

W. Rate Sheet Dated: 3/14/2022

Release Time: 2:00 pm 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	99.082	98.848	98.614	3.250	98.957	98.723	98.488	1.875	92.078	91.928	91.778	3.125	98.183	98.033	97.883
3.375	99.495	99.260	99.026	3.375	99.274	99.040	98.806	2.000	90.942	90.792	90.642	3.250	99.172	99.022	98.872
3.500	99.984	99.750	99.516	3.500	99.662	99.428	99.193	2.125	93.009	92.859	92.709	3.375	99.531	99.381	99.231
3.625	100.465	100.231	99.996	3.625	100.071	99.837	99.602	2.250	94.214	94.003	93.792	3.500	99.421	99.271	99.121
3.750	100.333	100.183	99.792	3.750	100.181	100.031	99.641	2.375	94.667	94.457	94.246	3.625	98.643	98.493	98.343
3.875	100.704	100.554	100.163	3.875	100.456	100.306	99.915	2.500	95.100	94.889	94.678	Margin = 2.250		Index = 1.020	
4.000	101.165	101.015	100.624	4.000	100.779	100.629	100.238	2.625	95.550	95.339	95.128	30 Year OTC			
4.125	101.605	101.455	101.064	4.125	101.144	100.994	100.604	2.750	96.449	96.250	96.050	Rate	30 Day	45 Day	60 Day
4.250	101.637	101.387	101.059	4.250	101.407	101.157	100.829	2.875	96.885	96.685	96.486	4.000	100.573	100.245	99.854
4.375	101.983	101.733	101.405	4.375	101.625	101.375	101.047	3.000	97.279	97.080	96.880	4.125	101.013	100.685	100.294
4.500	102.361	102.111	101.783	4.500	101.713	101.463	101.135	3.125	97.673	97.473	97.274	4.500	101.769	101.519	101.191
4.625	102.752	102.502	102.174	4.625	101.969	101.719	101.391	3.250	98.031	97.816	97.601	4.625	102.160	101.910	101.582
4.750	102.225	102.069	101.913	4.750	101.967	101.811	101.654	3.375	98.423	98.208	97.993	4.750	101.533	101.283	101.033
4.875	102.528	102.372	102.216	4.875	102.129	101.973	101.817	3.500	98.785	98.570	98.356	4.875	101.936	101.686	101.436
5.000	102.787	102.631	102.475	5.000	102.355	102.199	102.043	3.625	99.170	98.955	98.740	5.000	102.195	101.945	101.695
5.125	103.120	102.964	102.807	5.125	102.611	102.455	102.299	3.750	98.119	97.948	97.776	5.125	102.528	102.278	102.028
5.250	104.256	104.147	104.047	5.250	104.156	104.047	103.947	3.875	98.469	98.297	98.125	5.500	104.174	103.924	103.674
5.375	104.438	104.329	104.229	5.375	104.318	104.209	104.109	4.000	98.767	98.595	98.423	5.625	104.448	104.198	103.948
6.250	104.270	104.170	104.070	6.250	102.784	102.684	102.584	4.125	99.107	98.936	98.764	6.250	103.692	103.442	103.192

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	99.182	99.082	98.848	98.614	3.250	98.757	98.657	98.423	98.188	1.875	94.208	94.108	93.958	93.808
3.375	99.695	99.595	99.360	99.126	3.375	99.174	99.074	98.840	98.606	2.000	93.072	92.972	92.822	92.672
3.500	100.184	100.084	99.850	99.616	3.500	99.562	99.462	99.228	98.993	2.125	95.139	95.039	94.889	94.739
3.625	100.665	100.565	100.331	100.096	3.625	99.971	99.871	99.637	99.402	2.250	96.344	96.244	96.033	95.822
3.750	100.533	100.433	100.283	99.892	3.750	100.381	100.281	100.131	99.741	2.375	96.797	96.697	96.487	96.276
3.875	101.004	100.904	100.754	100.363	3.875	100.756	100.656	100.506	100.115	2.500	97.230	97.130	96.919	96.708
4.000	101.465	101.365	101.215	100.824	4.000	101.079	100.979	100.829	100.438	2.625	97.680	97.580	97.369	97.158
4.125	101.905	101.805	101.655	101.264	4.125	101.444	101.344	101.194	100.804	2.750	97.479	97.379	97.180	96.980
4.250	101.837	101.737	101.487	101.159	4.250	101.607	101.507	101.257	100.929	2.875	97.915	97.815	97.615	97.416
4.375	102.283	102.183	101.933	101.605	4.375	101.925	101.825	101.575	101.247	3.000	98.309	98.209	98.010	97.810
4.500	102.661	102.561	102.311	101.983	4.500	102.013	101.913	101.663	101.335	3.125	98.703	98.603	98.403	98.204
4.625	103.052	102.952	102.702	102.374	4.625	102.269	102.169	101.919	101.591	3.250	99.661	99.561	99.346	99.131
4.750	102.425	102.325	102.169	102.013	4.750	102.167	102.067	101.911	101.754	3.375	100.053	99.953	99.738	99.523

