

W. Rate Sheet Dated: 3/14/2022

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	99.160	98.926	98.692	3.250	99.035	98.801	98.567	1.875	92.129	91.979	91.829	3.125	98.183	98.033	97.883
3.375	99.573	99.339	99.104	3.375	99.352	99.118	98.884	2.000	90.993	90.843	90.693	3.250	99.172	99.022	98.872
3.500	100.062	99.828	99.594	3.500	99.740	99.506	99.271	2.125	93.060	92.910	92.760	3.375	99.531	99.381	99.231
3.625	100.543	100.309	100.074	3.625	100.149	99.915	99.681	2.250	94.323	94.112	93.901	3.500	99.421	99.271	99.121
3.750	100.395	100.245	99.917	3.750	100.244	100.094	99.766	2.375	94.777	94.566	94.355	3.625	98.643	98.493	98.343
3.875	100.767	100.617	100.288	3.875	100.518	100.368	100.040	2.500	95.209	94.998	94.787	Margin = 2.250		Index = 1.020	
4.000	101.227	101.077	100.749	4.000	100.841	100.691	100.363	2.625	95.659	95.448	95.237	30 Year OTC			
4.125	101.668	101.518	101.189	4.125	101.207	101.057	100.729	2.750	96.593	96.383	96.172	Rate	30 Day	45 Day	60 Day
4.250	101.684	101.449	101.215	4.250	101.454	101.219	100.985	2.875	97.029	96.818	96.607	4.000	100.635	100.307	99.979
4.375	102.030	101.796	101.561	4.375	101.672	101.438	101.204	3.000	97.423	97.212	97.002	4.125	101.076	100.748	100.420
4.500	102.408	102.174	101.939	4.500	101.760	101.526	101.291	3.125	97.817	97.606	97.395	4.500	101.816	101.566	101.316
4.625	102.799	102.565	102.331	4.625	102.016	101.781	101.547	3.250	98.159	97.956	97.753	4.625	102.207	101.957	101.707
4.750	102.632	102.475	102.272	4.750	102.373	102.217	102.014	3.375	98.552	98.348	98.145	4.750	101.940	101.690	101.440
4.875	102.935	102.778	102.575	4.875	102.535	102.379	102.176	3.500	98.914	98.711	98.508	4.875	102.343	102.093	101.843
5.000	103.194	103.037	102.834	5.000	102.762	102.605	102.402	3.625	99.299	99.095	98.892	5.000	102.602	102.352	102.102
5.125	103.526	103.370	103.167	5.125	103.017	102.861	102.658	3.750	98.229	98.079	97.929	5.125	102.934	102.684	102.434
5.250	104.287	104.178	104.078	5.250	104.187	104.078	103.978	3.875	98.578	98.428	98.278	5.500	104.206	103.956	103.706
5.375	104.469	104.360	104.260	5.375	104.350	104.240	104.140	4.000	98.877	98.727	98.577	5.625	104.480	104.230	103.980
6.250	104.129	104.029	103.929	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	99.260	99.160	98.926	98.692	3.250	98.835	98.735	98.501	98.267	1.875	94.259	94.159	94.009	93.859
3.375	99.773	99.673	99.439	99.204	3.375	99.252	99.152	98.918	98.684	2.000	93.123	93.023	92.873	92.723
3.500	100.262	100.162	99.928	99.694	3.500	99.640	99.540	99.306	99.071	2.125	95.190	95.090	94.940	94.790
3.625	100.743	100.643	100.409	100.174	3.625	100.049	99.949	99.715	99.481	2.250	96.453	96.353	96.142	95.931
3.750	100.595	100.495	100.345	100.017	3.750	100.444	100.344	100.194	99.866	2.375	96.907	96.807	96.596	96.385
3.875	101.067	100.967	100.817	100.488	3.875	100.818	100.718	100.568	100.240	2.500	97.339	97.239	97.028	96.817
4.000	101.527	101.427	101.277	100.949	4.000	101.141	101.041	100.891	100.563	2.625	97.789	97.689	97.478	97.267
4.125	101.968	101.868	101.718	101.389	4.125	101.507	101.407	101.257	100.929	2.750	97.623	97.523	97.313	97.102
4.250	101.884	101.784	101.549	101.315	4.250	101.654	101.554	101.319	101.085	2.875	98.059	97.959	97.748	97.537
4.375	102.330	102.230	101.996	101.761	4.375	101.972	101.872	101.638	101.404	3.000	98.453	98.353	98.142	97.932
4.500	102.708	102.608	102.374	102.139	4.500	102.060	101.960	101.726	101.491	3.125	98.847	98.747	98.536	98.325
4.625	103.099	102.999	102.765	102.531	4.625	102.316	102.216	101.981	101.747	3.250	99.789	99.689	99.486	99.283
4.750	102.832	102.732	102.575	102.372	4.750	102.573	102.473	102.317	102.114	3.375	100.182	100.082	99.878	99.675

