

W. Rate Sheet Dated: 3/10/2022

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	99.759	99.759	99.291	3.250	99.634	99.634	99.165	1.875	93.056	93.056	92.756	3.125	98.172	98.172	97.872
3.375	100.151	100.151	99.682	3.375	99.951	99.951	99.483	2.000	91.920	91.920	91.620	3.250	99.162	99.162	98.862
3.500	100.641	100.641	100.172	3.500	100.339	100.339	99.870	2.125	93.987	93.987	93.687	3.375	99.521	99.521	99.221
3.625	101.075	101.075	100.606	3.625	100.748	100.748	100.279	2.250	95.031	95.031	94.703	3.500	99.412	99.412	99.112
3.750	100.791	100.791	100.182	3.750	100.639	100.639	100.030	2.375	95.485	95.485	95.157	3.625	98.634	98.634	98.334
3.875	101.152	101.152	100.542	3.875	100.914	100.914	100.305	2.500	95.917	95.917	95.589	Margin = 2.250		Index = 1.020	
4.000	101.599	101.599	100.990	4.000	101.237	101.237	100.628	2.625	96.368	96.368	96.039	30 Year OTC			
4.125	102.007	102.007	101.397	4.125	101.602	101.602	100.993	2.750	97.263	97.263	96.856	Rate	30 Day	45 Day	60 Day
4.250	101.970	101.970	101.548	4.250	101.742	101.742	101.320	2.875	97.698	97.698	97.292	4.000	101.007	101.007	100.382
4.375	102.265	102.265	101.843	4.375	101.960	101.960	101.538	3.000	98.093	98.093	97.686	4.125	101.415	101.415	100.790
4.500	102.667	102.667	102.245	4.500	102.050	102.050	101.628	3.125	98.486	98.486	98.080	4.500	102.075	102.075	101.575
4.625	103.011	103.011	102.589	4.625	102.305	102.305	101.883	3.250	98.622	98.622	98.239	4.625	102.419	102.419	101.919
4.750	102.449	102.449	101.802	4.750	102.194	102.194	101.547	3.375	99.014	99.014	98.631	4.750	101.757	101.757	100.663
4.875	102.648	102.648	102.001	4.875	102.356	102.356	101.709	3.500	99.376	99.376	98.994	4.875	102.056	102.056	100.962
5.000	102.989	102.989	102.342	5.000	102.582	102.582	101.936	3.625	99.761	99.761	99.378	5.000	102.397	102.397	101.303
5.125	103.026	103.026	102.379	5.125	102.838	102.838	102.191	3.750	98.437	98.437	98.137	5.125	102.434	102.434	101.340
5.250	103.842	103.842	103.592	5.250	103.742	103.742	103.492	3.875	98.787	98.787	98.487	5.500	103.741	103.741	103.241
5.375	104.052	104.052	103.802	5.375	103.905	103.905	103.655	4.000	99.085	99.085	98.785	5.625	103.982	103.982	103.482
6.250	106.000	106.000	105.800	6.250	102.527	102.527	102.327	4.125	99.425	99.425	99.125	6.250	103.435	103.435	102.935

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	99.859	99.759	99.759	99.291	3.250	99.434	99.334	99.334	98.865	1.875	95.186	95.086	95.086	94.786
3.375	100.351	100.251	100.251	99.782	3.375	99.851	99.751	99.751	99.283	2.000	94.050	93.950	93.950	93.650
3.500	100.841	100.741	100.741	100.272	3.500	100.239	100.139	100.139	99.670	2.125	96.117	96.017	96.017	95.717
3.625	101.275	101.175	101.175	100.706	3.625	100.648	100.548	100.548	100.079	2.250	97.161	97.061	97.061	96.733
3.750	100.991	100.891	100.891	100.282	3.750	100.839	100.739	100.739	100.130	2.375	97.615	97.515	97.515	97.187
3.875	101.452	101.352	101.352	100.742	3.875	101.214	101.114	101.114	100.505	2.500	98.047	97.947	97.947	97.619
4.000	101.899	101.799	101.799	101.190	4.000	101.537	101.437	101.437	100.828	2.625	98.498	98.398	98.398	98.069
4.125	102.307	102.207	102.207	101.597	4.125	101.902	101.802	101.802	101.193	2.750	98.293	98.193	98.193	97.786
4.250	102.170	102.070	102.070	101.648	4.250	101.942	101.842	101.842	101.420	2.875	98.728	98.628	98.628	98.222
4.375	102.565	102.465	102.465	102.043	4.375	102.260	102.160	102.160	101.738	3.000	99.123	99.023	99.023	98.616
4.500	102.967	102.867	102.867	102.445	4.500	102.350	102.250	102.250	101.828	3.125	99.516	99.416	99.416	99.010
4.625	103.311	103.211	103.211	102.789	4.625	102.605	102.505	102.505	102.083	3.250	100.252	100.152	100.152	99.769
4.750	102.649	102.549	102.549	101.902	4.750	102.394	102.294	102.294	101.647	3.375	100.644	100.544	100.544	100.161