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	97.823	97.495	97.104	5.250	99.750	99.500	99.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.263	97.935	97.544	5.750	101.250	101.000	100.750
4.875	97.165	96.915	96.665	5.750	102.750	102.500	102.000	4.500	99.019	98.769	98.441	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	96.906	96.656	96.406					4.625	99.410	99.160	98.832	Rate	30 Day	45 Day	60 Day
5.125	96.574	96.324	96.074					4.750	98.783	98.533	98.283	6.250	102.250	102.000	101.750
5.250	96.992	96.742	96.492					4.875	99.186	98.936	98.686	6.750	103.250	103.000	102.750
5.375	99.662	99.412	99.162					5.000	99.445	99.195	98.945	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	99.334	99.084	98.834					5.125	99.778	99.528	99.278				
5.625	99.060	98.810	98.560					5.500	101.424	101.174	100.924				
5.750	100.114	99.864	99.614					5.625	101.698	101.448	101.198				
Borrower Paid Comm Only				Lender Paid Only				6.250	100.942	100.692	100.442				

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
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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.:

4/13/2022

45 Day Lock Exp.:

4/28/2022

60 Day Lock Exp.:

5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 2:00 pm 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	94.998	94.799	94.600	3.500	99.171	99.021	98.871
3.750	99.270	99.120	98.729	3.750	99.219	99.069	98.678	2.875	95.433	95.234	95.035	3.625	98.393	98.243	98.093
3.875	99.742	99.592	99.201	3.875	99.593	99.443	99.052	3.000	95.828	95.629	95.430	Margin = 2.250		Index = 1.020	
4.000	100.202	100.052	99.661	4.000	99.916	99.766	99.375	3.125	96.221	96.022	95.823	30 Year OTC			
4.125	100.643	100.493	100.102	4.125	100.282	100.132	99.741	3.250	96.836	96.621	96.406	Rate	30 Day	45 Day	60 Day
4.250	99.949	99.699	99.371	4.250	99.819	99.569	99.241	3.375	97.228	97.013	96.798	3.250	98.182	97.932	97.682
4.375	100.396	100.146	99.818	4.375	100.138	99.888	99.560	3.500	97.590	97.375	97.160	3.375	98.695	98.445	98.195
4.500	100.774	100.524	100.196	4.500	100.226	99.976	99.648	3.625	97.975	97.760	97.545	3.500	99.184	98.934	98.684
4.625	101.165	100.915	100.587	4.625	100.481	100.231	99.903	3.750	97.424	97.252	97.080	3.625	99.665	99.415	99.165
4.750	99.913	99.757	99.601	4.750	99.754	99.598	99.442	3.875	N/A	N/A	N/A	3.750	99.270	98.942	98.551
4.875	100.316	100.160	100.004	4.875	100.017	99.861	99.705	4.000	N/A	N/A	N/A	3.875	99.742	99.414	99.023
5.000	100.575	100.419	100.263	5.000	100.243	100.087	99.931	4.125	N/A	N/A	N/A	4.000	100.202	99.874	99.483
5.125	100.907	100.751	100.595	5.125	100.499	100.343	100.187	4.250	N/A	N/A	N/A	4.125	100.643	100.315	99.924
5.250	99.756	99.647	99.547	5.250	99.756	99.647	99.547	4.375	N/A	N/A	N/A	4.250	99.949	99.699	99.371
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	99.370	99.270	99.120	98.729	3.750	99.319	99.219	99.069	98.678	2.750	95.816	95.716	95.517	95.318
3.875	99.842	99.742	99.592	99.201	3.875	99.693	99.593	99.443	99.052	2.875	96.252	96.152	95.953	95.754
4.000	100.302	100.202	100.052	99.661	4.000	100.016	99.916	99.766	99.375	3.000	96.646	96.546	96.347	96.148
4.125	100.743	100.643	100.493	100.102	4.125	100.382	100.282	100.132	99.741	3.125	97.040	96.940	96.741	96.542
4.250	100.049	99.949	99.699	99.371	4.250	99.919	99.819	99.569	99.241	3.250	99.061	98.961	98.746	98.531
4.375	100.496	100.396	100.146	99.818	4.375	100.238	100.138	99.888	99.560	3.375	99.453	99.353	99.138	98.923
4.500	100.874	100.774	100.524	100.196	4.500	100.326	100.226	99.976	99.648	3.500	99.815	99.715	99.500	99.285
4.625	101.265	101.165	100.915	100.587	4.625	100.581	100.481	100.231	99.903	3.625	100.200	100.100	99.885	99.670
4.750	100.013	99.913	99.757	99.601	4.750	99.854	99.754	99.598	99.442	3.750	99.087	98.987	98.815	98.643

