98.408	98.326
3.625	N/A	N/A	N/A	3.990	101.780	101.780	101.426	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.043	101.043	100.777	3.375	99.220	99.036	98.954
3.750	N/A	N/A	N/A	4.000	101.880	101.880	101.526	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.390	101.390	101.123	3.500	99.567	99.383	99.300
3.875	N/A	N/A	N/A	4.125	101.504	101.504	101.160	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.239	101.239	100.968	3.625	100.226	100.060	99.955
3.990	N/A	N/A	N/A	4.250	101.895	101.895	101.551	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.662	101.662	101.390	3.750	99.735	99.568	99.463
4.000	N/A	N/A	N/A	4.375	102.196	102.196	101.850	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.069	102.069	101.795	3.875	100.142	99.973	99.868
4.125	N/A	N/A	N/A	4.500	102.505	102.505	102.158	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.332	102.332	102.061	3.990	100.405	100.239	100.134
4.250	N/A	N/A	N/A	4.625	102.244	102.244	101.842	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.432	102.432	102.161	4.000	100.505	100.339	100.234
4.375	N/A	N/A	N/A	4.750	102.915	102.915	102.512	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.899	101.899	101.680	4.125	100.149	100.040	99.930
4.500	N/A	N/A	N/A	4.875	103.340	103.340	102.937	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.285	102.285	102.066	4.250	100.036	99.927	99.817
4.625	N/A	N/A	N/A	4.990	103.494	103.494	103.091	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.641	102.641	102.422	4.375	100.392	100.283	100.173
4.750	N/A	N/A	N/A	5.000	103.594	103.594	103.191	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.967	102.967	102.748	4.500	100.718	100.609	100.499
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	97.959	97.959	97.759	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.353	98.353	98.153	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	97.964	97.964	97.764	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.572	98.572	98.372	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	98.816	98.816	98.616	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	98.916	98.916	98.716	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.937	99.937	99.669	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.688	98.688	98.420	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	99.321	99.321	99.055	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.674	99.674	99.407	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.261	100.261	99.990	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	99.150	99.150	98.878	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	99.563	99.563	99.289	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	99.846	99.846	99.575	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	99.946	99.946	99.675	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	101.163	101.163	100.944	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.329	99.329	999												



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.:

4/7/2022

45 Day Lock Exp.:

4/22/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/8/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.977	95.977	95.777	3.000	94.127	94.127	93.927	3.000	97.256	97.256	96.963	2.500	97.595	97.595	97.395	2.500	97.959	97.959	97.759
3.125	96.678	96.678	96.478	3.125	94.838	94.838	94.638	3.125	98.063	98.063	97.767	2.625	98.107	98.107	97.907	2.625	98.353	98.353	98.153
3.250	97.544	97.544	97.279	3.250	95.750	95.750	95.485	3.250	98.703	98.703	98.405	2.750	98.612	98.612	98.412	2.750	97.964	97.964	97.764
3.375	98.506	98.506	98.244	3.375	96.716	96.716	96.454	3.375	99.534	99.534	99.235	2.875	99.202	99.202	99.002	2.875	98.572	98.572	98.372
3.500	98.981	98.981	98.717	3.500	97.149	97.149	96.885	3.500	99.915	99.915	99.612	2.990	99.432	99.432	99.232	2.990	98.816	98.816	98.616
3.625	99.353	99.353	99.090	3.625	97.669	97.669	97.406	3.625	100.458	100.458	100.152	3.000	99.532	99.532	99.332	3.000	98.916	98.916	98.716
3.750	100.037	100.037	99.750	3.750	98.149	98.149	97.862	3.750	100.999	100.999	100.650	3.125	100.009	100.009	99.741	3.125	99.937	99.937	99.669
3.875	100.565	100.565	100.280	3.875	98.499	98.499	98.214	3.875	101.480	101.480	101.128	3.250	100.418	100.418	100.150	3.250	98.688	98.688	98.420
3.990	100.763	100.763	100.481	3.990	98.875	98.875	98.593	3.990	101.780	101.780	101.426	3.375	101.043	101.043	100.777	3.375	99.321	99.321	99.055
4.000	100.863	100.863	100.581	4.000	98.975	98.975	98.693	4.000	101.880	101.880	101.526	3.500	101.390	101.390	101.123	3.500	99.674	99.674	99.407
4.125	101.262	101.262	100.978	4.125	98.956	98.956	98.672	4.125	101.504	101.504	101.160	3.625	101.239	101.239	100.968	3.625	100.261	100.261	99.990
4.250	101.526	101.526	101.302	4.250	98.880	98.880	98.656	4.250	101.895	101.895	101.551	3.750	101.662	101.662	101.390	3.750	99.150	99.150	98.878
4.375	101.935	101.935	101.709	4.375	99.295	99.295	99.069	4.375	102.196	102.196	101.850	3.875	102.069	102.069	101.795	3.875	99.563	99.563	99.289
4.500	102.355	102.355	102.128	4.500	99.485	99.485	99.258	4.500	102.505	102.505	102.158	3.990	102.332	102.332	102.061	3.990	99.846	99.846	99.575
4.625	102.580	102.580	102.350	4.625	99.566	99.566	99.336	4.625	102.244	102.244	101.842	4.000	102.432	102.432	102.161	4.000	99.946	99.946	99.675
4.750	102.909	102.909	102.587	4.750	99.381	99.381	99.059	4.750	102.915	102.915	102.512	4.125	101.899	101.899	101.680	4.125	101.163	101.163	100.944
4.875	103.236	103.236	102.914	4.875	99.968	99.968	99.646	4.875	103.340	103.340	102.937	4.250	102.285	102.285	102.066	4.250	99.329	99.329	99.110
4.990	103.419	103.419	103.099	4.990	100.183	100.183	99.863	4.990	103.494	103.494	103.091	4.375	102.641	102.641	102.422	4.375	99.701	99.701	99.482
5.000	103.519	103.519	103.199	5.000	100.283	100.283	99.963	5.000	103.594	103.594	103.191	4.500	102.967	102.967	102.748	4.500	100.043	100.043	99.824

