



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.: 4/8/2022

45 Day Lock Exp.: 4/25/2022

60 Day Lock Exp.: 5/9/2022

W. Rate Sheet Dated: 3/9/2022

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	99.928	99.928	99.460	3.250	99.808	99.808	99.340	1.875	93.339	93.339	93.039	3.125	99.771	99.771	99.471
3.375	100.327	100.327	99.858	3.375	100.117	100.117	99.649	2.000	93.807	93.807	93.507	3.250	100.412	100.412	100.112
3.500	100.783	100.783	100.315	3.500	100.458	100.458	99.989	2.125	94.261	94.261	93.961	3.375	99.634	99.634	99.334
3.625	101.240	101.240	100.771	3.625	100.811	100.811	100.343	2.250	95.142	95.142	94.814	3.500	99.666	99.666	99.366
3.750	100.780	100.780	100.318	3.750	100.606	100.606	100.144	2.375	95.592	95.592	95.264	3.625	99.842	99.842	99.542
3.875	101.135	101.135	100.672	3.875	100.872	100.872	100.409	2.500	96.019	96.019	95.691	Margin = 2.250		Index = 1.020	
4.000	101.560	101.560	101.098	4.000	101.105	101.105	100.643	2.625	96.437	96.437	96.109	30 Year OTC			
4.125	102.007	102.007	101.544	4.125	101.406	101.406	100.943	2.750	97.314	97.314	96.877	Rate	30 Day	45 Day	60 Day
4.250	101.920	101.920	101.498	4.250	101.622	101.622	101.200	2.875	97.723	97.723	97.286	4.000	100.968	100.968	100.343
4.375	102.232	102.232	101.810	4.375	101.778	101.778	101.356	3.000	98.121	98.121	97.684	4.125	101.415	101.415	100.790
4.500	102.593	102.593	102.171	4.500	102.080	102.080	101.658	3.125	98.499	98.499	98.062	4.500	102.001	102.001	101.501
4.625	102.995	102.995	102.574	4.625	102.328	102.328	101.906	3.250	98.620	98.620	98.229	4.625	102.403	102.403	101.903
4.750	102.430	102.430	102.189	4.750	102.218	102.218	101.977	3.375	99.004	99.004	98.613	4.750	101.738	101.738	101.238
4.875	102.680	102.680	102.439	4.875	102.374	102.374	102.133	3.500	99.319	99.319	98.929	4.875	102.088	102.088	101.588
5.000	102.791	102.791	102.550	5.000	102.676	102.676	102.435	3.625	99.648	99.648	99.258	5.000	102.199	102.199	101.699
5.125	103.073	103.073	102.832	5.125	102.923	102.923	102.683	3.750	98.388	98.388	98.088	5.125	102.481	102.481	101.981
5.250	102.430	102.430	102.180	5.250	102.297	102.297	102.047	3.875	98.729	98.729	98.429	5.500	102.279	102.279	101.779
5.375	102.618	102.618	102.368	5.375	102.453	102.453	102.203	4.000	98.984	98.984	98.684	5.625	102.561	102.561	102.061
6.250	106.000	106.000	105.800	6.250	102.504	102.504	102.304	4.125	99.263	99.263	98.963	6.250	103.444	103.444	102.944

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.028	99.928	99.928	99.460	3.250	99.608	99.508	99.508	99.040	1.875	95.469	95.369	95.369	95.069	
3.375	100.527	100.427	100.427	99.958	3.375	100.017	99.917	99.917	99.449	2.000	95.937	95.837	95.837	95.537	
3.500	100.983	100.883	100.883	100.415	3.500	100.358	100.258	100.258	99.789	2.125	96.391	96.291	96.291	95.991	
3.625	101.440	101.340	101.340	100.871	3.625	100.711	100.611	100.611	100.143	2.250	97.272	97.172	97.172	96.844	
3.750	100.980	100.880	100.880	100.418	3.750	100.806	100.706	100.706	100.244	2.375	97.722	97.622	97.622	97.294	
3.875	101.435	101.335	101.335	100.872	3.875	101.172	101.072	101.072	100.609	2.500	98.149	98.049	98.049	97.721	
4.000	101.860	101.760	101.760	101.298	4.000	101.405	101.305	101.305	100.843	2.625	98.567	98.467	98.467	98.139	
4.125	102.307	102.207	102.207	101.744	4.125	101.706	101.606	101.606	101.143	2.750	98.344	98.244	98.244	97.807	
4.250	102.120	102.020	102.020	101.598	4.250	101.822	101.722	101.722	101.300	2.875	98.753	98.653	98.653	98.216	
4.375	102.532	102.432	102.432	102.010	4.375	102.078	101.978	101.978	101.556	3.000	99.151	99.051	99.051	98.614	
4.500	102.893	102.793	102.793	102.371	4.500	102.380	102.280	102.280	101.858	3.125	99.529	99.429	99.429	98.992	
4.625	103.295	103.195	103.195	102.774	4.625	102.628	102.528	102.528	102.106	3.250	100.250	100.150	100.150	99.759	
4.750	102.630	102.530	102.530	102.289	4.750	102.418	102.318	102.318	102.077	3.375	100.634	100.534	100.534	100.143	