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				
5.750	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				
Borrower Paid Comp Only				Lender Paid Only											

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.: 4/13/2022

45 Day Lock Exp.: 4/28/2022

60 Day Lock Exp.: 5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 2:00 pm 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	94.352	94.252	94.152	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	94.340	94.240	94.140
3.125	95.156	95.056	94.956	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	94.722	94.622	94.522	2.125	N/A	N/A	N/A	3.125	95.128	95.023	94.919
3.250	95.921	95.821	95.721	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	95.566	95.466	95.366	2.250	N/A	N/A	N/A	3.250	95.893	95.788	95.684
3.375	96.867	96.767	96.667	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	96.697	96.597	96.497	2.375	N/A	N/A	N/A	3.375	96.839	96.734	96.630
3.500	97.380	97.280	97.180	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	97.449	97.349	97.249	2.500	N/A	N/A	N/A	3.500	97.352	97.247	97.143
3.625	97.817	97.717	97.617	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	98.165	98.065	97.965	2.625	N/A	N/A	N/A	3.625	97.828	97.699	97.573
3.750	98.492	98.392	98.292	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	98.770	98.670	98.570	2.750	N/A	N/A	N/A	3.750	98.503	98.366	98.230
3.875	99.049	98.949	98.849	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	99.261	99.161	99.061	2.875	N/A	N/A	N/A	3.875	99.060	98.923	98.787
3.990	99.428	99.328	99.228	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	99.513	99.413	99.313	2.990	N/A	N/A	N/A	3.990	99.439	99.302	99.166
4.000	99.528	99.428	99.328	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	99.613	99.513	99.413	3.000	N/A	N/A	N/A	4.000	99.539	99.402	99.266
4.125	100.027	99.927	99.827	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.191	100.091	99.991	3.125	N/A	N/A	N/A	4.125	100.147	100.002	99.856
4.250	100.555	100.455	100.355	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.639	100.539	100.439	3.250	N/A	N/A	N/A	4.250	100.675	100.530	100.384
4.375	101.010	100.910	100.810	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.018	100.918	100.818	3.375	N/A	N/A	N/A	4.375	101.130	100.985	100.839
4.500	101.413	101.313	101.213	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.276	101.176	101.076	3.500	N/A	N/A	N/A	4.500	101.533	101.388	101.242
4.625	101.862	101.762	101.660	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.422	101.322	101.222	3.625	N/A	N/A	N/A	4.625	102.044	101.842	101.641
4.750	102.416	102.316	102.214	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	100.905	100.805	100.703	3.750	N/A	N/A	N/A	4.750	102.599	102.397	102.196
4.875	102.857	102.757	102.655	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.274	101.174	101.072	3.875	N/A	N/A	N/A	4.875	103.039	102.837	102.636
4.990	103.073	102.973	102.871	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.371	101.271	101.169	3.990	N/A	N/A	N/A	4.990	103.256	103.054	102.853
5.000	103.173	103.073	102.971	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.471	101.371	101.269	4.000	N/A	N/A	N/A	5.000	103.356	103.154	102.953
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	95.517	95.376	95.317	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	96.427	96.324	96.227	2.500	96.324	96.224	96.124
2.875	N/A	N/A	N/A	3.125	96.341	96.200	96.141	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.992	96.889	96.792	2.625	96.889	96.789	96.689
2.990	N/A	N/A	N/A	3.250	96.995	96.854	96.795	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	97.525	97.422	97.325	2.750	97.422	97.322	97.222
3.000	N/A	N/A	N/A	3.375	97.849	97.708	97.649	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.956	97.854	97.756	2.875	97.854	97.754	97.654
3.125	N/A	N/A	N/A	3.500	98.288	98.147	98.088	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	98.359	98.256	98.159	2.990	98.257	98.157	98.057