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	98.257	98.257	97.632	5.250	99.750	99.750	99.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.665	98.665	98.040	5.750	101.250	101.250	100.750
4.875	97.515	97.515	96.718	5.750	102.750	102.750	102.500	4.500	99.325	99.325	98.825	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	97.173	97.173	96.376					4.625	99.669	99.669	99.169	Rate	30 Day	45 Day	60 Day
5.125	97.137	97.137	96.340					4.750	99.007	99.007	97.913	6.250	102.250	102.250	101.750
5.250	97.473	97.473	95.239					4.875	99.306	99.306	98.212	6.750	103.250	103.250	102.750
5.375	99.235	99.235	97.001					5.000	99.647	99.647	98.553	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	98.954	98.954	96.720					5.125	99.684	99.684	98.590				
5.625	98.713	98.713	96.479					5.500	100.991	100.991	100.491				
5.750	99.872	99.872	99.372					5.625	101.232	101.232	100.732				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.685	100.685	100.185				

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

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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/11/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/10/2022

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	97.922	97.922	97.622
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	98.912	98.912	98.612
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	99.271	99.271	98.971
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	95.811	95.811	95.405	3.500	99.162	99.162	98.862
3.750	99.728	99.728	99.119	3.750	99.677	99.677	99.068	2.875	96.247	96.247	95.841	3.625	98.384	98.384	98.084
3.875	100.189	100.189	99.580	3.875	100.052	100.052	99.443	3.000	96.641	96.641	96.235	Margin = 2.250		Index = 1.020	
4.000	100.637	100.637	100.028	4.000	100.375	100.375	99.766	3.125	97.035	97.035	96.629	30 Year OTC			
4.125	101.044	101.044	100.435	4.125	100.740	100.740	100.131	3.250	97.427	97.427	97.044	Rate	30 Day	45 Day	60 Day
4.250	100.283	100.283	99.861	4.250	100.154	100.154	99.732	3.375	97.819	97.819	97.436	3.250	98.859	98.859	98.359
4.375	100.677	100.677	100.255	4.375	100.473	100.473	100.051	3.500	98.181	98.181	97.798	3.375	99.351	99.351	98.851
4.500	101.079	101.079	100.657	4.500	100.562	100.562	100.140	3.625	98.566	98.566	98.183	3.500	99.841	99.841	99.341
4.625	101.424	101.424	101.002	4.625	100.818	100.818	100.396	3.750	97.742	97.742	97.442	3.625	100.275	100.275	99.775
4.750	100.137	100.137	99.490	4.750	99.981	99.981	99.334	3.875	N/A	N/A	N/A	3.750	99.728	99.728	99.119
4.875	100.435	100.435	99.788	4.875	100.244	100.244	99.597	4.000	N/A	N/A	N/A	3.875	100.189	100.189	99.580
5.000	100.777	100.777	100.130	5.000	100.470	100.470	99.823	4.125	N/A	N/A	N/A	4.000	100.637	100.637	100.028
5.125	100.813	100.813	100.166	5.125	100.726	100.726	100.079	4.250	N/A	N/A	N/A	4.125	101.044	101.044	100.435
5.250	99.342	99.342	99.092	5.250	99.342	99.342	99.092	4.375	N/A	N/A	N/A	4.250	100.283	100.283	99.783
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	99.828	99.728	99.728	99.119	3.750	99.777	99.677	99.677	99.068	2.750	96.630	96.530	96.530	96.124
3.875	100.289	100.189	100.189	99.580	3.875	100.152	100.052	100.052	99.443	2.875	97.066	96.966	96.966	96.560
4.000	100.737	100.637	100.637	100.028	4.000	100.475	100.375	100.375	99.766	3.000	97.460	97.360	97.360	96.954
4.125	101.144	101.044	101.044	100.435	4.125	100.840	100.740	100.740	100.131	3.125	97.854	97.754	97.754	97.348
4.250	100.383	100.283	100.283	99.861	4.250	100.254	100.154	100.154	99.732	3.250	99.652	99.552	99.552	99.169
4.375	100.777	100.677	100.677	100.255	4.375	100.573	100.473	100.473	100.051	3.375	100.044	99.944	99.944	99.561
4.500	101.179	101.079	101.079	100.657	4.500	100.662	100.562	100.562	100.140	3.500	100.406	100.306	100.306	99.923
4.625	101.524	101.424	101.424	101.002	4.625	100.918	100.818	100.818	100.396	3.625	100.791	100.691	100.691	100.308
4.750	100.237	100.137	100.137	99.490	4.750	100.081	99.981	99.981	99.334	3.750	99.405	99.305	99.305	99.005