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	98.218	98.218	97.593	5.250	99.750	99.750	99.250
4.875	97.576	97.576	97.076	5.750	102.750	102.750	102.500	4.125	98.665	98.665	98.040	5.750	101.250	101.250	100.750
5.000	97.465	97.465	96.965					4.625	99.653	99.653	99.153	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	97.183	97.183	96.683					4.750	98.988	98.988	98.488	Rate	30 Day	45 Day	60 Day
5.250	97.520	97.520	95.739					4.875	99.338	99.338	98.838	6.250	102.250	102.250	101.750
5.375	97.826	97.826	96.045					5.000	99.449	99.449	98.949	6.750	103.250	103.250	102.750
5.500	97.573	97.573	95.792					5.125	99.731	99.731	99.231	DPA Advantage Adjustment			
5.625	97.291	97.291	95.510					5.500	99.529	99.529	99.029	203(k) / 203(k)s -0.250			
5.750	99.862	99.862	99.362					5.625	99.811	99.811	99.311	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.694	100.694	100.194				

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



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60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/9/2022

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	95.863	95.863	95.426	3.500	99.416	99.416	99.116
3.750	99.780	99.780	99.318	3.750	99.706	99.706	99.244	2.875	96.272	96.272	95.835	3.625	99.592	99.592	99.292
3.875	100.235	100.235	99.773	3.875	100.072	100.072	99.610	3.000	96.670	96.670	96.233	Margin = 2.250		Index = 1.020	
4.000	100.660	100.660	100.198	4.000	100.305	100.305	99.843	3.125	97.048	97.048	96.611	30 Year OTC			
4.125	101.107	101.107	100.645	4.125	100.606	100.606	100.144	3.250	97.425	97.425	97.034	Rate	30 Day	45 Day	60 Day
4.250	100.732	100.732	100.310	4.250	100.535	100.535	100.113	3.375	97.809	97.809	97.418	3.250	98.778	98.778	98.278
4.375	101.145	101.145	100.723	4.375	100.791	100.791	100.369	3.500	98.124	98.124	97.733	3.375	99.277	99.277	98.777
4.500	101.505	101.505	101.083	4.500	101.093	101.093	100.671	3.625	98.453	98.453	98.062	3.500	99.733	99.733	99.233
4.625	101.908	101.908	101.486	4.625	101.340	101.340	100.918	3.750	97.693	97.693	97.393	3.625	100.190	100.190	99.690
4.750	99.430	99.430	99.189	4.750	99.318	99.318	99.077	3.875	N/A	N/A	N/A	3.750	99.780	99.780	99.155
4.875	99.780	99.780	99.539	4.875	99.574	99.574	99.333	4.000	N/A	N/A	N/A	3.875	100.235	100.235	99.610
5.000	99.891	99.891	99.650	5.000	99.876	99.876	99.635	4.125	N/A	N/A	N/A	4.000	100.660	100.660	100.035
5.125	100.173	100.173	99.932	5.125	100.123	100.123	99.882	4.250	N/A	N/A	N/A	4.125	101.107	101.107	100.482
5.250	97.930	97.930	97.680	5.250	97.897	97.897	97.647	4.375	N/A	N/A	N/A	4.250	100.732	100.732	100.232
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.750	99.880	99.780	99.780	99.318	3.750	99.806	99.706	99.706	99.244	2.750	96.869	96.769	96.769	96.332
3.875	100.335	100.235	100.235	99.773	3.875	100.172	100.072	100.072	99.610	2.875	97.278	97.178	97.178	96.741
4.000	100.760	100.660	100.660	100.198	4.000	100.405	100.305	100.305	99.843	3.000	97.676	97.576	97.576	97.139
4.125	101.207	101.107	101.107	100.645	4.125	100.706	100.606	100.606	100.144	3.125	98.054	97.954	97.954	97.517
4.250	100.832	100.732	100.732	100.310	4.250	100.635	100.535	100.535	100.113	3.250	99.400	99.300	99.300	98.909
4.375	101.245	101.145	101.145	100.723	4.375	100.891	100.791	100.791	100.369	3.375	99.784	99.684	99.684	99.293
4.500	101.605	101.505	101.505	101.083	4.500	101.193	101.093	101.093	100.671	3.500	100.099	99.999	99.999	99.608
4.625	102.008	101.908	101.908	101.486	4.625	101.440	101.340	101.340	100.918	3.625	100.428	100.328	100.328	99.937
4.750	99.530	99.430	99.430	99.189	4.750	99.418	99.318	99.318	99.077	3.750	99.418	99.318	99.318	99.018