3.250	N/A	N/A	N/A	3.625	98.945	98.797	98.745	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	98.459	98.356	98.259	3.000	98.357	98.257	98.157
3.375	N/A	N/A	N/A	3.750	99.518	99.370	99.318	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.915	98.813	98.715	3.125	98.813	98.713	98.613
3.500	N/A	N/A	N/A	3.875	100.027	99.879	99.827	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	99.341	99.241	99.141	3.250	99.251	99.139	99.026
3.625	N/A	N/A	N/A	3.990	100.340	100.192	100.140	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.013	99.913	99.813	3.375	99.922	99.810	99.697
3.750	N/A	N/A	N/A	4.000	100.440	100.292	100.240	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	100.373	100.273	100.173	3.500	100.285	100.171	100.058
3.875	N/A	N/A	N/A	4.125	100.812	100.664	100.612	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	100.819	100.719	100.619	3.625	100.800	100.659	100.512
3.990	N/A	N/A	N/A	4.250	101.106	100.958	100.906	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.192	101.090	100.992	3.750	101.178	101.010	100.924
4.000	N/A	N/A	N/A	4.375	101.517	101.417	101.317	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.686	101.584	101.486	3.875	101.773	101.605	101.419
4.125	N/A	N/A	N/A	4.500	101.855	101.755	101.655	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.067	101.935	101.867	3.990	102.154	101.986	101.800
4.250	N/A	N/A	N/A	4.625	102.153	102.053	101.953	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.167	102.035	101.967	4.000	102.254	102.086	101.900
4.375	N/A	N/A	N/A	4.750	102.473	102.373	102.255	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	102.559	102.427	102.359	4.125	102.646	102.478	102.292
4.500	N/A	N/A	N/A	4.875	102.872	102.772	102.654	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.057	101.925	101.857	4.250	102.055	101.872	101.670
4.625	N/A	N/A	N/A	4.990	103.033	102.933	102.815	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.329	102.197	102.129	4.375	102.327	102.144	101.941
4.750	N/A	N/A	N/A	5.000	103.133	103.033	102.915	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.403	102.271	102.203	4.500	102.401	102.218	102.016
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	96.407	96.207	96.207	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.397	97.197	97.197
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.831	96.631	96.631	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.962	97.762	97.762
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.201	97.001	97.001	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.503	98.303	98.303
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.501	97.301	97.301	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.934	98.734	98.734
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.897	97.697	97.697	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.331	99.131	99.131
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.997	97.797	97.797	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.431	99.231	99.231
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.429	98.229	98.229	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.881	99.681	99.681
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.779	98.579	98.579	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.770	99.570	99.570
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.317	99.117	99.117	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.218	100.018	100.018
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.560	99.360	99.360	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.611	100.411	100.411
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.861	99.661	99.661	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.092	100.892	100.892
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.302	99.102	99.102	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.349	101.149	101.149
3.375	N/A																						