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.: 4/11/2022

45 Day Lock Exp.: 4/25/2022

60 Day Lock Exp.: 5/9/2022

W. Rate Sheet Dated: 3/10/2022

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	95.309	95.309	95.109	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	94.918	94.918	94.718	2.000	N/A	N/A	N/A	3.000	95.289	95.189	95.089
3.125	96.155	96.155	95.955	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	95.721	95.721	95.521	2.125	N/A	N/A	N/A	3.125	96.104	96.000	95.895
3.250	96.884	96.884	96.684	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	96.443	96.443	96.243	2.250	N/A	N/A	N/A	3.250	96.832	96.728	96.623
3.375	97.805	97.805	97.605	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	97.547	97.547	97.347	2.375	N/A	N/A	N/A	3.375	97.753	97.649	97.544
3.500	98.301	98.301	98.101	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.279	98.279	98.079	2.500	N/A	N/A	N/A	3.500	98.250	98.146	98.041
3.625	98.722	98.722	98.522	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	98.975	98.975	98.775	2.625	N/A	N/A	N/A	3.625	98.796	98.674	98.545
3.750	99.385	99.385	99.185	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	99.570	99.570	99.370	2.750	N/A	N/A	N/A	3.750	99.458	99.336	99.207
3.875	99.926	99.926	99.726	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.048	100.048	99.848	2.875	N/A	N/A	N/A	3.875	99.999	99.877	99.748
3.990	100.287	100.287	100.087	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.286	100.286	100.086	2.990	N/A	N/A	N/A	3.990	100.361	100.239	100.110
4.000	100.387	100.387	100.187	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.386	100.386	100.186	3.000	N/A	N/A	N/A	4.000	100.461	100.339	100.210
4.125	100.783	100.783	100.583	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.577	100.577	100.377	3.125	N/A	N/A	N/A	4.125	100.856	100.734	100.605
4.250	101.063	101.063	100.863	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.774	100.774	100.574	3.250	N/A	N/A	N/A	4.250	101.238	101.112	100.975
4.375	101.518	101.518	101.318	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.153	101.153	100.953	3.375	N/A	N/A	N/A	4.375	101.693	101.567	101.430
4.500	101.922	101.922	101.722	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.421	101.421	101.221	3.500	N/A	N/A	N/A	4.500	102.097	101.971	101.834
4.625	102.250	102.250	102.050	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.567	101.567	101.367	3.625	N/A	N/A	N/A	4.625	102.425	102.299	102.162
4.750	102.724	102.724	102.524	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.214	101.214	101.014	3.750	N/A	N/A	N/A	4.750	102.899	102.758	102.588
4.875	103.151	103.151	102.951	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.572	101.572	101.372	3.875	N/A	N/A	N/A	4.875	103.326	103.185	103.015
4.990	103.360	103.360	103.160	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.668	101.668	101.468	3.990	N/A	N/A	N/A	4.990	103.535	103.394	103.224
5.000	103.460	103.460	103.260	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.768	101.768	101.568	4.000	N/A	N/A	N/A	5.000	103.635	103.494	103.324
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	96.654	96.654	96.454	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.199	97.199	96.999	2.500	97.135	97.035	96.935
2.875	N/A	N/A	N/A	3.125	97.460	97.460	97.260	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.749	97.749	97.549	2.625	97.685	97.585	97.485
2.990	N/A	N/A	N/A	3.250	98.081	98.081	97.881	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.270	98.270	98.070	2.750	98.206	98.106	98.006
3.000	N/A	N/A	N/A	3.375	98.912	98.912	98.712	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.694	98.694	98.494	2.875	98.629	98.529	98.429
3.125	N/A	N/A	N/A	3.500	99.339	99.339	99.139	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.079	99.079	98.879	2.990	99.014	98.914	98.814
3.250	N/A	N/A	N/A	3.625	99.969	99.969	99.769	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.179	99.179	98.979	3.000	99.114	99.014	98.914
3.375	N/A	N/A	N/A	3.750	100.533	100.533	100.333	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.629	99.629	99.429	3.125	99.614	99.505	99.396
3.500	N/A	N/A	N/A	3.875	101.027	101.027	100.827	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.104	100.104	99.904	3.250	100.100	99.973	99.819
3.625	N/A	N/A	N/A	3.990	101.325	101.325	101.125	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.727	100.727	100.527	3.375	100.722	100.595	100.441
3.750	N/A	N/A	N/A	4.000	101.425	101.425	101.225	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.077	101.077	100.877	3.500	101.072	100.945	100.791
3.875	N/A	N/A	N/A	4.125	101.783	101.783	101.583	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.517	101.517	101.317	3.625	101.512	101.385	101.231
3.990	N/A	N/A	N/A	4.250	101.610	101.610	101.410	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.750	101.750	101.550	3.750	101.844	101.689	101.487
4.000	N/A	N/A	N/A	4.375	102.020	102.020	101.820	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.224	102.224	102.024	3.875	102.318	102.163	101.961
4.125	N/A	N/A	N/A	4.500	102.366	102.366	102.166	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.590	102.590	102.390	3.990	102.684	102.529	102.327
4.250	N/A	N/A	N/A	4.625	102.661	102.661	102.461	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.690	102.690	102.490	4.000	102.784	102.629	102.427
4.375	N/A	N/A	N/A	4.750	102.777	102.777	102.577	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.069	103.069	102.869	4.125	103.164	103.009	102.806
4.500	N/A	N/A	N/A	4.875	103.165	103.165	102.965	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.457	102.457	102.257	4.250	102.459	102.299	102.088
4.625	N/A	N/A	N/A	4.990	103.320	103.320	103.120	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.739	102.739	102.539	4.375	102.741	102.572	102.370
4.750	N/A	N/A	N/A	5.000	103.420	103.420	103.220	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.810	102.810	102.610	4.500	102.812	102.643	102.441
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	97.180	97.180	96.980	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.230	98.230	98.030
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.595	97.595	97.395	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.731	98.731	98.531
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.958	97.958	97.758	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.252	99.252	99.052
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.267	98.267	98.067	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.670	99.670	99.470
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.679	98.679	98.479	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.049	100.049	99.849
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.779	98.779	98.579	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.149	100.149	99.949
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.202	99.202	99.002	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.588	100.588	100.388
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.543	99.543	99.343	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.524	100.524	100.324
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.036	100.036	99.836	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.957	100.957	100.757
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.269	100.269	100.069	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.343	101.343	101.143
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.567	100.567	100.367	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.807	101.807	101.607
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.868	99.868	99.668	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N				



