

W. Rate Sheet Dated: 3/11/2022

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	99.707	99.473	99.254	3.250	99.582	99.348	99.129	1.875	92.711	92.561	92.411	3.125	98.183	98.033	97.883
3.375	100.120	99.885	99.667	3.375	99.899	99.665	99.446	2.000	91.575	91.425	91.275	3.250	99.172	99.022	98.872
3.500	100.609	100.375	100.156	3.500	100.287	100.053	99.834	2.125	93.642	93.492	93.342	3.375	99.531	99.381	99.231
3.625	101.090	100.856	100.637	3.625	100.696	100.462	100.243	2.250	94.894	94.722	94.550	3.500	99.421	99.271	99.121
3.750	100.817	100.667	100.355	3.750	100.666	100.516	100.203	2.375	95.347	95.175	95.003	3.625	98.643	98.493	98.343
3.875	101.188	101.038	100.726	3.875	100.940	100.790	100.478	2.500	95.779	95.608	95.436	Margin = 2.250		Index = 1.020	
4.000	101.649	101.499	101.187	4.000	101.263	101.113	100.801	2.625	96.230	96.058	95.886	30 Year OTC			
4.125	102.089	101.939	101.627	4.125	101.629	101.479	101.166	2.750	97.090	96.883	96.675	Rate	30 Day	45 Day	60 Day
4.250	101.934	101.715	101.465	4.250	101.704	101.485	101.235	2.875	97.525	97.318	97.111	4.000	101.057	100.745	100.433
4.375	102.280	102.061	101.811	4.375	101.922	101.704	101.454	3.000	97.920	97.712	97.505	4.125	101.497	101.185	100.873
4.500	102.658	102.439	102.189	4.500	102.010	101.791	101.541	3.125	98.313	98.106	97.899	4.500	102.066	101.816	101.566
4.625	103.049	102.831	102.581	4.625	102.266	102.047	101.797	3.250	98.620	98.433	98.245	4.625	102.457	102.207	101.957
4.750	102.147	101.991	101.288	4.750	101.889	101.733	101.029	3.375	99.013	98.825	98.638	4.750	101.455	101.205	100.502
4.875	102.450	102.294	101.591	4.875	102.051	101.895	101.192	3.500	99.375	99.188	99.000	4.875	101.858	101.608	100.905
5.000	102.709	102.553	101.850	5.000	102.277	102.121	101.418	3.625	99.759	99.572	99.384	5.000	102.117	101.867	101.164
5.125	103.042	102.886	102.182	5.125	102.533	102.377	101.674	3.750	98.229	98.079	97.929	5.125	102.450	102.200	101.497
5.250	103.819	103.709	103.609	5.250	103.719	103.609	103.509	3.875	98.578	98.428	98.278	5.500	103.737	103.487	103.237
5.375	104.001	103.891	103.791	5.375	103.881	103.771	103.671	4.000	98.877	98.727	98.577	5.625	104.011	103.761	103.511
6.250	106.000	105.900	105.800	6.250	102.644	102.544	102.444	4.125	99.217	99.067	98.917	6.250	103.552	103.302	103.052

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	99.807	99.707	99.473	99.254	3.250	99.382	99.282	99.048	98.829	1.875	94.841	94.741	94.591	94.441
3.375	100.320	100.220	99.985	99.767	3.375	99.799	99.699	99.465	99.246	2.000	93.705	93.605	93.455	93.305
3.500	100.809	100.709	100.475	100.256	3.500	100.187	100.087	99.853	99.634	2.125	95.772	95.672	95.522	95.372
3.625	101.290	101.190	100.956	100.737	3.625	100.596	100.496	100.262	100.043	2.250	97.024	96.924	96.752	96.580
3.750	101.017	100.917	100.767	100.455	3.750	100.866	100.766	100.616	100.303	2.375	97.477	97.377	97.205	97.033
3.875	101.488	101.388	101.238	100.926	3.875	101.240	101.140	100.990	100.678	2.500	97.909	97.809	97.638	97.466
4.000	101.949	101.849	101.699	101.387	4.000	101.563	101.463	101.313	101.001	2.625	98.360	98.260	98.088	97.916
4.125	102.389	102.289	102.139	101.827	4.125	101.929	101.829	101.679	101.366	2.750	98.120	98.020	97.813	97.605
4.250	102.134	102.034	101.815	101.565	4.250	101.904	101.804	101.585	101.335	2.875	98.555	98.455	98.248	98.041
4.375	102.580	102.480	102.261	102.011	4.375	102.222	102.122	101.904	101.654	3.000	98.950	98.850	98.642	98.435
4.500	102.958	102.858	102.639	102.389	4.500	102.310	102.210	101.991	101.741	3.125	99.343	99.243	99.036	98.829
4.625	103.349	103.249	103.031	102.781	4.625	102.566	102.466	102.247	101.997	3.250	100.250	100.150	99.963	99.775
4.750	102.347	102.247	102.091	101.888	4.750	102.089	101.989	101.833	101.129	3.375	100.643	100.543	100.355	100.168