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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60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/9/2022

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.712	95.712	95.512	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.204	95.204	95.004	2.000	N/A	N/A	N/A	3.000	95.684	95.584	95.484
3.125	96.416	96.416	96.216	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	95.981	95.981	95.781	2.125	N/A	N/A	N/A	3.125	96.364	96.260	96.139
3.250	97.137	97.137	96.937	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	96.694	96.694	96.494	2.250	N/A	N/A	N/A	3.250	97.085	96.981	96.860
3.375	98.041	98.041	97.841	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	97.780	97.780	97.580	2.375	N/A	N/A	N/A	3.375	97.990	97.886	97.765
3.500	98.532	98.532	98.332	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.506	98.506	98.306	2.500	N/A	N/A	N/A	3.500	98.480	98.376	98.255
3.625	98.951	98.951	98.751	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.199	99.199	98.999	2.625	N/A	N/A	N/A	3.625	99.044	98.938	98.830
3.750	99.602	99.602	99.402	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	99.787	99.787	99.587	2.750	N/A	N/A	N/A	3.750	99.698	99.592	99.484
3.875	100.134	100.134	99.934	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.255	100.255	100.055	2.875	N/A	N/A	N/A	3.875	100.230	100.124	100.016
3.990	100.485	100.485	100.285	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.488	100.488	100.288	2.990	N/A	N/A	N/A	3.990	100.582	100.476	100.368
4.000	100.585	100.585	100.385	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.588	100.588	100.388	3.000	N/A	N/A	N/A	4.000	100.682	100.576	100.468
4.125	100.912	100.912	100.712	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.713	100.713	100.513	3.125	N/A	N/A	N/A	4.125	101.008	100.902	100.794
4.250	101.226	101.226	101.026	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.937	100.937	100.737	3.250	N/A	N/A	N/A	4.250	101.416	101.283	101.137
4.375	101.690	101.690	101.490	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.327	101.327	101.127	3.375	N/A	N/A	N/A	4.375	101.881	101.748	101.602
4.500	102.093	102.093	101.893	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.596	101.596	101.396	3.500	N/A	N/A	N/A	4.500	102.284	102.151	102.005
4.625	102.415	102.415	102.215	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.739	101.739	101.539	3.625	N/A	N/A	N/A	4.625	102.606	102.473	102.327
4.750	102.792	102.792	102.592	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.283	101.283	101.083	3.750	N/A	N/A	N/A	4.750	102.959	102.833	102.680
4.875	103.216	103.216	103.016	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.638	101.638	101.438	3.875	N/A	N/A	N/A	4.875	103.384	103.258	103.105
4.990	103.448	103.448	103.248	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.760	101.760	101.560	3.990	N/A	N/A	N/A	4.990	103.615	103.489	103.336
5.000	103.548	103.548	103.348	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.860	101.860	101.660	4.000	N/A	N/A	N/A	5.000	103.715	103.589	103.436
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	96.986	96.986	96.786	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.329	97.329	97.129	2.500	97.263	97.163	97.063
2.875	N/A	N/A	N/A	3.125	97.765	97.765	97.565	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.854	97.854	97.654	2.625	97.774	97.674	97.574
2.990	N/A	N/A	N/A	3.250	98.379	98.379	98.179	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.374	98.374	98.174	2.750	98.294	98.194	98.094
3.000	N/A	N/A	N/A	3.375	99.195	99.195	98.995	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.790	98.790	98.590	2.875	98.710	98.610	98.510
3.125	N/A	N/A	N/A	3.500	99.614	99.614	99.414	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.172	99.172	98.972	2.990	99.092	98.992	98.892
3.250	N/A	N/A	N/A	3.625	100.191	100.191	99.991	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.272	99.272	99.072	3.000	99.192	99.092	98.992
3.375	N/A	N/A	N/A	3.750	100.749	100.749	100.549	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.747	99.747	99.547	3.125	99.674	99.574	99.463
3.500	N/A	N/A	N/A	3.875	101.234	101.234	101.034	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.196	100.196	99.996	3.250	100.131	99.986	99.880
3.625	N/A	N/A	N/A	3.990	101.524	101.524	101.324	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.800	100.800	100.600	3.375	100.734	100.589	100.403
3.750	N/A	N/A	N/A	4.000	101.624	101.624	101.424	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.152	101.152	100.952	3.500	101.086	100.941	100.755
3.875	N/A	N/A	N/A	4.125	101.915	101.915	101.715	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.590	101.590	101.390	3.625	101.525	101.380	101.194
3.990	N/A	N/A	N/A	4.250	101.771	101.771	101.571	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.726	101.726	101.526	3.750	101.796	101.648	101.438
4.000	N/A	N/A	N/A	4.375	102.192	102.192	101.992	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.191	102.191	101.991	3.875	102.261	102.113	101.903
4.125	N/A	N/A	N/A	4.500	102.537	102.537	102.337	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.550	102.550	102.350	3.990	102.621	102.473	102.263
4.250	N/A	N/A	N/A	4.625	102.824	102.824	102.624	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.650	102.650	102.450	4.000	102.721	102.573	102.363
4.375	N/A	N/A	N/A	4.750	102.845	102.845	102.645	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.025	103.025	102.825	4.125	103.095	102.947	102.737
4.500	N/A	N/A	N/A	4.875	103.229	103.229	103.029	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.452	102.452	102.252	4.250	102.486	102.321	102.119
4.625	N/A	N/A	N/A	4.990	103.409	103.409	103.209	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.726	102.726	102.526	4.375	102.760	102.595	102.393
4.750	N/A	N/A	N/A	5.000	103.509	103.509	103.309	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.797	102.797	102.597	4.500	102.832	102.667	102.465
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	97.290	97.290	97.090	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.531	98.531	98.331
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.702	97.702	97.502	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.991	98.991	98.791
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.065	98.065	97.865	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.351	99.351	99.151
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.396	98.396	98.196	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.761	99.761	99.561
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.806	98.806	98.606	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.137	100.137	99.937
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.906	98.906	98.706	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.237	100.237	100.037
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.325	99.325	99.125	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.675	100.675	100.475
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.637	99.637	99.437	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.638	100.638	100.438
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.113	100.113	99.913	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.066	101.066	100.866
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.353	100.353	100.153	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.442	101.442	101.242
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.652	100.652	100.452	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.877	101.877	101.677
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.848	99.848	99.648	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.853	101.853	101.653
3.375	N/A	N/A																					



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/8/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/9/2022