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2022

45 Day Lock Exp.:

4/28/2022

60 Day Lock Exp.:

5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 2:00 pm 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	94.352	94.252	94.152	3.000	N/A	N/A	N/A	3.000	95.517	95.376	95.317	2.500	96.427	96.324	96.227	2.500	96.407	96.207	96.207
3.125	95.156	95.056	94.956	3.125	94.722	94.622	94.522	3.125	96.341	96.200	96.141	2.625	96.992	96.889	96.792	2.625	96.831	96.631	96.631
3.250	95.921	95.821	95.721	3.250	95.566	95.466	95.366	3.250	96.995	96.854	96.795	2.750	97.525	97.422	97.325	2.750	97.201	97.001	97.001
3.375	96.867	96.767	96.667	3.375	96.697	96.597	96.497	3.375	97.849	97.708	97.649	2.875	97.956	97.854	97.756	2.875	97.501	97.301	97.301
3.500	97.380	97.280	97.180	3.500	97.449	97.349	97.249	3.500	98.288	98.147	98.088	2.990	98.359	98.256	98.159	2.990	97.897	97.697	97.697
3.625	97.817	97.717	97.617	3.625	98.165	98.065	97.965	3.625	98.945	98.797	98.745	3.000	98.459	98.356	98.259	3.000	97.997	97.797	97.797
3.750	98.492	98.392	98.292	3.750	98.770	98.670	98.570	3.750	99.518	99.370	99.318	3.125	98.915	98.813	98.715	3.125	98.429	98.229	98.229
3.875	99.049	98.949	98.849	3.875	99.261	99.161	99.061	3.875	100.027	99.879	99.827	3.250	99.341	99.241	99.141	3.250	98.779	98.579	98.579
3.990	99.428	99.328	99.228	3.990	99.513	99.413	99.313	3.990	100.340	100.192	100.140	3.375	100.013	99.913	99.813	3.375	99.317	99.117	99.117
4.000	99.528	99.428	99.328	4.000	99.613	99.513	99.413	4.000	100.440	100.292	100.240	3.500	100.373	100.273	100.173	3.500	99.560	99.360	99.360
4.125	100.027	99.927	99.827	4.125	100.191	100.091	99.991	4.125	100.812	100.664	100.612	3.625	100.819	100.719	100.619	3.625	99.861	99.661	99.661
4.250	100.555	100.455	100.355	4.250	100.639	100.539	100.439	4.250	101.106	101.006	100.906	3.750	101.192	101.060	100.992	3.750	99.302	99.102	99.102
4.375	101.010	100.910	100.810	4.375	101.018	100.918	100.818	4.375	101.517	101.417	101.317	3.875	101.686	101.554	101.486	3.875	99.642	99.442	99.442
4.500	101.413	101.313	101.213	4.500	101.276	101.176	101.076	4.500	101.855	101.755	101.655	3.990	102.067	101.935	101.867	3.990	99.875	99.675	99.675
4.625	101.862	101.762	101.660	4.625	101.422	101.322	101.222	4.625	102.153	102.053	101.953	4.000	102.167	102.035	101.967	4.000	99.975	99.775	99.775
4.750	102.416	102.316	102.214	4.750	100.905	100.805	100.703	4.750	102.473	102.373	102.255	4.125	102.559	102.427	102.359	4.125	100.237	100.037	100.037
4.875	102.857	102.757	102.655	4.875	101.274	101.174	101.072	4.875	102.872	102.772	102.654	4.250	102.057	101.925	101.857	4.250	99.673	99.473	99.473
4.990	103.073	102.973	102.871	4.990	101.371	101.271	101.169	4.990	103.033	102.933	102.815	4.375	102.329	102.197	102.129	4.375	99.859	99.659	99.659
5.000	103.173	103.073	102.971	5.000	101.471	101.371	101.269	5.000	103.133	103.033	102.915	4.500	102.403	102.271	102.203	4.500	99.909	99.709	99.709