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/11/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/10/2022

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	95.309	95.309	95.109	3.000	94.918	94.918	94.718	3.000	96.654	96.654	96.454	2.500	97.199	97.199	96.999	2.500	97.180	97.180	96.980
3.125	96.155	96.155	95.955	3.125	95.721	95.721	95.521	3.125	97.460	97.460	97.260	2.625	97.749	97.749	97.549	2.625	97.595	97.595	97.395
3.250	96.884	96.884	96.684	3.250	96.443	96.443	96.243	3.250	98.081	98.081	97.881	2.750	98.270	98.270	98.070	2.750	97.958	97.958	97.758
3.375	97.805	97.805	97.605	3.375	97.547	97.547	97.347	3.375	98.912	98.912	98.712	2.875	98.694	98.694	98.494	2.875	98.267	98.267	98.067
3.500	98.301	98.301	98.101	3.500	98.279	98.279	98.079	3.500	99.339	99.339	99.139	2.990	99.079	99.079	98.879	2.990	98.679	98.679	98.479
3.625	98.722	98.722	98.522	3.625	98.975	98.975	98.775	3.625	99.969	99.969	99.769	3.000	99.179	99.179	98.979	3.000	98.779	98.779	98.579
3.750	99.385	99.385	99.185	3.750	99.570	99.570	99.370	3.750	100.533	100.533	100.333	3.125	99.629	99.629	99.429	3.125	99.202	99.202	99.002
3.875	99.926	99.926	99.726	3.875	100.048	100.048	99.848	3.875	101.027	101.027	100.827	3.250	100.104	100.104	99.904	3.250	99.543	99.543	99.343
3.990	100.287	100.287	100.087	3.990	100.286	100.286	100.086	3.990	101.325	101.325	101.125	3.375	100.727	100.727	100.527	3.375	100.036	100.036	99.836
4.000	100.387	100.387	100.187	4.000	100.386	100.386	100.186	4.000	101.425	101.425	101.225	3.500	101.077	101.077	100.877	3.500	100.269	100.269	100.069
4.125	100.783	100.783	100.583	4.125	100.577	100.577	100.377	4.125	101.783	101.783	101.583	3.625	101.517	101.517	101.317	3.625	100.567	100.567	100.367
4.250	101.063	101.063	100.863	4.250	100.774	100.774	100.574	4.250	101.610	101.610	101.410	3.750	101.750	101.750	101.550	3.750	99.868	99.868	99.668
4.375	101.518	101.518	101.318	4.375	101.153	101.153	100.953	4.375	102.020	102.020	101.820	3.875	102.224	102.224	102.024	3.875	100.193	100.193	99.993
4.500	101.922	101.922	101.722	4.500	101.421	101.421	101.221	4.500	102.366	102.366	102.166	3.990	102.590	102.590	102.390	3.990	100.411	100.411	100.211
4.625	102.250	102.250	102.050	4.625	101.567	101.567	101.367	4.625	102.661	102.661	102.461	4.000	102.690	102.690	102.490	4.000	100.511	100.511	100.311
4.750	102.724	102.724	102.524	4.750	101.214	101.214	101.014	4.750	102.777	102.777	102.577	4.125	103.069	103.069	102.869	4.125	100.768	100.768	100.568
4.875	103.151	103.151	102.951	4.875	101.572	101.572	101.372	4.875	103.165	103.165	102.965	4.250	102.457	102.457	102.257	4.250	100.081	100.081	99.881
4.990	103.360	103.360	103.160	4.990	101.668	101.668	101.468	4.990	103.320	103.320	103.120	4.375	102.739	102.739	102.539	4.375	100.278	100.278	100.078
5.000	103.460	103.460	103.260	5.000	101.768	101.768	101.568	5.000	103.420	103.420	103.220	4.500	102.810	102.810	102.610	4.500	100.325	100.325	100.125