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	97.885	97.557	97.229	5.250	99.750	99.500	99.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.326	97.998	97.670	5.750	101.250	101.000	100.750
4.875	97.572	97.322	97.072	5.750	102.750	102.500	102.000	4.500	99.066	98.816	98.566	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	97.313	97.063	96.813					4.625	99.457	99.207	98.957	Rate	30 Day	45 Day	60 Day
5.125	96.980	96.730	96.480					4.750	99.190	98.940	98.690	6.250	102.250	102.000	101.750
5.250	97.398	97.148	96.898					4.875	99.593	99.343	99.093	6.750	103.250	103.000	102.750
5.375	99.693	99.443	99.193					5.000	99.852	99.602	99.352	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	99.365	99.115	98.865					5.125	100.184	99.934	99.684				
5.625	99.091	98.841	98.591					5.500	101.456	101.206	100.956				
5.750	99.974	99.724	99.474					5.625	101.730	101.480	101.230				
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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2022

45 Day Lock Exp.:

4/28/2022

60 Day Lock Exp.:

5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	97.933	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	95.142	94.931	94.720	3.500	99.171	99.021	98.871
3.750	99.333	99.183	98.855	3.750	99.281	99.131	98.803	2.875	95.578	95.367	95.156	3.625	98.393	98.243	98.093
3.875	99.804	99.654	99.326	3.875	99.656	99.506	99.178	3.000	95.972	95.761	95.550	Margin = 2.250		Index = 1.020	
4.000	100.265	100.115	99.787	4.000	99.979	99.829	99.501	3.125	96.366	96.155	95.944	30 Year OTC			
4.125	100.705	100.555	100.227	4.125	100.344	100.194	99.866	3.250	96.964	96.761	96.558	Rate	30 Day	45 Day	60 Day
4.250	99.996	99.762	99.527	4.250	99.866	99.632	99.397	3.375	97.357	97.154	96.951	3.250	98.260	98.010	97.760
4.375	100.443	100.209	99.974	4.375	100.185	99.951	99.716	3.500	97.719	97.516	97.313	3.375	98.773	98.523	98.273
4.500	100.821	100.587	100.352	4.500	100.272	100.038	99.803	3.625	98.104	97.901	97.698	3.500	99.262	99.012	98.762
4.625	101.212	100.978	100.743	4.625	100.528	100.294	100.059	3.750	97.534	97.384	97.234	3.625	99.743	99.493	99.243
4.750	100.319	100.163	99.960	4.750	100.161	100.005	99.802	3.875	N/A	N/A	N/A	3.750	99.333	99.005	98.677
4.875	100.722	100.566	100.363	4.875	100.423	100.267	100.064	4.000	N/A	N/A	N/A	3.875	99.804	99.476	99.148
5.000	100.981	100.825	100.622	5.000	100.649	100.493	100.290	4.125	N/A	N/A	N/A	4.000	100.265	99.937	99.609
5.125	101.314	101.158	100.955	5.125	100.905	100.749	100.546	4.250	N/A	N/A	N/A	4.125	100.705	100.377	100.049
5.250	99.787	99.678	99.578	5.250	99.787	99.678	99.578	4.375	N/A	N/A	N/A	4.250	99.996	99.746	99.496
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	99.433	99.333	99.183	98.855	3.750	99.381	99.281	99.131	98.803	2.750	95.961	95.861	95.650	95.439
3.875	99.904	99.804	99.654	99.326	3.875	99.756	99.656	99.506	99.178	2.875	96.397	96.297	96.086	95.875
4.000	100.365	100.265	100.115	99.787	4.000	100.079	99.979	99.829	99.501	3.000	96.791	96.691	96.480	96.269
4.125	100.805	100.705	100.555	100.227	4.125	100.444	100.344	100.194	99.866	3.125	97.185	97.085	96.874	96.663
4.250	100.096	99.996	99.762	99.527	4.250	99.966	99.866	99.632	99.397	3.250	99.189	99.089	98.886	98.683
4.375	100.543	100.443	100.209	99.974	4.375	100.285	100.185	99.951	99.716	3.375	99.582	99.482	99.279	99.076
4.500	100.921	100.821	100.587	100.352	4.500	100.372	100.272	100.038	99.803	3.500	99.944	99.844	99.641	99.438
4.625	101.312	101.212	100.978	100.743	4.625	100.628	100.528	100.294	100.059	3.625	100.329	100.229	100.026	99.823
4.750	100.419	100.319	100.163	99.960	4.750	100.261	100.161	100.005	99.802	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.: 4/13/2022