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	
IA, 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	98.307	97.995	97.683	5.250	99.750	99.500	99.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.747	98.435	98.123	5.750	101.250	101.000	100.750
4.875	97.087	96.837	96.134	5.750	102.750	102.500	102.000	4.500	99.316	99.066	98.816	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	96.828	96.578	95.875					4.625	99.707	99.457	99.207	Rate	30 Day	45 Day	60 Day
5.125	96.496	96.246	95.543					4.750	98.705	98.455	97.752	6.250	102.250	102.000	101.750
5.250	96.914	96.664	96.414					4.875	99.108	98.858	98.155	6.750	103.250	103.000	102.750
5.375	99.224	98.974	98.724					5.000	99.367	99.117	98.414	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	98.896	98.646	98.396					5.125	99.700	99.450	98.747				
5.625	98.622	98.372	98.122					5.500	100.987	100.737	100.487				
5.750	99.974	99.724	99.474					5.625	101.261	101.011	100.761				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.802	100.552	100.302				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/11/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/10/2022

W. Rate Sheet Dated: 3/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	97.933	97.783	97.633
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	98.922	98.772	98.622
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	99.281	99.131	98.981
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	95.638	95.431	95.224	3.500	99.171	99.021	98.871
3.750	99.755	99.605	99.293	3.750	99.703	99.553	99.241	2.875	96.074	95.867	95.660	3.625	98.393	98.243	98.093
3.875	100.226	100.076	99.764	3.875	100.078	99.928	99.616	3.000	96.468	96.261	96.054	Margin = 2.250		Index = 1.020	
4.000	100.687	100.537	100.225	4.000	100.401	100.251	99.939	3.125	96.862	96.655	96.448	30 Year OTC			
4.125	101.127	100.977	100.665	4.125	100.766	100.616	100.304	3.250	97.425	97.238	97.050	Rate	30 Day	45 Day	60 Day
4.250	100.246	100.027	99.777	4.250	100.116	99.897	99.647	3.375	97.818	97.631	97.443	3.250	98.807	98.557	98.307
4.375	100.693	100.474	100.224	4.375	100.435	100.216	99.966	3.500	98.180	97.993	97.805	3.375	99.320	99.070	98.820
4.500	101.071	100.852	100.602	4.500	100.522	100.303	100.053	3.625	98.564	98.377	98.189	3.500	99.809	99.559	99.309
4.625	101.462	101.243	100.993	4.625	100.778	100.559	100.309	3.750	97.534	97.384	97.234	3.625	100.290	100.040	99.790
4.750	99.835	99.679	98.976	4.750	99.676	99.520	98.817	3.875	N/A	N/A	N/A	3.750	99.755	99.443	99.130
4.875	100.238	100.082	99.379	4.875	99.939	99.783	99.080	4.000	N/A	N/A	N/A	3.875	100.226	99.914	99.601
5.000	100.497	100.341	99.638	5.000	100.165	100.009	99.306	4.125	N/A	N/A	N/A	4.000	100.687	100.375	100.062
5.125	100.829	100.673	99.970	5.125	100.420	100.264	99.561	4.250	N/A	N/A	N/A	4.125	101.127	100.815	100.502
5.250	99.319	99.210	99.110	5.250	99.319	99.210	99.110	4.375	N/A	N/A	N/A	4.250	100.246	99.996	99.746
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	99.855	99.755	99.605	99.293	3.750	99.803	99.703	99.553	99.241	2.750	96.457	96.357	96.150	95.943
3.875	100.326	100.226	100.076	99.764	3.875	100.178	100.078	99.928	99.616	2.875	96.893	96.793	96.586	96.379
4.000	100.787	100.687	100.537	100.225	4.000	100.501	100.401	100.251	99.939	3.000	97.287	97.187	96.980	96.773
4.125	101.227	101.127	100.977	100.665	4.125	100.866	100.766	100.616	100.304	3.125	97.681	97.581	97.374	97.167
4.250	100.346	100.246	100.027	99.777	4.250	100.216	100.116	99.897	99.647	3.250	99.650	99.550	99.363	99.175
4.375	100.793	100.693	100.474	100.224	4.375	100.535	100.435	100.216	99.966	3.375	100.043	99.943	99.756	99.568
4.500	101.171	101.071	100.852	100.602	4.500	100.622	100.522	100.303	100.053	3.500	100.405	100.305	100.118	99.930
4.625	101.562	101.462	101.243	100.993	4.625	100.878	100.778	100.559	100.309	3.625	100.789	100.689	100.502	100.314
4.750	99.935	99.835	99.679	98.976	4.750	99.776	99.676	99.520	98.817	3.750	99.196	99.096	98.946	98.796