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)	
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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/13/2022
45 Day Lock Exp.: 4/28/2022
60 Day Lock Exp.: 5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

Conforming FHLMC																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
3.000	94.397	94.291	94.197	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	92.247	92.141	92.047	2.750	N/A	N/A	N/A	3.000	93.778	93.672	93.578	3.125	95.177	95.071	94.977		
3.125	95.177	95.074	94.977	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	93.027	92.924	92.827	2.875	N/A	N/A	N/A	3.125	94.611	94.508	94.411	3.250	95.985	95.885	95.785		
3.250	95.985	95.885	95.785	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	93.835	93.735	93.635	2.990	N/A	N/A	N/A	3.250	95.241	95.141	95.041	3.375	97.030	96.930	96.830		
3.375	97.030	96.930	96.830	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	94.880	94.780	94.680	3.000	N/A	N/A	N/A	3.375	96.286	96.186	96.086	3.500	97.596	97.496	97.394		
3.500	97.596	97.496	97.394	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	95.446	95.346	95.244	3.125	N/A	N/A	N/A	3.500	96.852	96.752	96.650	3.625	98.003	97.903	97.798		
3.625	98.003	97.903	97.798	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	95.853	95.753	95.648	3.250	N/A	N/A	N/A	3.625	97.260	97.160	97.055	3.750	98.708	98.601	98.493		
3.750	98.708	98.601	98.493	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	96.558	96.451	96.331	3.375	N/A	N/A	N/A	3.750	96.843	96.736	96.598	3.875	99.288	99.182	99.040		
3.875	99.288	99.182	99.040	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	97.138	97.032	96.890	3.500	N/A	N/A	N/A	3.875	97.423	97.317	97.175	3.990	99.636	99.530	99.384		
3.990	99.636	99.530	99.384	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	97.486	97.380	97.234	3.625	N/A	N/A	N/A	3.990	97.771	97.665	97.519	4.000	99.736	99.630	99.484		
4.000	99.736	99.630	99.484	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	97.586	97.480	97.334	3.750	N/A	N/A	N/A	4.000	97.871	97.765	97.619	4.125	100.173	100.063	99.927		
4.125	100.173	100.063	99.927	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.023	97.913	97.777	3.875	N/A	N/A	N/A	4.125	98.308	98.198	98.062	4.250	100.749	100.641	100.501		
4.250	100.749	100.641	100.501	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.599	98.491	98.331	3.990	N/A	N/A	N/A	4.250	97.834	97.726	97.566	4.375	101.167	101.056	100.895		
4.375	101.167	101.056	100.895	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.017	98.906	98.745	4.000	N/A	N/A	N/A	4.375	98.253	98.142	97.981	4.500	101.601	101.488	101.325		
4.500	101.601	101.488	101.325	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.451	99.338	99.175	4.125	N/A	N/A	N/A	4.500	98.686	98.573	98.410	4.625	101.828	101.713	101.547		
4.625	101.828	101.713	101.547	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.678	99.563	99.397	4.250	N/A	N/A	N/A	4.625	99.253	99.138	98.972	4.750	102.359	102.222	102.016		
4.750	102.359	102.222	102.016	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	100.209	100.072	99.866	4.375	N/A	N/A	N/A	4.750	99.203	99.066	98.860	4.875	102.771	102.633	102.426		
4.875	102.771	102.633	102.426	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.621	100.483	100.276	4.500	N/A	N/A	N/A	4.875	99.615	99.477	99.270	4.990	102.979	102.842	102.636		
4.990	102.979	102.842	102.636	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.829	100.692	100.486	4.625	N/A	N/A	N/A	4.990	99.822	99.685	99.479	5.000	103.079	102.942	102.736		
5.000	103.079	102.942	102.736	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.929	100.792	100.586	4.750	N/A	N/A	N/A	5.000	99.922	99.785	99.579						
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	3.000	95.590	95.490	95.331	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	96.412	96.312	96.212	2.500	95.866	95.766	95.666	2.875	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	3.125	96.430	96.330	96.175	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.949	96.849	96.749	2.625	96.325	96.225	96.125	2.990	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	3.250	97.128	97.028	96.867	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	97.478	97.378	97.278	2.750	96.291	96.191	96.091	3.000	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	3.375	98.016	97.916	97.748	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.104	98.004	97.904	2.875	96.917	96.817	96.717	3.125	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	3.500	98.430	98.330	98.161	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	98.353	98.253	98.153	2.990	97.166	97.066	96.966	3.250	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.625	99.073	98.973	98.758	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	98.453	98.353	98.253	3.000	97.266	97.166	97.066	3.375	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.750	99.672	99.572	99.351	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.970	98.870	98.770	3.125	98.537	98.437	98.337	3.500	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.875	100.187	100.087	99.862	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	99.429	99.329	99.229	3.250	97.605	97.505	97.405	3.625	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.990	100.519	100.419	100.190	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.131	100.031	99.931	3.375	98.308	98.208	98.108	3.750	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	4.000	100.619	100.519	100.290	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.491	100.391	100.291	3.500	98.668	98.568	98.468	3.875	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	4.125	100.706	100.591	100.370	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.483	100.383	100.283	3.625	99.470	99.370	99.270	3.990	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	4.250	101.174	101.057	100.835	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.932	100.832	100.732	3.750	99.005	98.905	98.805	4.000	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	4.375	101.464	101.345	101.122	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.366	101.266	101.166	3.875	99.439	99.339	99.239	4.125	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	4.500	101.772	101.654	101.427	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.659	101.559	101.459	3.990	99.732	99.632	99.532	4.250	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.625	101.645	101.511	101.243	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.759	101.659	101.559	4.000	99.832	99.732	99.632	4.375	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.750	102.357	102.220	101.952	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.602	101.502	101.402	4.125	99.852	99.752	99.652	4.500	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.875	102.807	102.671	102.401	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.994	101.894	101.794	4.250	99.745	99.645	99.545	4.625	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.990	102.943	102.809	102.540	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.360	102.260	102.160	4.375	100.111	100.011	99.911	4.750	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	5.000	103.043	102.909	102.640	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.709	102.609	102.509	4.500	100.460	100.360	100.260						
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125													
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	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	94.212	94.112	94.012	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.125	N/A	N/A	N/A		
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	94.749	94.649	94.549	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.250	N/A	N/A	N/A		
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	95.278	95.178	95.078	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A		
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	95.804	95.804	95.704	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A		
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	96.153	96.053	95.953	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A							