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	95.712	95.712	95.512	3.000	95.204	95.204	95.004	3.000	96.986	96.986	96.786	2.500	97.329	97.329	97.129	2.500	97.290	97.290	97.090
3.125	96.416	96.416	96.216	3.125	95.981	95.981	95.781	3.125	97.765	97.765	97.565	2.625	97.854	97.854	97.654	2.625	97.702	97.702	97.502
3.250	97.137	97.137	96.937	3.250	96.694	96.694	96.494	3.250	98.379	98.379	98.179	2.750	98.374	98.374	98.174	2.750	98.065	98.065	97.865
3.375	98.041	98.041	97.841	3.375	97.780	97.780	97.580	3.375	99.195	99.195	98.995	2.875	98.790	98.790	98.590	2.875	98.396	98.396	98.196
3.500	98.532	98.532	98.332	3.500	98.506	98.506	98.306	3.500	99.614	99.614	99.414	2.990	99.172	99.172	98.972	2.990	98.806	98.806	98.606
3.625	98.951	98.951	98.751	3.625	99.199	99.199	98.999	3.625	100.191	100.191	99.991	3.000	99.272	99.272	99.072	3.000	98.906	98.906	98.706
3.750	99.602	99.602	99.402	3.750	99.787	99.787	99.587	3.750	100.749	100.749	100.549	3.125	99.747	99.747	99.547	3.125	99.325	99.325	99.125
3.875	100.134	100.134	99.934	3.875	100.255	100.255	100.055	3.875	101.234	101.234	101.034	3.250	100.196	100.196	99.996	3.250	99.637	99.637	99.437
3.990	100.485	100.485	100.285	3.990	100.488	100.488	100.288	3.990	101.524	101.524	101.324	3.375	100.800	100.800	100.600	3.375	100.113	100.113	99.913
4.000	100.585	100.585	100.385	4.000	100.588	100.588	100.388	4.000	101.624	101.624	101.424	3.500	101.152	101.152	100.952	3.500	100.353	100.353	100.153
4.125	100.912	100.912	100.712	4.125	100.713	100.713	100.513	4.125	101.915	101.915	101.715	3.625	101.590	101.590	101.390	3.625	100.652	100.652	100.452
4.250	101.226	101.226	101.026	4.250	100.937	100.937	100.737	4.250	101.771	101.771	101.571	3.750	101.726	101.726	101.526	3.750	99.848	99.848	99.648
4.375	101.690	101.690	101.490	4.375	101.327	101.327	101.127	4.375	102.192	102.192	101.992	3.875	102.191	102.191	101.991	3.875	100.166	100.166	99.966
4.500	102.093	102.093	101.893	4.500	101.596	101.596	101.396	4.500	102.537	102.537	102.337	3.990	102.550	102.550	102.350	3.990	100.380	100.380	100.180
4.625	102.415	102.415	102.215	4.625	101.739	101.739	101.539	4.625	102.824	102.824	102.624	4.000	102.650	102.650	102.450	4.000	100.480	100.480	100.280
4.750	102.792	102.792	102.592	4.750	101.283	101.283	101.083	4.750	102.845	102.845	102.645	4.125	103.025	103.025	102.825	4.125	100.735	100.735	100.535
4.875	103.216	103.216	103.016	4.875	101.638	101.638	101.438	4.875	103.229	103.229	103.029	4.250	102.452	102.452	102.252	4.250	100.080	100.080	99.880
4.990	103.448	103.448	103.248	4.990	101.760	101.760	101.560	4.990	103.409	103.409	103.209	4.375	102.726	102.726	102.526	4.375	100.271	100.271	100.071
5.000	103.548	103.548	103.348	5.000	101.860	101.860	101.660	5.000	103.509	103.509	103.309	4.500	102.797	102.797	102.597	4.500	100.321	100.321	100.121

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 LTPAs 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.: 4/8/2022
45 Day Lock Exp.: 4/25/2022
60 Day Lock Exp.: 5/9/2022