45 Day Lock Exp.: 4/28/2022

60 Day Lock Exp.: 5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 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	94.415	94.315	94.215	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	94.402	94.302	94.202
3.125	95.250	95.150	95.050	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	94.816	94.716	94.616	2.125	N/A	N/A	N/A	3.125	95.222	95.122	95.022
3.250	96.014	95.914	95.814	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	95.691	95.591	95.491	2.250	N/A	N/A	N/A	3.250	95.986	95.886	95.786
3.375	96.961	96.861	96.761	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	96.822	96.722	96.622	2.375	N/A	N/A	N/A	3.375	96.932	96.832	96.732
3.500	97.474	97.374	97.274	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	97.574	97.474	97.374	2.500	N/A	N/A	N/A	3.500	97.446	97.346	97.246
3.625	97.942	97.842	97.742	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	98.290	98.190	98.090	2.625	N/A	N/A	N/A	3.625	97.953	97.840	97.727
3.750	98.617	98.517	98.417	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	98.895	98.795	98.695	2.750	N/A	N/A	N/A	3.750	98.628	98.515	98.402
3.875	99.174	99.074	98.974	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	99.386	99.286	99.186	2.875	N/A	N/A	N/A	3.875	99.185	99.072	98.959
3.990	99.553	99.453	99.353	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	99.638	99.538	99.438	2.990	N/A	N/A	N/A	3.990	99.564	99.451	99.338
4.000	99.653	99.553	99.453	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	99.738	99.638	99.538	3.000	N/A	N/A	N/A	4.000	99.664	99.551	99.438
4.125	100.152	100.052	99.952	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.316	100.216	100.116	3.125	N/A	N/A	N/A	4.125	100.272	100.151	100.028
4.250	100.680	100.580	100.480	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.764	100.664	100.564	3.250	N/A	N/A	N/A	4.250	100.800	100.679	100.556
4.375	101.135	101.035	100.935	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.143	101.043	100.943	3.375	N/A	N/A	N/A	4.375	101.255	101.134	101.011
4.500	101.538	101.438	101.338	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.401	101.301	101.201	3.500	N/A	N/A	N/A	4.500	101.658	101.537	101.414
4.625	102.018	101.918	101.818	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.547	101.447	101.347	3.625	N/A	N/A	N/A	4.625	102.201	101.999	101.799
4.750	102.572	102.472	102.370	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.061	100.961	100.859	3.750	N/A	N/A	N/A	4.750	102.755	102.553	102.352
4.875	103.013	102.913	102.811	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.431	101.331	101.229	3.875	N/A	N/A	N/A	4.875	103.196	102.994	102.793
4.990	103.230	103.130	103.028	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.527	101.427	101.325	3.990	N/A	N/A	N/A	4.990	103.412	103.210	103.009
5.000	103.330	103.230	103.128	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.627	101.527	101.425	4.000	N/A	N/A	N/A	5.000	103.512	103.310	103.109
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	95.610	95.469	95.410	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	96.589	96.489	96.389	2.500	96.494	96.394	96.294
2.875	N/A	N/A	N/A	3.125	96.435	96.294	96.235	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.154	97.054	96.954	2.625	97.058	96.958	96.858
2.990	N/A	N/A	N/A	3.250	97.089	96.948	96.889	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	97.687	97.587	97.487	2.750	97.592	97.492	97.392
3.000	N/A	N/A	N/A	3.375	97.943	97.802	97.743	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.118	98.018	97.918	2.875	98.023	97.923	97.823
3.125	N/A	N/A	N/A	3.500	98.382	98.241	98.182	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	98.521	98.421	98.321	2.990	98.426	98.326	98.226
3.250	N/A	N/A	N/A	3.625	99.070	98.929	98.870	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	98.621	98.521	98.421	3.000	98.526	98.426	98.326
3.375	N/A	N/A	N/A	3.750	99.643	99.495	99.443	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.078	98.978	98.878	3.125	98.982	98.882	98.782
3.500	N/A	N/A	N/A	3.875	100.152	100.004	99.952	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	99.529	99.429	99.329	3.250	99.438	99.326	99.213
3.625	N/A	N/A	N/A	3.990	100.465	100.317	100.265	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.200	100.100	100.000	3.375	100.110	99.998	99.885
3.750	N/A	N/A	N/A	4.000	100.565	100.417	100.365	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	100.560	100.460	100.360	3.500	100.472	100.358	100.245
3.875	N/A	N/A	N/A	4.125	100.937	100.789	100.737	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.006	100.906	100.806	3.625	100.987	100.846	100.699
3.990	N/A	N/A	N/A	4.250	101.231	101.131	101.031	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.379	101.247	101.179	3.750	101.466	101.298	101.112
4.000	N/A	N/A	N/A	4.375	101.642	101.542	101.442	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.873	101.741	101.673	3.875	101.960	101.792	101.606
4.125	N/A	N/A	N/A	4.500	101.980	101.880	101.780	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.255	102.123	102.055	3.990	102.342	102.174	101.988
4.250	N/A	N/A	N/A	4.625	102.278	102.178	102.078	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.355	102.223	102.155	4.000	102.442	102.274	102.088
4.375	N/A	N/A	N/A	4.750	102.629	102.529	102.411	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	102.747	102.615	102.547	4.125	102.834	102.666	102.480
4.500	N/A	N/A	N/A	4.875	103.028	102.928	102.810	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.245	102.113	102.045	4.250	102.243	102.060	101.858
4.625	N/A	N/A	N/A	4.990	103.189	103.089	102.971	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.517	102.385	102.317	4.375	102.515	102.332	102.129
4.750	N/A	N/A	N/A	5.000	103.289	103.189	103.071	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.591	102.459	102.391	4.500	102.589	102.406	102.204
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	96.569	96.369	96.369	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.554	97.354	97.354
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.993	96.793	96.793	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.124	97.924	97.924
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.363	97.163	97.163	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.665	98.465	98.465
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.663	97.463	97.463	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.096	98.896	98.896
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.085	97.885	97.885	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.493	99.293	99.293
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.185	97.985	97.985	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.593	99.393	99.393
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.616	98.416	98.416	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.044	99.844	99.844
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.967	98.767	98.767	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.958	99.758	99.758
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.504	99.304	99.304	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.405	100.205	100.205
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.748	99.548	99.548	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.798	100.598	100.598
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.048	99.848	99.848	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.280	101.080	101.080
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.489	99.289	99.289	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.537	101.337	101.337
3.375</																							