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.: 4/11/2022
45 Day Lock Exp.: 4/25/2022
60 Day Lock Exp.: 5/9/2022

W. Rate Sheet Dated: 3/10/2022

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	95.290	95.290	95.090	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.368	93.368	93.168	2.750	N/A	N/A	N/A	3.000	94.671	94.570	94.471
3.125	96.047	96.047	95.847	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.133	94.133	93.933	2.875	N/A	N/A	N/A	3.125	95.481	95.379	95.281
3.250	97.043	97.043	96.764	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.181	95.181	94.902	2.990	N/A	N/A	N/A	3.250	96.299	96.146	96.020
3.375	98.052	98.052	97.779	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.198	96.198	95.925	3.000	N/A	N/A	N/A	3.375	97.308	97.158	97.035
3.500	98.588	98.588	98.317	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.686	96.686	96.415	3.125	N/A	N/A	N/A	3.500	97.844	97.694	97.573
3.625	98.971	98.971	98.705	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.227	97.227	96.961	3.250	N/A	N/A	N/A	3.625	98.228	98.080	97.962
3.750	99.614	99.614	99.337	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.656	97.656	97.379	3.375	N/A	N/A	N/A	3.750	97.749	97.606	97.472
3.875	100.174	100.174	99.899	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.028	98.028	97.753	3.500	N/A	N/A	N/A	3.875	98.309	98.168	98.034
3.990	100.504	100.504	100.228	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.546	98.546	98.270	3.625	N/A	N/A	N/A	3.990	98.639	98.496	98.363
4.000	100.604	100.604	100.328	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.646	98.646	98.370	3.750	N/A	N/A	N/A	4.000	98.739	98.596	98.463
4.125	101.026	101.026	100.748	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.626	98.626	98.348	3.875	N/A	N/A	N/A	4.125	99.161	99.015	98.883
4.250	101.326	101.326	101.120	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.794	98.794	98.588	3.990	N/A	N/A	N/A	4.250	98.411	98.310	98.205
4.375	101.743	101.743	101.534	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.217	99.217	99.008	4.000	N/A	N/A	N/A	4.375	98.829	98.725	98.620
4.500	102.177	102.177	101.966	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.407	99.407	99.196	4.125	N/A	N/A	N/A	4.500	99.262	99.156	99.051
4.625	102.400	102.400	102.187	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.480	99.480	99.267	4.250	N/A	N/A	N/A	4.625	99.825	99.718	99.612
4.750	102.730	102.730	102.479	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.254	99.254	99.003	4.375	N/A	N/A	N/A	4.750	99.574	99.447	99.323
4.875	103.128	103.128	102.875	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	99.904	99.904	99.651	4.500	N/A	N/A	N/A	4.875	99.972	99.843	99.719
4.990	103.328	103.328	103.076	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.136	100.136	99.884	4.625	N/A	N/A	N/A	4.990	100.171	100.043	99.919
5.000	103.428	103.428	103.176	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.236	100.236	99.984	4.750	N/A	N/A	N/A	5.000	100.271	100.143	100.019
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	96.695	96.695	96.495	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.283	97.283	97.083	2.500	96.737	96.618	96.537
2.875	N/A	N/A	N/A	3.125	97.545	97.545	97.345	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.809	97.809	97.609	2.625	97.185	97.064	96.985
2.990	N/A	N/A	N/A	3.250	98.208	98.208	98.008	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.327	98.327	98.127	2.750	97.140	97.016	96.940
3.000	N/A	N/A	N/A	3.375	99.069	99.069	98.869	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.943	98.943	98.743	2.875	97.756	97.629	97.556
3.125	N/A	N/A	N/A	3.500	99.472	99.472	99.272	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.181	99.181	98.981	2.990	97.994	97.869	97.794
3.250	N/A	N/A	N/A	3.625	100.038	100.038	99.838	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.281	99.281	99.081	3.000	98.094	97.969	97.894
3.375	N/A	N/A	N/A	3.750	100.626	100.626	100.426	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.799	99.799	99.593	3.125	99.366	99.217	99.150
3.500	N/A	N/A	N/A	3.875	101.129	101.129	100.929	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.247	100.247	100.030	3.250	98.423	98.274	98.206
3.625	N/A	N/A	N/A	3.990	101.449	101.449	101.249	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.903	100.903	100.684	3.375	99.080	98.929	98.861
3.750	N/A	N/A	N/A	4.000	101.549	101.549	101.349	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.252	101.252	101.028	3.500	99.429	99.273	99.205
3.875	N/A	N/A	N/A	4.125	101.335	101.335	101.122	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.865	100.865	100.619	3.625	99.852	99.693	99.606
3.990	N/A	N/A	N/A	4.250	101.729	101.729	101.514	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.307	101.307	101.060	3.750	99.380	99.219	99.133
4.000	N/A	N/A	N/A	4.375	102.024	102.024	101.808	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.731	101.731	101.482	3.875	99.804	99.642	99.555
4.125	N/A	N/A	N/A	4.500	102.341	102.341	102.125	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.013	102.013	101.763	3.990	100.086	99.922	99.836
4.250	N/A	N/A	N/A	4.625	101.929	101.929	101.679	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.113	102.113	101.863	4.000	100.186	100.022	99.936
4.375	N/A	N/A	N/A	4.750	102.623	102.623	102.372	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.800	101.800	101.600	4.125	100.050	99.950	99.850
4.500	N/A	N/A	N/A	4.875	103.063	103.063	102.812	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.184	102.184	101.984	4.250	99.935	99.835	99.735
4.625	N/A	N/A	N/A	4.990	103.198	103.198	102.949	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.556	102.556	102.356	4.375	100.307	100.206	100.107
4.750	N/A	N/A	N/A	5.000	103.298	103.298	103.049	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.898	102.898	102.698	4.500	100.649	100.547	100.449