W. Rate Sheet Dated: 3/9/2022

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	Rate	30 Day	45 Day	60 Day		
3.000	95.705	95.705	95.505	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.775	93.775	93.575	2.750	N/A	N/A	N/A	3.000	95.086	94.968	94.886	3.125	95.856	95.735	95.655		
3.125	96.422	96.422	96.221	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.502	94.502	94.301	2.875	N/A	N/A	N/A	3.125	95.856	95.735	95.655	3.250	96.422	96.422	96.221		
3.250	97.352	97.352	97.081	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.490	95.490	95.219	2.990	N/A	N/A	N/A	3.250	96.608	96.462	96.337	3.375	97.352	97.352	97.081		
3.375	98.333	98.333	98.063	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.475	96.475	96.205	3.000	N/A	N/A	N/A	3.375	97.589	97.440	97.319	3.500	98.333	98.333	98.063		
3.500	98.824	98.824	98.553	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.922	96.922	96.651	3.125	N/A	N/A	N/A	3.500	98.080	97.928	97.809	3.625	99.201	99.201	98.928		
3.625	99.201	99.201	98.928	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.451	97.451	97.178	3.250	N/A	N/A	N/A	3.625	98.458	98.301	98.185	3.750	99.917	99.917	99.636		
3.750	99.917	99.917	99.636	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.933	97.933	97.652	3.375	N/A	N/A	N/A	3.750	98.902	98.730	98.614	3.875	100.459	100.459	100.179		
3.875	100.459	100.459	100.179	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.293	98.293	98.013	3.500	N/A	N/A	N/A	3.875	98.994	98.847	98.731	3.990	100.665	100.665	100.386		
3.990	100.665	100.665	100.386	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.681	98.681	98.402	3.625	N/A	N/A	N/A	3.990	98.900	98.753	98.637	4.000	100.765	100.765	100.486		
4.000	100.765	100.765	100.486	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.781	98.781	98.502	3.750	N/A	N/A	N/A	4.000	98.900	98.753	98.637	4.125	101.174	101.174	100.888		
4.125	101.174	101.174	100.888	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.758	98.758	98.472	3.875	N/A	N/A	N/A	4.125	99.309	99.153	99.023	4.250	101.431	101.431	101.144		
4.250	101.431	101.431	101.144	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.779	98.779	98.562	3.990	N/A	N/A	N/A	4.250	98.900	98.753	98.637	4.375	101.851	101.851	101.563		
4.375	101.851	101.851	101.563	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.205	99.205	98.987	4.000	N/A	N/A	N/A	4.375	98.937	98.828	98.719	4.500	102.280	102.280	101.992		
4.500	102.280	102.280	101.992	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.396	99.396	99.173	4.125	N/A	N/A	N/A	4.500	99.365	99.251	99.142	4.625	102.513	102.513	102.226		
4.625	102.513	102.513	102.226	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.483	99.483	99.256	4.250	N/A	N/A	N/A	4.625	99.398	99.280	99.171	4.750	102.818	102.818	102.489		
4.750	102.818	102.818	102.489	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.276	99.276	98.947	4.375	N/A	N/A	N/A	4.750	99.662	99.456	99.333	4.875	103.157	103.157	102.827		
4.875	103.157	103.157	102.827	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	99.875	99.875	99.545	4.500	N/A	N/A	N/A	4.875	100.001	99.794	99.671	4.990	103.348	103.348	103.020		
4.990	103.348	103.348	103.020	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.098	100.098	99.770	4.625	N/A	N/A	N/A	4.990	100.191	99.987	99.863	5.000	103.448	103.448	103.120		
5.000	103.448	103.448	103.120	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.198	100.198	99.870	4.750	N/A	N/A	N/A	5.000	100.291	100.087	99.963						