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2022

45 Day Lock Exp.:

4/28/2022

60 Day Lock Exp.:

5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 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	94.415	94.315	94.215	3.000	N/A	N/A	N/A	3.000	95.610	95.469	95.410	2.500	96.589	96.489	96.389	2.500	96.569	96.369	96.369
3.125	95.250	95.150	95.050	3.125	94.816	94.716	94.616	3.125	96.435	96.294	96.235	2.625	97.154	97.054	96.954	2.625	96.993	96.793	96.793
3.250	96.014	95.914	95.814	3.250	95.691	95.591	95.491	3.250	97.089	96.948	96.889	2.750	97.687	97.587	97.487	2.750	97.363	97.163	97.163
3.375	96.961	96.861	96.761	3.375	96.822	96.722	96.622	3.375	97.943	97.802	97.743	2.875	98.118	98.018	97.918	2.875	97.663	97.463	97.463
3.500	97.474	97.374	97.274	3.500	97.574	97.474	97.374	3.500	98.382	98.241	98.182	2.990	98.521	98.421	98.321	2.990	98.085	97.885	97.885
3.625	97.942	97.842	97.742	3.625	98.290	98.190	98.090	3.625	99.070	98.922	98.870	3.000	98.621	98.521	98.421	3.000	98.185	97.985	97.985
3.750	98.617	98.517	98.417	3.750	98.895	98.795	98.695	3.750	99.643	99.495	99.443	3.125	99.078	98.978	98.878	3.125	98.616	98.416	98.416
3.875	99.174	99.074	98.974	3.875	99.386	99.286	99.186	3.875	100.152	100.004	99.952	3.250	99.529	99.429	99.329	3.250	98.967	98.767	98.767
3.990	99.553	99.453	99.353	3.990	99.638	99.538	99.438	3.990	100.465	100.317	100.265	3.375	100.200	100.100	100.000	3.375	99.504	99.304	99.304
4.000	99.653	99.553	99.453	4.000	99.738	99.638	99.538	4.000	100.565	100.417	100.365	3.500	100.560	100.460	100.360	3.500	99.748	99.548	99.548
4.125	100.152	100.052	99.952	4.125	100.316	100.216	100.116	4.125	100.937	100.789	100.737	3.625	101.006	100.906	100.806	3.625	100.048	99.848	99.848
4.250	100.680	100.580	100.480	4.250	100.764	100.664	100.564	4.250	101.231	101.131	101.031	3.750	101.379	101.279	101.179	3.750	99.489	99.289	99.289
4.375	101.135	101.035	100.935	4.375	101.143	101.043	100.943	4.375	101.642	101.542	101.442	3.875	101.873	101.773	101.673	3.875	99.830	99.630	99.630
4.500	101.538	101.438	101.338	4.500	101.401	101.301	101.201	4.500	101.980	101.880	101.780	3.990	102.255	102.155	102.055	3.990	100.063	99.863	99.863
4.625	102.018	101.918	101.818	4.625	101.547	101.447	101.347	4.625	102.278	102.178	102.078	4.000	102.355	102.255	102.155	4.000	100.163	99.963	99.963
4.750	102.572	102.472	102.372	4.750	101.061	100.961	100.859	4.750	102.629	102.529	102.411	4.125	102.747	102.647	102.547	4.125	100.424	100.224	100.224
4.875	103.013	102.913	102.811	4.875	101.431	101.331	101.229	4.875	103.028	102.928	102.810	4.250	102.245	102.145	102.045	4.250	99.861	99.661	99.661
4.990	103.230	103.130	103.028	4.990	101.527	101.427	101.325	4.990	103.189	103.089	102.971	4.375	102.517	102.417	102.317	4.375	100.046	99.846	99.846
5.000	103.330	103.230	103.128	5.000	101.627	101.527	101.425	5.000	103.289	103.189	103.071	4.500	102.591	102.491	102.391	4.500	100.097	99.897	99.897