AFR Loan Center

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Lockdesk Phone:

1-877-588-2706

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/11/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/10/2022

Release Time: 10:00 am ET

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FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.290	95.290	95.090	3.000	93.368	93.368	93.168	3.000	96.695	96.695	96.495	2.500	97.283	97.283	97.083	2.500	97.511	97.511	97.311
3.125	96.047	96.047	95.847	3.125	94.133	94.133	93.933	3.125	97.545	97.545	97.345	2.625	97.809	97.809	97.609	2.625	97.929	97.929	97.729
3.250	97.043	97.043	96.764	3.250	95.181	95.181	94.902	3.250	98.208	98.208	98.008	2.750	98.327	98.327	98.127	2.750	97.659	97.659	97.459
3.375	98.052	98.052	97.779	3.375	96.198	96.198	95.925	3.375	99.069	99.069	98.869	2.875	98.943	98.943	98.743	2.875	98.293	98.293	98.093
3.500	98.588	98.588	98.317	3.500	96.686	96.686	96.415	3.500	99.472	99.472	99.272	2.990	99.181	99.181	98.981	2.990	98.547	98.547	98.347
3.625	98.971	98.971	98.705	3.625	97.227	97.227	96.961	3.625	100.038	100.038	99.838	3.000	99.281	99.281	99.081	3.000	98.647	98.647	98.447
3.750	99.614	99.614	99.337	3.750	97.656	97.656	97.379	3.750	100.626	100.626	100.426	3.125	99.799	99.799	99.583	3.125	99.335	99.335	99.119
3.875	100.174	100.174	99.899	3.875	98.028	98.028	97.753	3.875	101.129	101.129	100.929	3.250	100.247	100.247	100.030	3.250	98.939	98.939	98.722
3.990	100.504	100.504	100.228	3.990	98.546	98.546	98.270	3.990	101.449	101.449	101.249	3.375	100.903	100.903	100.684	3.375	99.605	99.605	99.386
4.000	100.604	100.604	100.328	4.000	98.646	98.646	98.370	4.000	101.549	101.549	101.349	3.500	101.252	101.252	101.028	3.500	99.958	99.958	99.734
4.125	101.026	101.026	100.748	4.125	98.626	98.626	98.348	4.125	101.335	101.335	101.122	3.625	100.865	100.865	100.619	3.625	100.665	100.665	100.419
4.250	101.326	101.326	101.120	4.250	98.794	98.794	98.588	4.250	101.729	101.729	101.514	3.750	101.307	101.307	101.060	3.750	99.775	99.775	99.528
4.375	101.743	101.743	101.534	4.375	99.217	99.217	99.008	4.375	102.024	102.024	101.808	3.875	101.731	101.731	101.482	3.875	100.209	100.209	99.960
4.500	102.177	102.177	101.966	4.500	99.407	99.407	99.196	4.500	102.341	102.341	102.125	3.990	102.013	102.013	101.763	3.990	100.509	100.509	100.259
4.625	102.400	102.400	102.187	4.625	99.480	99.480	99.267	4.625	101.929	101.929	101.679	4.000	102.113	102.113	101.863	4.000	100.609	100.609	100.359
4.750	102.730	102.730	102.479	4.750	99.254	99.254	99.003	4.750	102.623	102.623	102.372	4.125	101.800	101.800	101.600	4.125	102.102	102.102	101.902
4.875	103.128	103.128	102.875	4.875	99.904	99.904	99.651	4.875	103.063	103.063	102.812	4.250	102.184	102.184	101.984	4.250	99.414	99.414	99.214
4.990	103.328	103.328	103.076	4.990	100.136	100.136	99.884	4.990	103.198	103.198	102.949	4.375	102.556	102.556	102.356	4.375	99.802	99.802	99.602
5.000	103.428	103.428	103.176	5.000	100.236	100.236	99.984	5.000	103.298	103.298	103.049	4.500	102.898	102.898	102.698	4.500	100.162	100.162	99.962