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		
IA, 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.: 5/10/2022

W. Rate Sheet Dated: 3/11/2022

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	95.138	95.038	94.938	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	94.706	94.606	94.506	2.000	N/A	N/A	N/A	3.000	95.117	95.017	94.917
3.125	95.952	95.852	95.752	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	95.517	95.417	95.317	2.125	N/A	N/A	N/A	3.125	95.916	95.816	95.716
3.250	96.708	96.608	96.508	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	96.295	96.195	96.095	2.250	N/A	N/A	N/A	3.250	96.672	96.572	96.472
3.375	97.646	97.546	97.446	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	97.417	97.317	97.217	2.375	N/A	N/A	N/A	3.375	97.610	97.510	97.410
3.500	98.153	98.053	97.953	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.161	98.061	97.961	2.500	N/A	N/A	N/A	3.500	98.117	98.017	97.917
3.625	98.614	98.514	98.414	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	98.868	98.768	98.668	2.625	N/A	N/A	N/A	3.625	98.633	98.504	98.367
3.750	99.281	99.181	99.081	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	99.465	99.365	99.265	2.750	N/A	N/A	N/A	3.750	99.300	99.171	99.034
3.875	99.830	99.730	99.630	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	99.950	99.850	99.750	2.875	N/A	N/A	N/A	3.875	99.849	99.720	99.583
3.990	100.203	100.103	100.003	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.197	100.097	99.997	2.990	N/A	N/A	N/A	3.990	100.221	100.092	99.955
4.000	100.303	100.203	100.103	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.297	100.197	100.097	3.000	N/A	N/A	N/A	4.000	100.321	100.192	100.055
4.125	100.706	100.606	100.506	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.690	100.590	100.490	3.125	N/A	N/A	N/A	4.125	100.827	100.698	100.561
4.250	101.203	101.103	101.003	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.132	101.032	100.932	3.250	N/A	N/A	N/A	4.250	101.347	101.218	101.081
4.375	101.652	101.552	101.452	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.504	101.404	101.304	3.375	N/A	N/A	N/A	4.375	101.796	101.667	101.530
4.500	102.050	101.950	101.850	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.760	101.660	101.560	3.500	N/A	N/A	N/A	4.500	102.193	102.064	101.927
4.625	102.376	102.276	102.176	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.904	101.804	101.704	3.625	N/A	N/A	N/A	4.625	102.520	102.391	102.254
4.750	102.855	102.755	102.655	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.345	101.245	101.145	3.750	N/A	N/A	N/A	4.750	103.030	102.843	102.625
4.875	103.291	103.191	103.091	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.709	101.609	101.509	3.875	N/A	N/A	N/A	4.875	103.466	103.279	103.061
4.990	103.504	103.404	103.304	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.805	101.705	101.605	3.990	N/A	N/A	N/A	4.990	103.679	103.492	103.274
5.000	103.604	103.504	103.404	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.905	101.805	101.705	4.000	N/A	N/A	N/A	5.000	103.779	103.592	103.374
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	96.443	96.343	96.243	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.071	96.961	96.871	2.500	96.976	96.872	96.775
2.875	N/A	N/A	N/A	3.125	97.260	97.160	97.060	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.630	97.520	97.430	2.625	97.535	97.431	97.334
2.990	N/A	N/A	N/A	3.250	97.906	97.806	97.706	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.156	98.046	97.956	2.750	98.062	97.958	97.861
3.000	N/A	N/A	N/A	3.375	98.752	98.652	98.552	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.581	98.471	98.381	2.875	98.487	98.383	98.286
3.125	N/A	N/A	N/A	3.500	99.188	99.088	98.988	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	98.974	98.864	98.774	2.990	98.880	98.776	98.679
3.250	N/A	N/A	N/A	3.625	99.865	99.765	99.665	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.074	98.964	98.874	3.000	98.980	98.876	98.779
3.375	N/A	N/A	N/A	3.750	100.431	100.331	100.231	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.524	99.414	99.324	3.125	99.471	99.357	99.239
3.500	N/A	N/A	N/A	3.875	100.933	100.833	100.733	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	99.971	99.868	99.771	3.250	99.966	99.836	99.682
3.625	N/A	N/A	N/A	3.990	101.241	101.141	101.041	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.637	100.534	100.437	3.375	100.632	100.502	100.348
3.750	N/A	N/A	N/A	4.000	101.341	101.241	101.141	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	100.995	100.892	100.795	3.500	100.990	100.860	100.706
3.875	N/A	N/A	N/A	4.125	101.708	101.608	101.508	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.431	101.328	101.231	3.625	101.426	101.296	101.142
3.990	N/A	N/A	N/A	4.250	101.753	101.653	101.553	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.770	101.638	101.570	3.750	101.857	101.689	101.479
4.000	N/A	N/A	N/A	4.375	102.157	102.057	101.957	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.259	102.127	102.059	3.875	102.346	102.178	101.968
4.125	N/A	N/A	N/A	4.500	102.490	102.390	102.290	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.635	102.503	102.435	3.990	102.721	102.553	102.343
4.250	N/A	N/A	N/A	4.625	102.784	102.684	102.584	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.735	102.603	102.535	4.000	102.821	102.653	102.443
4.375	N/A	N/A	N/A	4.750	102.912	102.812	102.712	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.121	102.989	102.921	4.125	103.208	103.040	102.830
4.500	N/A	N/A	N/A	4.875	103.305	103.205	103.105	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.310	103.178	103.110	4.250	103.311	103.139	102.937
4.625	N/A	N/A	N/A	4.990	103.462	103.362	103.262	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.577	103.445	103.377	4.375	103.578	103.406	103.204
4.750	N/A	N/A	N/A	5.000	103.562	103.462	103.362	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.651	103.519	103.451	4.500	103.652	103.480	103.278
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	97.053	96.853	96.853	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.063	97.863	97.863
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.472	97.272	97.272	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.606	98.406	98.406
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.839	97.639	97.639	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.137	98.937	98.937
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.135	97.935	97.935	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.562	99.362	99.362
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.531	98.331	98.331	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.949	99.749	99.749
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.631	98.431	98.431	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.049	99.849	99.849
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.058	98.858	98.858	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.493	100.293	100.293
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.405	99.205	99.205	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.391	100.191	100.191
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.939	99.739	99.739	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.833	100.633	100.633
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.174	99.974	99.974	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.225	101.025	101.025
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.470	100.270	100.270	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.697	101.497	101.497
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.884	99.684	99.684	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.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.:

5/10/2022

W. Rate Sheet Dated: 3/11/2022

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	95.138	95.038	94.938	3.000	94.706	94.606	94.506	3.000	96.443	96.343	96.243	2.500	97.071	96.961	96.871	2.500	97.053	96.853	96.853
3.125	95.952	95.852	95.752	3.125	95.517	95.417	95.317	3.125	97.260	97.160	97.060	2.625	97.630	97.520	97.430	2.625	97.472	97.272	97.272
3.250	96.708	96.608	96.508	3.250	96.295	96.195	96.095	3.250	97.906	97.806	97.706	2.750	98.156	98.046	97.956	2.750	97.839	97.639	97.639
3.375	97.646	97.546	97.446	3.375	97.417	97.317	97.217	3.375	98.752	98.652	98.552	2.875	98.581	98.471	98.381	2.875	98.135	97.935	97.935
3.500	98.153	98.053	97.953	3.500	98.161	98.061	97.961	3.500	99.188	99.088	98.988	2.990	98.974	98.864	98.774	2.990	98.531	98.331	98.331
3.625	98.614	98.514	98.414	3.625	98.868	98.768	98.668	3.625	99.865	99.765	99.665	3.000	99.074	98.964	98.874	3.000	98.631	98.431	98.431
3.750	99.281	99.181	99.081	3.750	99.465	99.365	99.265	3.750	100.431	100.331	100.231	3.125	99.524	99.414	99.324	3.125	99.058	98.858	98.858
3.875	99.830	99.730	99.630	3.875	99.950	99.850	99.750	3.875	100.933	100.833	100.733	3.250	99.971	99.868	99.771	3.250	99.405	99.205	99.205
3.990	100.203	100.103	100.003	3.990	100.197	100.097	99.997	3.990	101.241	101.141	101.041	3.375	100.637	100.534	100.437	3.375	99.939	99.739	99.739
4.000	100.303	100.203	100.103	4.000	100.297	100.197	100.097	4.000	101.341	101.241	101.141	3.500	100.995	100.892	100.795	3.500	100.174	99.974	99.974
4.125	100.706	100.606	100.506	4.125	100.690	100.590	100.490	4.125	101.708	101.608	101.508	3.625	101.431	101.328	101.231	3.625	100.470	100.270	100.270
4.250	101.203	101.103	101.003	4.250	101.132	101.032	100.932	4.250	101.753	101.653	101.553	3.750	101.770	101.638	101.570	3.750	99.884	99.684	99.684
4.375	101.652	101.552	101.452	4.375	101.504	101.404	101.304	4.375	102.157	102.057	101.957	3.875	102.259	102.127	102.059	3.875	100.218	100.018	100.018
4.500	102.050	101.950	101.850	4.500	101.760	101.660	101.560	4.500	102.490	102.390	102.290	3.990	102.635	102.503	102.435	3.990	100.447	100.247	100.247
4.625	102.376	102.276	102.176	4.625	101.904	101.804	101.704	4.625	102.784	102.684	102.584	4.000	102.735	102.603	102.535	4.000	100.547	100.347	100.347
4.750	102.855	102.755	102.655	4.750	101.345	101.245	101.145	4.750	102.912	102.812	102.712	4.125	103.121	102.989	102.921	4.125	100.809	100.609	100.609
4.875	103.291	103.191	103.091	4.875	101.709	101.609	101.509	4.875	103.305	103.205	103.105	4.250	102.310	102.178	102.110	4.250	99.928	99.728	99.728
4.990	103.504	103.404	103.304	4.990	101.805	101.705	101.605	4.990	103.462	103.362	103.262	4.375	102.577	102.445	102.377	4.375	100.110	99.910	99.910
5.000	103.604	103.504	103.404	5.000	101.905	101.805	101.705	5.000	103.562	103.462	103.362	4.500	102.651	102.519	102.451	4.500	100.161	99.961	99.961