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2022

45 Day Lock Exp.:

4/28/2022

60 Day Lock Exp.:

5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 2:00 pm 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	94.397	94.291	94.197	3.000	92.247	92.141	92.047	3.000	95.590	95.490	95.331	2.500	96.412	96.312	96.212	2.500	94.212	94.112	94.012
3.125	95.177	95.074	94.977	3.125	93.027	92.924	92.827	3.125	96.430	96.330	96.175	2.625	96.949	96.849	96.749	2.625	94.749	94.649	94.549
3.250	95.985	95.885	95.785	3.250	93.835	93.735	93.635	3.250	97.128	97.028	96.867	2.750	97.478	97.378	97.278	2.750	95.278	95.178	95.078
3.375	97.030	96.930	96.830	3.375	94.880	94.780	94.680	3.375	98.016	97.916	97.748	2.875	98.104	98.004	97.904	2.875	95.904	95.804	95.704
3.500	97.596	97.496	97.394	3.500	95.446	95.346	95.244	3.500	98.430	98.330	98.161	2.990	98.353	98.253	98.153	2.990	96.153	96.053	95.953
3.625	98.003	97.903	97.798	3.625	95.853	95.753	95.648	3.625	99.073	98.973	98.758	3.000	98.453	98.353	98.253	3.000	96.253	96.153	96.053
3.750	98.708	98.601	98.463	3.750	96.558	96.451	96.313	3.750	99.672	99.572	99.351	3.125	98.970	98.870	98.770	3.125	96.770	96.670	96.570
3.875	99.288	99.182	99.040	3.875	97.138	97.032	96.890	3.875	100.187	100.087	99.862	3.250	99.429	99.329	99.229	3.250	97.229	97.129	97.029
3.990	99.636	99.530	99.384	3.990	97.486	97.380	97.234	3.990	100.519	100.419	100.190	3.375	100.131	100.031	99.931	3.375	97.931	97.831	97.731
4.000	99.736	99.630	99.484	4.000	97.586	97.480	97.334	4.000	100.619	100.519	100.290	3.500	100.491	100.391	100.291	3.500	98.291	98.191	98.091
4.125	100.173	100.063	99.927	4.125	98.023	97.913	97.777	4.125	100.706	100.591	100.370	3.625	100.483	100.383	100.283	3.625	98.283	98.183	98.083
4.250	100.749	100.641	100.481	4.250	98.599	98.491	98.331	4.250	101.174	101.057	100.835	3.750	100.932	100.832	100.732	3.750	98.732	98.632	98.532
4.375	101.167	101.056	100.895	4.375	99.017	98.906	98.745	4.375	101.464	101.345	101.122	3.875	101.366	101.266	101.166	3.875	99.166	99.066	98.966
4.500	101.601	101.488	101.325	4.500	99.451	99.338	99.175	4.500	101.772	101.654	101.427	3.990	101.659	101.559	101.459	3.990	99.459	99.359	99.259
4.625	101.828	101.713	101.547	4.625	99.678	99.563	99.397	4.625	101.645	101.511	101.243	4.000	101.759	101.659	101.559	4.000	99.559	99.459	99.359
4.750	102.359	102.222	102.016	4.750	100.209	100.072	99.866	4.750	102.357	102.220	101.952	4.125	101.602	101.502	101.402	4.125	99.402	99.302	99.202
4.875	102.771	102.633	102.426	4.875	100.621	100.483	100.276	4.875	102.807	102.671	102.401	4.250	101.994	101.894	101.794	4.250	99.794	99.694	99.594
4.990	102.979	102.842	102.636	4.990	100.829	100.692	100.486	4.990	102.943	102.809	102.540	4.375	102.360	102.260	102.160	4.375	100.160	100.060	99.960
5.000	103.079	102.942	102.736	5.000	100.929	100.792	100.586	5.000	103.043	102.909	102.640	4.500	102.709	102.609	102.509	4.500	100.509	100.409	100.309

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		

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2022

45 Day Lock Exp.:

4/28/2022

60 Day Lock Exp.:

5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.500	0.750	0.625	0.500	0.500	0.250	0.125	0.000
3.625	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.750	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.875	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.990	1.000	0.875	0.625	0.625	0.500	0.375	0.000
4.000	1.125	0.875	0.625	0.625	0.500	0.375	0.000
4.125	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.250	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.375	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.500	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.625	1.500	1.125	0.875	0.750	0.625	0.500	0.000
4.750	1.625	1.125	1.000	0.750	0.625	0.375	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.125	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.250	1.125	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.125	0.875	0.750	0.625	0.375	0.250	0.125
3.500	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.625	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.750	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.875	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.990	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.000	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.125	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.250	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.375	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.500	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.625	1.500	1.250	1.125	1.000	0.750	0.625	0.500
4.750	0.875	0.750	0.625	0.500	0.375	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.625	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.875	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.990	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.375	0.375	0.250	0.000	0.000
4.750	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.875	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.990	1.125	0.875	0.500	0.250	0.250	0.000	0.000
5.000	1.125	0.875	0.500	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	-0.125	0.000	0.000
3.250	0.375	0.125	0.000	0.000	-0.125	0.000	0.000
3.375	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.500	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.625	0.500	0.250	0.000	0.000	-0.125	0.000	0.000
3.750	0.875	0.750	0.500	0.500	0.250	0.250	0.000
3.875	0.875	0.750	0.500	0.500	0.375	0.250	0.000
3.990	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.000	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.125	0.875	0.750	0.500	0.500	0.375	0.375	0.000
4.250	1.500	1.250	0.750	0.750	0.375	0.375	0.000
4.375	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.500	1.625	1.375	0.875	0.875	0.500	0.500	0.000
4.625	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.750	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
4.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.250	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.625	0.375	0.250	0.250	0.125	0.000	0.000	0.000
3.750	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.990	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.000	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.125	0.125	-0.125	-0.250	-0.500	-0.500	0.000	0.000
4.250	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.375	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.500	0.625	0.500	0.375	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.000	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.375	0.500	0.375	0.250	0.250	0.250	0.125	0.125
3.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.875	0.750	0.750	0.625	0.625	0.500	0.375	0.250
3.990	0.750	0.750	0.625	0.625	0.500	0.375	0.250
4.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.250	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2022