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

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

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

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

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

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

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5/9/2022

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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.:

4/11/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/10/2022

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	95.290	95.290	95.090	3.000	96.695	96.695	96.495	2.500	97.283	97.283	97.083	3.000	93.654	93.654	93.454	2.500	96.747	96.747	96.547
3.125	96.047	96.047	95.847	3.125	97.545	97.545	97.345	2.625	97.809	97.809	97.609	3.125	94.415	94.415	94.215	2.625	97.219	97.219	97.019
3.250	97.043	97.043	96.764	3.250	98.208	98.208	98.008	2.750	98.327	98.327	98.127	3.250	95.437	95.437	95.158	2.750	97.343	97.343	97.143
3.375	98.052	98.052	97.779	3.375	99.069	99.069	98.869	2.875	98.943	98.943	98.743	3.375	96.450	96.450	96.177	2.875	97.968	97.968	97.768
3.500	98.588	98.588	98.317	3.500	99.472	99.472	99.272	2.990	99.181	99.181	98.981	3.500	96.962	96.962	96.691	2.990	98.214	98.214	98.014
3.625	98.971	98.971	98.705	3.625	100.038	100.038	99.838	3.000	99.281	99.281	99.081	3.625	97.424	97.424	97.158	3.000	98.314	98.314	98.114
3.750	99.614	99.614	99.337	3.750	100.626	100.626	100.426	3.125	99.799	99.799	99.599	3.750	97.960	97.960	97.693	3.125	98.917	98.917	98.717
3.875	100.174	100.174	99.899	3.875	101.129	101.129	100.929	3.250	100.247	100.247	100.030	3.875	98.426	98.426	98.151	3.250	98.943	98.943	98.726
3.990	100.504	100.504	100.228	3.990	101.449	101.449	101.249	3.375	100.903	100.903	100.684	3.990	98.850	98.850	98.574	3.375	99.604	99.604	99.385
4.000	100.604	100.604	100.328	4.000	101.549	101.549	101.349	3.500	101.252	101.252	101.028	4.000	98.950	98.950	98.674	3.500	99.955	99.955	99.731
4.125	101.026	101.026	100.748	4.125	101.335	101.335	101.122	3.625	100.865	100.865	100.619	4.125	99.151	99.151	98.873	3.625	100.115	100.115	99.869
4.250	101.326	101.326	101.120	4.250	101.729	101.729	101.514	3.750	101.307	101.307	101.060	4.250	99.385	99.385	99.179	3.750	99.891	99.891	99.644
4.375	101.743	101.743	101.534	4.375	102.024	102.024	101.808	3.875	101.731	101.731	101.482	4.375	99.805	99.805	99.596	3.875	100.320	100.320	100.071
4.500	102.177	102.177	101.966	4.500	102.341	102.341	102.125	3.990	102.013	102.013	101.763	4.500	100.117	100.117	99.906	3.990	100.611	100.611	100.361
4.625	102.400	102.400	102.187	4.625	101.929	101.929	101.679	4.000	102.113	102.113	101.863	4.625	100.265	100.265	100.052	4.000	100.711	100.711	100.461
4.750	102.730	102.730	102.479	4.750	102.623	102.623	102.372	4.125	101.800	101.800	101.600	4.750	100.317	100.317	100.066	4.125	101.301	101.301	101.101
4.875	103.128	103.128	102.875	4.875	103.063	103.063	102.812	4.250	102.184	102.184	101.984	4.875	100.841	100.841	100.588	4.250	100.149	100.149	99.949
4.990	103.328	103.328	103.076	4.990	103.198	103.198	102.949	4.375	102.556	102.556	102.356	4.990	101.057	101.057	100.805	4.375	100.529	100.529	100.329
5.000	103.428	103.428	103.176	5.000	103.298	103.298	103.049	4.500	102.898	102.898	102.698	5.000	101.157	101.157	100.905	4.500	100.880	100.880	100.680