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	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
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
IA, 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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.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.:

5/10/2022

W. Rate Sheet Dated: 3/11/2022

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	95.181	95.080	94.981	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.223	93.122	93.023	2.750	N/A	N/A	N/A	3.000	94.562	94.461	94.362
3.125	95.948	95.846	95.748	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.000	93.898	93.800	2.875	N/A	N/A	N/A	3.125	95.382	95.280	95.182
3.250	96.894	96.740	96.597	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.022	94.868	94.725	2.990	N/A	N/A	N/A	3.250	96.150	95.996	95.853
3.375	97.920	97.769	97.628	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.054	95.903	95.762	3.000	N/A	N/A	N/A	3.375	97.176	97.025	96.884
3.500	98.470	98.318	98.178	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.556	96.404	96.264	3.125	N/A	N/A	N/A	3.500	97.726	97.574	97.434
3.625	98.857	98.708	98.569	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.103	96.954	96.815	3.250	N/A	N/A	N/A	3.625	98.114	97.965	97.826
3.750	99.523	99.384	99.209	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.555	97.416	97.241	3.375	N/A	N/A	N/A	3.750	97.658	97.519	97.344
3.875	100.090	99.952	99.777	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	97.932	97.794	97.619	3.500	N/A	N/A	N/A	3.875	98.225	98.087	97.912
3.990	100.426	100.290	100.115	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.460	98.324	98.149	3.625	N/A	N/A	N/A	3.990	98.561	98.425	98.250
4.000	100.526	100.390	100.215	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.560	98.424	98.249	3.750	N/A	N/A	N/A	4.000	98.661	98.525	98.350
4.125	100.955	100.816	100.644	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.539	98.400	98.228	3.875	N/A	N/A	N/A	4.125	99.090	98.951	98.779
4.250	101.384	101.284	101.112	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.974	98.874	98.702	3.990	N/A	N/A	N/A	4.250	98.469	98.369	98.197
4.375	101.792	101.689	101.517	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.388	99.285	99.113	4.000	N/A	N/A	N/A	4.375	98.878	98.775	98.603
4.500	102.212	102.109	101.938	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.562	99.459	99.288	4.125	N/A	N/A	N/A	4.500	99.297	99.194	99.023
4.625	102.432	102.329	102.157	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.630	99.527	99.355	4.250	N/A	N/A	N/A	4.625	99.857	99.754	99.582
4.750	102.814	102.687	102.510	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.330	99.203	99.026	4.375	N/A	N/A	N/A	4.750	99.658	99.551	99.354
4.875	103.215	103.088	102.912	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	99.983	99.856	99.680	4.500	N/A	N/A	N/A	4.875	100.059	99.932	99.756
4.990	103.414	103.286	103.110	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.218	100.090	99.914	4.625	N/A	N/A	N/A	4.990	100.257	100.129	99.953
5.000	103.514	103.386	103.210	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.318	100.190	100.014	4.750	N/A	N/A	N/A	5.000	100.357	100.229	100.053
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	96.352	96.252	96.073	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.115	96.979	96.915	2.500	96.569	96.433	96.369
2.875	N/A	N/A	N/A	3.125	97.215	97.115	96.931	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.648	97.511	97.448	2.625	97.024	96.887	96.824
2.990	N/A	N/A	N/A	3.250	97.906	97.806	97.620	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.170	98.032	97.970	2.750	96.983	96.845	96.783
3.000	N/A	N/A	N/A	3.375	98.783	98.683	98.495	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.789	98.646	98.589	2.875	97.602	97.459	97.402
3.125	N/A	N/A	N/A	3.500	99.194	99.094	98.901	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.037	98.892	98.837	2.990	97.850	97.705	97.650
3.250	N/A	N/A	N/A	3.625	99.841	99.741	99.531	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.137	98.992	98.937	3.000	97.950	97.805	97.750
3.375	N/A	N/A	N/A	3.750	100.432	100.332	100.119	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.632	99.468	99.395	3.125	99.199	99.035	98.962
3.500	N/A	N/A	N/A	3.875	100.940	100.840	100.625	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.086	99.921	99.848	3.250	98.262	98.097	98.024
3.625	N/A	N/A	N/A	3.990	101.266	101.166	100.948	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.779	100.616	100.544	3.375	98.956	98.793	98.721
3.750	N/A	N/A	N/A	4.000	101.366	101.266	101.048	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.134	100.967	100.894	3.500	99.311	99.144	99.071
3.875	N/A	N/A	N/A	4.125	101.314	101.206	100.968	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.071	100.920	100.827	3.625	100.058	99.907	99.814
3.990	N/A	N/A	N/A	4.250	101.776	101.666	101.429	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.514	101.362	101.269	3.750	99.587	99.435	99.342
4.000	N/A	N/A	N/A	4.375	102.060	101.951	101.713	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.944	101.790	101.698	3.875	100.017	99.863	99.771
4.125	N/A	N/A	N/A	4.500	102.363	102.252	102.014	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.231	102.077	101.984	3.990	100.304	100.150	100.057
4.250	N/A	N/A	N/A	4.625	102.069	101.943	101.704	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.331	102.177	102.084	4.000	100.404	100.250	100.157
4.375	N/A	N/A	N/A	4.750	102.772	102.644	102.406	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.707	101.607	101.507	4.125	99.957	99.857	99.757
4.500	N/A	N/A	N/A	4.875	103.214	103.087	102.848	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.092	101.992	101.892	4.250	99.843	99.743	99.643
4.625	N/A	N/A	N/A	4.990	103.347	103.220	102.981	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.449	102.349	102.249	4.375	100.200	100.100	100.000
4.750	N/A	N/A	N/A	5.000	103.447	103.320	103.081	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.795	102.695	102.595	4.500	100.546	100.446	100.346