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	3.000	96.967	96.967	96.663	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.415	97.415	97.215	2.500	96.869	96.754	96.669	2.875	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	3.125	97.786	97.786	97.479	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.935	97.935	97.735	2.625	97.311	97.195	97.111	2.990	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	3.250	98.437	98.437	98.128	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.449	98.449	98.249	2.750	97.262	97.143	97.062	3.000	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	3.375	99.278	99.278	98.966	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.050	99.050	98.850	2.875	97.863	97.741	97.663	3.125	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	3.500	99.666	99.666	99.352	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.282	99.282	99.082	2.990	98.095	97.975	97.895	3.250	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.625	100.280	100.280	99.940	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.382	99.382	99.182	3.000	98.195	98.075	97.995	3.375	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.750	100.857	100.857	100.513	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.900	99.900	99.699	3.125	99.467	99.303	99.236	3.500	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.875	101.347	101.347	101.001	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.316	100.316	100.084	3.250	98.492	98.328	98.260	3.625	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.990	101.655	101.655	101.307	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.952	100.952	100.718	3.375	99.129	98.963	98.895	3.750	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	4.000	101.755	101.755	101.407	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.302	101.302	101.067	3.500	99.479	99.312	99.244	3.875	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	4.125	101.402	101.402	101.067	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.080	101.080	100.815	3.625	99.888	99.724	99.656	3.990	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	4.250	101.802	101.802	101.465	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.510	101.510	101.244	3.750	99.583	99.403	99.317	4.000	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	4.375	102.108	102.108	101.770	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.924	101.924	101.657	3.875	99.997	99.816	99.730	4.125	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	4.500	102.424	102.424	102.085	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.195	102.195	101.930	3.990	100.268	100.090	100.003	4.250	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.625	102.124	102.124	101.716	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.295	102.295	102.030	4.000	100.368	100.190	100.103	4.375	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.750	102.807	102.807	102.397	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.832	101.832	101.621	4.125	100.082	99.961	99.871	4.500	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.875	103.241	103.241	102.831	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.226	102.226	102.014	4.250	99.977	99.856	99.765	4.625	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.990	103.399	103.399	102.992	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.589	102.589	102.378	4.375	100.340	100.219	100.129	4.750	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	5.000	103.499	103.499	103.092	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.923	102.923	102.711	4.500	100.674	100.553	100.462						
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125				60 Day									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.999	97.999	97.799	2.000	N/A	N/A	N/A	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	2.125	N/A	N/A	N/A	2.625	98.399	98.399	98.199	2.125	N/A	N/A	N/A	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	2.250	N/A	N/A	N/A	2.750	97.789	97.789	97.589	2.250	N/A	N/A	N/A	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	2.375	N/A	N/A	N/A	2.875	98.408	98.408	98.208	2.375	N/A	N/A	N/A	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	2.500	N/A	N/A	N/A	2.990	98.658	98.658	98.458	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/8/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/9/2022