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

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 4/7/2022
45 Day Lock Exp.: 4/22/2022
60 Day Lock Exp.: 5/9/2022

W. Rate Sheet Dated: 3/8/2022

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.:

4/7/2022

45 Day Lock Exp.:

4/22/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/8/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.977	95.977	95.777	3.000	97.256	97.256	96.963	2.500	97.595	97.595	97.395	3.000	94.377	94.377	94.177	2.500	97.127	97.127	96.927
3.125	96.678	96.678	96.478	3.125	98.063	98.063	97.767	2.625	98.107	98.107	97.907	3.125	95.083	95.083	94.883	2.625	97.580	97.580	97.380
3.250	97.544	97.544	97.279	3.250	98.703	98.703	98.405	2.750	98.612	98.612	98.412	3.250	95.972	95.972	95.707	2.750	97.638	97.638	97.438
3.375	98.506	98.506	98.244	3.375	99.534	99.534	99.235	2.875	99.202	99.202	99.002	3.375	96.936	96.936	96.674	2.875	98.237	98.237	98.037
3.500	98.981	98.981	98.717	3.500	99.915	99.915	99.612	2.990	99.432	99.432	99.232	3.500	97.390	97.390	97.126	2.990	98.474	98.474	98.274
3.625	99.353	99.353	99.090	3.625	100.458	100.458	100.152	3.000	99.532	99.532	99.332	3.625	97.836	97.836	97.573	3.000	98.574	98.574	98.374
3.750	100.037	100.037	99.750	3.750	100.999	100.999	100.650	3.125	100.009	100.009	99.741	3.750	98.418	98.418	98.131	3.125	99.323	99.323	99.055
3.875	100.565	100.565	100.280	3.875	101.480	101.480	101.128	3.250	100.418	100.418	100.150	3.875	98.857	98.857	98.572	3.250	98.903	98.903	98.635
3.990	100.763	100.763	100.481	3.990	101.780	101.780	101.426	3.375	101.043	101.043	100.777	3.990	99.144	99.144	98.862	3.375	99.532	99.532	99.266
4.000	100.863	100.863	100.581	4.000	101.880	101.880	101.526	3.500	101.390	101.390	101.123	4.000	99.244	99.244	98.962	3.500	99.882	99.882	99.615
4.125	101.262	101.262	100.978	4.125	101.504	101.504	101.160	3.625	101.239	101.239	100.968	4.125	99.434	99.434	99.150	3.625	100.100	100.100	99.829
4.250	101.526	101.526	101.302	4.250	101.895	101.895	101.551	3.750	101.662	101.662	101.390	4.250	99.528	99.528	99.304	3.750	99.756	99.756	99.484
4.375	101.935	101.935	101.709	4.375	102.196	102.196	101.850	3.875	102.069	102.069	101.795	4.375	99.940	99.940	99.714	3.875	100.166	100.166	99.892
4.500	102.355	102.355	102.128	4.500	102.505	102.505	102.158	3.990	102.332	102.332	102.061	4.500	100.245	100.245	100.018	3.990	100.439	100.439	100.168
4.625	102.580	102.580	102.350	4.625	102.244	102.244	101.842	4.000	102.432	102.432	102.161	4.625	100.398	100.398	100.168	4.000	100.539	100.539	100.268
4.750	102.909	102.909	102.587	4.750	102.915	102.915	102.512	4.125	101.899	101.899	101.680	4.750	100.470	100.470	100.148	4.125	100.881	100.881	100.662
4.875	103.236	103.236	102.914	4.875	103.340	103.340	102.937	4.250	102.285	102.285	102.066	4.875	100.927	100.927	100.605	4.250	100.157	100.157	99.938
4.990	103.419	103.419	103.099	4.990	103.494	103.494	103.091	4.375	102.641	102.641	102.422	4.990	101.126	101.126	100.806	4.375	100.521	100.521	100.302
5.000	103.519	103.519	103.199	5.000	103.594	103.594	103.191	4.500	102.967	102.967	102.748	5.000	101.226	101.226	100.906	4.500	100.855	100.855	100.636

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/7/2022

45 Day Lock Exp.:

4/22/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/8/2022

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

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Lockdesk@afrwholesale.com

1-877-588-2706

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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 <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
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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