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.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.:

5/10/2022

W. Rate Sheet Dated: 3/11/2022

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	95.181	95.080	94.981	3.000	93.223	93.122	93.023	3.000	96.352	96.252	96.073	2.500	97.115	96.979	96.915	2.500	97.137	97.001	96.937
3.125	95.948	95.846	95.748	3.125	94.000	93.898	93.800	3.125	97.215	97.115	96.931	2.625	97.648	97.511	97.448	2.625	97.560	97.423	97.360
3.250	96.894	96.740	96.597	3.250	95.022	94.868	94.725	3.250	97.906	97.806	97.620	2.750	98.170	98.032	97.970	2.750	97.496	97.358	97.296
3.375	97.920	97.769	97.628	3.375	96.054	95.903	95.762	3.375	98.783	98.683	98.495	2.875	98.789	98.646	98.589	2.875	98.131	97.988	97.931
3.500	98.470	98.318	98.178	3.500	96.556	96.404	96.264	3.500	99.194	99.094	98.901	2.990	99.037	98.892	98.837	2.990	98.395	98.250	98.195
3.625	98.857	98.708	98.569	3.625	97.103	96.954	96.815	3.625	99.841	99.741	99.531	3.000	99.137	98.992	98.937	3.000	98.495	98.350	98.295
3.750	99.523	99.384	99.209	3.750	97.555	97.416	97.241	3.750	100.432	100.332	100.119	3.125	99.632	99.468	99.395	3.125	99.250	99.086	99.013
3.875	100.090	99.952	99.777	3.875	97.932	97.794	97.619	3.875	100.940	100.840	100.625	3.250	100.086	99.921	99.848	3.250	98.772	98.607	98.534
3.990	100.426	100.290	100.115	3.990	98.460	98.324	98.149	3.990	101.266	101.166	100.948	3.375	100.779	100.616	100.544	3.375	99.475	99.312	99.240
4.000	100.526	100.390	100.215	4.000	98.560	98.424	98.249	4.000	101.366	101.266	101.048	3.500	101.134	100.967	100.894	3.500	99.834	99.667	99.594
4.125	100.955	100.816	100.644	4.125	98.539	98.400	98.228	4.125	101.314	101.206	100.968	3.625	101.071	100.920	100.827	3.625	100.623	100.472	100.379
4.250	101.384	101.284	101.112	4.250	98.974	98.874	98.702	4.250	101.776	101.666	101.429	3.750	101.514	101.362	101.269	3.750	99.976	99.824	99.731
4.375	101.792	101.689	101.517	4.375	99.388	99.285	99.113	4.375	102.060	101.951	101.713	3.875	101.944	101.790	101.698	3.875	100.416	100.262	100.170
4.500	102.212	102.109	101.938	4.500	99.562	99.459	99.288	4.500	102.363	102.252	102.014	3.990	102.231	102.077	101.984	3.990	100.721	100.567	100.474
4.625	102.432	102.329	102.157	4.625	99.630	99.527	99.355	4.625	102.069	101.943	101.704	4.000	102.331	102.177	102.084	4.000	100.821	100.667	100.574
4.750	102.814	102.687	102.510	4.750	99.330	99.203	99.026	4.750	102.772	102.644	102.406	4.125	101.707	101.607	101.507	4.125	102.205	102.105	102.005
4.875	103.215	103.088	102.912	4.875	99.983	99.856	99.680	4.875	103.214	103.087	102.848	4.250	102.092	101.992	101.892	4.250	99.426	99.326	99.226
4.990	103.414	103.286	103.110	4.990	100.218	100.090	99.914	4.990	103.347	103.220	102.981	4.375	102.449	102.349	102.249	4.375	99.799	99.699	99.599
5.000	103.514	103.386	103.210	5.000	100.318	100.190	100.014	5.000	103.447	103.320	103.081	4.500	102.795	102.695	102.595	4.500	100.163	100.063	99.963