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	95.705	95.705	95.705	3.000	93.775	93.775	93.775	3.000	96.967	96.967	96.663	2.500	97.415	97.415	97.215	2.500	97.999	97.999	97.799
3.125	96.422	96.422	96.221	3.125	94.502	94.502	94.301	3.125	97.786	97.786	97.479	2.625	97.935	97.935	97.735	2.625	98.399	98.399	98.199
3.250	97.352	97.352	97.081	3.250	95.490	95.490	95.219	3.250	98.437	98.437	98.128	2.750	98.449	98.449	98.249	2.750	97.789	97.789	97.589
3.375	98.333	98.333	98.063	3.375	96.475	96.475	96.205	3.375	99.278	99.278	98.966	2.875	99.050	99.050	98.850	2.875	98.408	98.408	98.208
3.500	98.824	98.824	98.553	3.500	96.922	96.922	96.651	3.500	99.666	99.666	99.352	2.990	99.282	99.282	99.082	2.990	98.658	98.658	98.458
3.625	99.201	99.201	98.928	3.625	97.451	97.451	97.178	3.625	100.280	100.280	99.940	3.000	99.382	99.382	99.182	3.000	98.758	98.758	98.558
3.750	99.917	99.917	99.636	3.750	97.933	97.933	97.652	3.750	100.857	100.857	100.513	3.125	99.900	99.900	99.669	3.125	99.470	99.470	99.239
3.875	100.459	100.459	100.179	3.875	98.293	98.293	98.013	3.875	101.347	101.347	101.001	3.250	100.316	100.316	100.084	3.250	99.018	99.018	98.786
3.990	100.665	100.665	100.386	3.990	98.681	98.681	98.402	3.990	101.655	101.655	101.307	3.375	100.952	100.952	100.718	3.375	99.662	99.662	99.428
4.000	100.765	100.765	100.486	4.000	98.781	98.781	98.502	4.000	101.755	101.755	101.407	3.500	101.302	101.302	101.067	3.500	100.018	100.018	99.783
4.125	101.174	101.174	100.888	4.125	98.758	98.758	98.472	4.125	101.402	101.402	101.067	3.625	101.080	101.080	100.815	3.625	100.998	100.998	100.733
4.250	101.431	101.431	101.144	4.250	98.779	98.779	98.562	4.250	101.802	101.802	101.465	3.750	101.510	101.510	101.244	3.750	99.986	99.986	99.720
4.375	101.851	101.851	101.633	4.375	99.205	99.205	98.987	4.375	102.108	102.108	101.770	3.875	101.924	101.924	101.657	3.875	100.410	100.410	100.143
4.500	102.280	102.280	102.057	4.500	99.396	99.396	99.173	4.500	102.424	102.424	102.085	3.990	102.195	102.195	101.930	3.990	100.699	100.699	100.434
4.625	102.513	102.513	102.286	4.625	99.483	99.483	99.256	4.625	102.124	102.124	101.716	4.000	102.295	102.295	102.030	4.000	100.799	100.799	100.534
4.750	102.818	102.818	102.489	4.750	99.276	99.276	98.947	4.750	102.807	102.807	102.397	4.125	101.832	101.832	101.621	4.125	102.002	102.002	101.791
4.875	103.157	103.157	102.827	4.875	99.875	99.875	99.545	4.875	103.241	103.241	102.831	4.250	102.226	102.226	102.014	4.250	99.602	99.602	99.390
4.990	103.348	103.348	103.020	4.990	100.098	100.098	99.770	4.990	103.399	103.399	102.992	4.375	102.589	102.589	102.378	4.375	99.983	99.983	99.772
5.000	103.448	103.448	103.120	5.000	100.198	100.198	99.870	5.000	103.499	103.499	103.092	4.500	102.923	102.923	102.711	4.500	100.333	100.333	100.121