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@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: 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	94.512	94.407	94.312	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	94.148	94.043	93.948	2.750	N/A	N/A	N/A	3.000	93.893	93.788	93.693						
3.125	95.287	95.181	95.087	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.933	94.827	94.733	2.875	N/A	N/A	N/A	3.125	94.721	94.615	94.521						
3.250	96.154	96.054	95.944	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.996	95.896	95.786	2.990	N/A	N/A	N/A	3.250	95.410	95.310	95.200						
3.375	97.193	97.093	96.981	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.041	96.941	96.829	3.000	N/A	N/A	N/A	3.375	96.449	96.349	96.237						
3.500	97.750	97.650	97.536	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.550	97.450	97.336	3.125	N/A	N/A	N/A	3.500	97.006	96.906	96.792						
3.625	98.150	98.050	97.934	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.110	98.010	97.894	3.250	N/A	N/A	N/A	3.625	97.407	97.307	97.191						
3.750	98.890	98.784	98.646	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.916	98.810	98.672	3.375	N/A	N/A	N/A	3.750	97.025	96.919	96.781						
3.875	99.465	99.359	99.217	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.297	99.191	99.049	3.500	N/A	N/A	N/A	3.875	97.600	97.494	97.352						
3.990	99.807	99.702	99.556	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.833	99.728	99.582	3.625	N/A	N/A	N/A	3.990	97.942	97.837	97.691						
4.000	99.907	99.802	99.656	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.933	99.828	99.682	3.750	N/A	N/A	N/A	4.000	98.042	97.937	97.791						
4.125	100.339	100.229	100.094	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.909	99.799	99.664	3.875	N/A	N/A	N/A	4.125	98.474	98.364	98.229						
4.250	100.903	100.795	100.619	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.239	99.131	98.955	3.990	N/A	N/A	N/A	4.250	97.988	97.880	97.704						
4.375	101.315	101.204	101.029	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.657	99.546	99.371	4.000	N/A	N/A	N/A	4.375	98.401	98.290	98.115						
4.500	101.746	101.632	101.454	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.836	99.722	99.544	4.125	N/A	N/A	N/A	4.500	98.831	98.717	98.539						
4.625	101.966	101.851	101.673	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.902	99.787	99.609	4.250	N/A	N/A	N/A	4.625	99.391	99.276	99.098						
4.750	102.515	102.378	102.188	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.935	99.828	99.668	4.375	N/A	N/A	N/A	4.750	99.359	99.222	99.032						
4.875	102.922	102.785	102.593	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.052	99.915	99.723	4.500	N/A	N/A	N/A	4.875	99.766	99.629	99.437						
4.990	103.123	102.989	102.799	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.291	100.157	99.967	4.625	N/A	N/A	N/A	4.990	99.966	99.832	99.642						
5.000	103.223	103.089	102.899	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.391	100.257	100.067	4.750	N/A	N/A	N/A	5.000	100.066	99.932	99.742						