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
IA, 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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5/10/2022

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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.:

5/10/2022

W. Rate Sheet Dated: 3/11/2022

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	95.181	95.080	94.981	3.000	96.352	96.252	96.073	2.500	97.115	96.979	96.915	3.000	93.527	93.426	93.327	2.500	96.476	96.340	96.276
3.125	95.948	95.846	95.748	3.125	97.215	97.115	96.931	2.625	97.648	97.511	97.448	3.125	94.299	94.197	94.099	2.625	96.954	96.817	96.754
3.250	96.894	96.740	96.597	3.250	97.906	97.806	97.620	2.750	98.170	98.032	97.970	3.250	95.283	95.129	94.986	2.750	97.183	97.045	96.983
3.375	97.920	97.769	97.628	3.375	98.783	98.683	98.495	2.875	98.789	98.646	98.589	3.375	96.312	96.161	96.020	2.875	97.810	97.667	97.610
3.500	98.470	98.318	98.178	3.500	99.194	99.094	98.901	2.990	99.037	98.892	98.837	3.500	96.838	96.686	96.546	2.990	98.066	97.921	97.866
3.625	98.857	98.708	98.569	3.625	99.841	99.741	99.531	3.000	99.137	98.992	98.937	3.625	97.305	97.156	97.017	3.000	98.166	98.021	97.966
3.750	99.523	99.384	99.209	3.750	100.432	100.332	100.119	3.125	99.632	99.468	99.395	3.750	97.864	97.725	97.550	3.125	98.791	98.627	98.554
3.875	100.090	99.952	99.777	3.875	100.940	100.840	100.625	3.250	100.086	99.921	99.848	3.875	98.336	98.198	98.023	3.250	98.779	98.614	98.541
3.990	100.426	100.290	100.115	3.990	101.266	101.166	100.948	3.375	100.779	100.616	100.544	3.990	98.768	98.632	98.457	3.375	99.477	99.314	99.242
4.000	100.526	100.390	100.215	4.000	101.366	101.266	101.048	3.500	101.134	100.967	100.894	4.000	98.868	98.732	98.557	3.500	99.834	99.667	99.594
4.125	100.955	100.816	100.644	4.125	101.314	101.206	100.968	3.625	101.071	100.920	100.827	4.125	99.072	98.933	98.761	3.625	100.197	100.046	99.953
4.250	101.384	101.284	101.112	4.250	101.776	101.666	101.429	3.750	101.514	101.362	101.269	4.250	99.504	99.404	99.232	3.750	100.095	99.943	99.850
4.375	101.792	101.689	101.517	4.375	102.060	101.951	101.713	3.875	101.944	101.790	101.698	4.375	99.915	99.812	99.640	3.875	100.530	100.376	100.284
4.500	102.212	102.109	101.938	4.500	102.363	102.252	102.014	3.990	102.231	102.077	101.984	4.500	100.212	100.109	99.938	3.990	100.826	100.672	100.579
4.625	102.432	102.329	102.157	4.625	102.069	101.943	101.704	4.000	102.331	102.177	102.084	4.625	100.356	100.253	100.081	4.000	100.926	100.772	100.679
4.750	102.814	102.687	102.510	4.750	102.772	102.644	102.406	4.125	101.707	101.607	101.507	4.750	100.397	100.270	100.093	4.125	101.306	101.206	101.106
4.875	103.215	103.088	102.912	4.875	103.214	103.087	102.848	4.250	102.092	101.992	101.892	4.875	100.924	100.797	100.621	4.250	100.109	100.009	99.909
4.990	103.414	103.286	103.110	4.990	103.347	103.220	102.981	4.375	102.449	102.349	102.249	4.990	101.141	101.013	100.837	4.375	100.474	100.374	100.274
5.000	103.514	103.386	103.210	5.000	103.447	103.320	103.081	4.500	102.795	102.695	102.595	5.000	101.241	101.113	100.937	4.500	100.829	100.729	100.629