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

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

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

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

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

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

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

4/8/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/9/2022

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.:

4/8/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/9/2022

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	95.705	95.705	95.505	3.000	96.967	96.967	96.663	2.500	97.415	97.415	97.215	3.000	94.065	94.065	93.865	2.500	97.057	97.057	96.857
3.125	96.422	96.422	96.221	3.125	97.786	97.786	97.479	2.625	97.935	97.935	97.735	3.125	94.787	94.787	94.586	2.625	97.517	97.517	97.317
3.250	97.352	97.352	97.081	3.250	98.437	98.437	98.128	2.750	98.449	98.449	98.249	3.250	95.746	95.746	95.475	2.750	97.469	97.469	97.269
3.375	98.333	98.333	98.063	3.375	99.278	99.278	98.966	2.875	99.050	99.050	98.850	3.375	96.729	96.729	96.459	2.875	98.079	98.079	97.879
3.500	98.824	98.824	98.553	3.500	99.666	99.666	99.352	2.990	99.282	99.282	99.082	3.500	97.198	97.198	96.927	2.990	98.320	98.320	98.120
3.625	99.201	99.201	98.928	3.625	100.280	100.280	99.940	3.000	99.382	99.382	99.182	3.625	97.651	97.651	97.378	3.000	98.420	98.420	98.220
3.750	99.917	99.917	99.636	3.750	100.857	100.857	100.513	3.125	99.900	99.900	99.669	3.750	98.250	98.250	97.969	3.125	99.035	99.035	98.804
3.875	100.459	100.459	100.179	3.875	101.347	101.347	101.001	3.250	100.316	100.316	100.084	3.875	98.701	98.701	98.421	3.250	99.017	99.017	98.785
3.990	100.665	100.665	100.386	3.990	101.655	101.655	101.307	3.375	100.952	100.952	100.718	3.990	98.998	98.998	98.719	3.375	99.657	99.657	99.423
4.000	100.765	100.765	100.486	4.000	101.755	101.755	101.407	3.500	101.302	101.302	101.067	4.000	99.098	99.098	98.819	3.500	100.010	100.010	99.775
4.125	101.174	101.174	100.888	4.125	101.402	101.402	101.067	3.625	101.080	101.080	100.815	4.125	99.291	99.291	99.005	3.625	100.389	100.389	100.124
4.250	101.431	101.431	101.124	4.250	101.802	101.802	101.465	3.750	101.510	101.510	101.244	4.250	99.430	99.430	99.213	3.750	100.098	100.098	99.832
4.375	101.851	101.851	101.633	4.375	102.108	102.108	101.770	3.875	101.924	101.924	101.657	4.375	99.853	99.853	99.635	3.875	100.517	100.517	100.250
4.500	102.280	102.280	102.057	4.500	102.424	102.424	102.085	3.990	102.195	102.195	101.930	4.500	100.163	100.163	99.940	3.990	100.797	100.797	100.532
4.625	102.513	102.513	102.286	4.625	102.124	102.124	101.716	4.000	102.295	102.295	102.030	4.625	100.323	100.323	100.096	4.000	100.897	100.897	100.632
4.750	102.818	102.818	102.489	4.750	102.807	102.807	102.397	4.125	101.832	101.832	101.621	4.750	100.372	100.372	100.043	4.125	101.267	101.267	101.056
4.875	103.157	103.157	102.827	4.875	103.241	103.241	102.831	4.250	102.226	102.226	102.014	4.875	100.841	100.841	100.511	4.250	100.264	100.264	100.052
4.990	103.348	103.348	103.020	4.990	103.399	103.399	102.992	4.375	102.589	102.589	102.378	4.990	101.048	101.048	100.720	4.375	100.636	100.636	100.425
5.000	103.448	103.448	103.120	5.000	103.499	103.499	103.092	4.500	102.923	102.923	102.711	5.000	101.148	101.148	100.820	4.500	100.978	100.978	100.766

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/8/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/9/2022

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.

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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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

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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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