45 Day Lock Exp.:

4/28/2022

60 Day Lock Exp.:

5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 2:00 pm 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	94.397	94.291	94.197	3.000	95.590	95.490	95.331	2.500	96.412	96.312	96.212	3.000	92.647	92.541	92.447	2.500	94.662	94.562	94.462
3.125	95.177	95.074	94.977	3.125	96.430	96.330	96.175	2.625	96.949	96.849	96.749	3.125	93.427	93.324	93.227	2.625	95.199	95.099	94.999
3.250	95.985	95.885	95.785	3.250	97.128	97.028	96.867	2.750	97.478	97.378	97.278	3.250	94.235	94.135	94.035	2.750	95.728	95.628	95.528
3.375	97.030	96.930	96.830	3.375	98.016	97.916	97.748	2.875	98.104	98.004	97.904	3.375	95.280	95.180	95.080	2.875	96.354	96.254	96.154
3.500	97.596	97.496	97.394	3.500	98.430	98.330	98.161	2.990	98.353	98.253	98.153	3.500	95.846	95.746	95.644	2.990	96.603	96.503	96.403
3.625	98.003	97.903	97.798	3.625	99.073	98.973	98.758	3.000	98.453	98.353	98.253	3.625	96.253	96.153	96.048	3.000	96.703	96.603	96.503
3.750	98.708	98.601	98.463	3.750	99.672	99.572	99.351	3.125	98.970	98.870	98.770	3.750	96.958	96.851	96.713	3.125	97.220	97.120	97.020
3.875	99.288	99.182	99.040	3.875	100.187	100.087	99.862	3.250	99.429	99.329	99.229	3.875	97.538	97.432	97.290	3.250	97.679	97.579	97.479
3.990	99.636	99.530	99.384	3.990	100.519	100.419	100.190	3.375	100.131	100.031	99.931	3.990	97.886	97.780	97.634	3.375	98.381	98.281	98.181
4.000	99.736	99.630	99.484	4.000	100.619	100.519	100.290	3.500	100.491	100.391	100.291	4.000	97.986	97.880	97.734	3.500	98.741	98.641	98.541
4.125	100.173	100.063	99.927	4.125	100.706	100.591	100.370	3.625	100.483	100.383	100.283	4.125	98.423	98.313	98.177	3.625	98.733	98.633	98.533
4.250	100.749	100.641	100.481	4.250	101.174	101.057	100.835	3.750	100.932	100.832	100.732	4.250	98.999	98.891	98.731	3.750	99.182	99.082	98.982
4.375	101.167	101.056	100.895	4.375	101.464	101.345	101.122	3.875	101.366	101.266	101.166	4.375	99.417	99.306	99.145	3.875	99.616	99.516	99.416
4.500	101.601	101.488	101.325	4.500	101.772	101.654	101.427	3.990	101.659	101.559	101.459	4.500	99.851	99.738	99.575	3.990	99.909	99.809	99.709
4.625	101.828	101.713	101.547	4.625	101.645	101.511	101.243	4.000	101.759	101.659	101.559	4.625	100.078	99.963	99.797	4.000	100.009	99.909	99.809
4.750	102.359	102.222	102.016	4.750	102.357	102.220	101.952	4.125	101.602	101.502	101.402	4.750	100.609	100.472	100.266	4.125	99.852	99.752	99.652
4.875	102.771	102.633	102.426	4.875	102.807	102.671	102.401	4.250	101.994	101.894	101.794	4.875	101.021	100.883	100.676	4.250	100.244	100.144	100.044
4.990	102.979	102.842	102.636	4.990	102.943	102.809	102.540	4.375	102.360	102.260	102.160	4.990	101.229	101.092	100.886	4.375	100.610	100.510	100.410
5.000	103.079	102.942	102.736	5.000	103.043	102.909	102.640	4.500	102.709	102.609	102.509	5.000	101.329	101.192	100.986	4.500	100.959	100.859	100.759

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2022

45 Day Lock Exp.:

4/28/2022

60 Day Lock Exp.:

5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

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1-877-588-2706

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	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 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	94.675	94.550	94.425	
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	
* 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	95.300	95.175	95.050	
4.375	95.800	95.675	95.550	
4.500	96.300	96.175	96.050	
4.625	96.925	96.800	96.675	
4.750	97.550	97.425	97.300	
4.875	97.925	97.800	97.675	
4.990	98.405	98.280	98.155	
5.125	98.675	98.550	98.425	
5.250	99.050	98.925	98.800	
5.375	99.425	99.300	99.175	
5.500	99.675	99.550	99.425	
5.625	100.175	100.050	99.925	
5.750	100.425	100.300	100.175	
5.875	100.675	100.550	100.425	
5.990	100.905	100.780	100.655	
6.125	101.175	101.050	100.925	
6.250	101.425	101.300	101.175	
6.375	101.675	101.550	101.425	
6.500	101.925	101.800	101.675	
6.625	102.175	102.050	101.925	
6.750	102.425	102.300	102.175	
6.875	N/A	N/A	N/A	
6.990	102.905	102.780	102.655	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	103.675	103.550	103.425	
7.500	103.925	103.800	103.675	
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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