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/11/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/10/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/11/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/9/2022

W. Rate Sheet Dated: 3/10/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	95.800	95.675	95.550	
4.250	96.675	96.550	96.425	
4.375	97.175	97.050	96.925	
4.500	97.675	97.550	97.425	
4.625	98.300	98.175	98.050	
4.750	98.925	98.800	98.675	
4.875	99.300	99.175	99.050	
4.990	99.530	99.405	99.280	
5.125	99.800	99.675	99.550	
5.250	100.175	100.050	99.925	
5.375	100.550	100.425	100.300	
5.500	100.800	100.675	100.550	
5.625	101.050	100.925	100.800	
5.750	101.300	101.175	101.050	
5.875	101.550	101.425	101.300	
5.990	101.780	101.655	101.530	
6.125	102.050	101.925	101.800	
6.250	102.300	102.175	102.050	
6.375	102.550	102.425	102.300	
6.500	102.800	102.675	102.550	
6.625	103.050	102.925	102.800	
6.750	103.300	103.175	103.050	
6.875	103.550	103.425	103.300	
6.990	103.780	103.655	103.530	
7.125	104.050	103.925	103.800	
7.250	104.300	104.175	104.050	
7.375	104.550	104.425	104.300	
7.500	104.800	104.675	104.550	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	95.550	95.425	95.300	
4.250	96.425	96.300	96.175	
4.375	96.925	96.800	96.675	
4.500	97.425	97.300	97.175	
4.625	98.050	97.925	97.800	
4.750	98.675	98.550	98.425	
4.875	99.050	98.925	98.800	
4.990	99.280	99.155	99.030	
5.125	99.550	99.425	99.300	
5.250	99.925	99.800	99.675	
5.375	100.300	100.175	100.050	
5.500	100.550	100.425	100.300	
5.625	100.800	100.675	100.550	
5.750	101.050	100.925	100.800	
5.875	101.300	101.175	101.050	
5.990	101.530	101.405	101.280	
6.125	101.800	101.675	101.550	
6.250	102.050	101.925	101.800	
6.375	102.300	102.175	102.050	
6.500	102.550	102.425	102.300	
6.625	102.800	102.675	102.550	
6.750	103.050	102.925	102.800	
6.875	103.300	103.175	103.050	
6.990	103.530	103.405	103.280	
7.125	103.800	103.675	103.550	
7.250	104.050	103.925	103.800	
7.375	104.300	104.175	104.050	
7.500	104.550	104.425	104.300	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.250	96.175	96.050	95.925	
4.375	96.675	96.550	96.425	
4.500	97.175	97.050	96.925	
4.625	97.800	97.675	97.550	
4.750	98.425	98.300	98.175	
4.875	98.800	98.675	98.550	
4.990	99.030	98.905	98.780	
5.125	99.300	99.175	99.050	
5.250	99.675	99.550	99.425	
5.375	100.050	99.925	99.800	
5.500	100.300	100.175	100.050	
5.625	100.550	100.425	100.300	
5.750	100.800	100.675	100.550	
5.875	101.050	100.925	100.800	
5.990	101.280	101.155	101.030	
6.125	101.550	101.425	101.300	
6.250	101.800	101.675	101.550	
6.375	102.050	101.925	101.800	
6.500	102.300	102.175	102.050	
6.625	102.550	102.425	102.300	
6.750	102.800	102.675	102.550	
6.875	103.050	102.925	102.800	
6.990	103.280	103.155	103.030	
7.125	103.550	103.425	103.300	
7.250	103.800	103.675	103.550	
7.375	104.050	103.925	103.800	
7.500	104.300	104.175	104.050	
7.625	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.5M	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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