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

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
IA, 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.		
For use by mortgage professionals only and should not be distributed to borrowers.		
FHA ID# - 1358600006		



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.:

5/10/2022

W. Rate Sheet Dated: 3/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/11/2022

45 Day Lock Exp.:

4/25/2022

60 Day Lock Exp.:

5/10/2022

W. Rate Sheet Dated: 3/11/2022

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	95.175	95.050	94.925	
4.250	96.050	95.925	95.800	
4.375	96.550	96.425	96.300	
4.500	97.050	96.925	96.800	
4.625	97.675	97.550	97.425	
4.750	98.300	98.175	98.050	
4.875	98.675	98.550	98.425	
4.990	99.155	99.030	98.905	
5.125	99.425	99.300	99.175	
5.250	99.800	99.675	99.550	
5.375	100.175	100.050	99.925	
5.500	100.425	100.300	100.175	
5.625	100.925	100.800	100.675	
5.750	101.175	101.050	100.925	
5.875	101.425	101.300	101.175	
5.990	101.655	101.530	101.405	
6.125	101.925	101.800	101.675	
6.250	102.175	102.050	101.925	
6.375	102.425	102.300	102.175	
6.500	102.675	102.550	102.425	
6.625	102.925	102.800	102.675	
6.750	103.175	103.050	102.925	
6.875	N/A	N/A	N/A	
6.990	103.655	103.530	103.405	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	104.425	104.300	104.175	
7.500	104.675	104.550	104.425	
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	94.925	94.800	94.675	
4.250	95.800	95.675	95.550	
4.375	96.300	96.175	96.050	
4.500	96.800	96.675	96.550	
4.625	97.425	97.300	97.175	
4.750	98.050	97.925	97.800	
4.875	98.425	98.300	98.175	
4.990	98.905	98.780	98.655	
5.125	99.175	99.050	98.925	
5.250	99.550	99.425	99.300	
5.375	99.925	99.800	99.675	
5.500	100.175	100.050	99.925	
5.625	100.675	100.550	100.425	
5.750	100.925	100.800	100.675	
5.875	101.175	101.050	100.925	
5.990	101.405	101.280	101.155	
6.125	101.675	101.550	101.425	
6.250	101.925	101.800	101.675	
6.375	102.175	102.050	101.925	
6.500	102.425	102.300	102.175	
6.625	102.675	102.550	102.425	
6.750	102.925	102.800	102.675	
6.875	N/A	N/A	N/A	
6.990	103.405	103.280	103.155	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	104.175	104.050	103.925	
7.500	104.425	104.300	104.175	
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	95.550	95.425	95.300	
4.375	96.050	95.925	95.800	
4.500	96.550	96.425	96.300	
4.625	97.175	97.050	96.925	
4.750	97.800	97.675	97.550	
4.875	98.175	98.050	97.925	
4.990	98.655	98.530	98.405	
5.125	98.925	98.800	98.675	
5.250	99.300	99.175	99.050	
5.375	99.675	99.550	99.425	
5.500	99.925	99.800	99.675	
5.625	100.425	100.300	100.175	
5.750	100.675	100.550	100.425	
5.875	100.925	100.800	100.675	
5.990	101.155	101.030	100.905	
6.125	101.425	101.300	101.175	
6.250	101.675	101.550	101.425	
6.375	101.925	101.800	101.675	
6.500	102.175	102.050	101.925	
6.625	102.425	102.300	102.175	
6.750	102.675	102.550	102.425	
6.875	N/A	N/A	N/A	
6.990	103.155	103.030	102.905	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	103.925	103.800	103.675	
7.500	104.175	104.050	103.925	
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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