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	95.720	95.620	95.459	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	96.553	96.453	96.353	2.500	96.007	95.907	95.807
2.875	N/A	N/A	N/A	3.125	96.587	96.487	96.316	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.088	96.988	96.888	2.625	96.464	96.364	96.264
2.990	N/A	N/A	N/A	3.250	97.182	97.182	97.004	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	97.613	97.513	97.413	2.750	96.426	96.326	96.226
3.000	N/A	N/A	N/A	3.375	98.165	98.065	97.882	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.238	98.138	98.038	2.875	97.051	96.951	96.851
3.125	N/A	N/A	N/A	3.500	98.577	98.477	98.291	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	98.485	98.385	98.285	2.990	97.298	97.198	97.098
3.250	N/A	N/A	N/A	3.625	99.242	99.142	98.927	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	98.585	98.485	98.385	3.000	97.398	97.298	97.198
3.375	N/A	N/A	N/A	3.750	99.836	99.736	99.516	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.156	99.056	98.956	3.125	98.723	98.623	98.523
3.500	N/A	N/A	N/A	3.875	100.349	100.248	100.023	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	99.612	99.512	99.412	3.250	97.788	97.688	97.588
3.625	N/A	N/A	N/A	3.990	100.677	100.577	100.348	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.308	100.208	100.108	3.375	98.485	98.385	98.285
3.750	N/A	N/A	N/A	4.000	100.777	100.677	100.448	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.665	100.565	100.465	3.500	98.842	98.742	98.642
3.875	N/A	N/A	N/A	4.125	100.852	100.736	100.500	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.660	99.960	99.860	3.625	99.047	98.947	98.847
3.990	N/A	N/A	N/A	4.250	101.317	101.200	100.962	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.506	100.406	100.306	3.750	98.579	98.479	98.379
4.000	N/A	N/A	N/A	4.375	101.604	101.487	101.247	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.939	100.839	100.739	3.875	99.012	98.912	98.812
4.125	N/A	N/A	N/A	4.500	101.909	101.791	101.549	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.229	101.129	101.029	3.990	99.302	99.202	99.102
4.250	N/A	N/A	N/A	4.625	101.789	101.654	101.402	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.229	101.129	101.029	4.000	99.402	99.302	99.202
4.375	N/A	N/A	N/A	4.750	102.497	102.360	102.107	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.804	101.704	101.604	4.125	100.054	99.954	99.854
4.500	N/A	N/A	N/A	4.875	102.943	102.806	102.553	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.192	102.092	101.992	4.250	99.943	99.843	99.743
4.625	N/A	N/A	N/A	4.990	103.079	102.942	102.689	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.554	102.454	102.354	4.375	100.305	100.205	100.105
4.750	N/A	N/A	N/A	5.000	103.179	103.042	102.789	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.904	102.804	102.704	4.500	100.655	100.555	100.455

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.553	96.453	96.353	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.986	96.886	96.786	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.935	96.835	96.735	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.576	97.476	97.376	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.841	97.741	97.641	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.941	97.841	97.741	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.542	98.442	98.342	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.232	98.132	98.032	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	98.938	98.838	98.738	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.301	99.201	99.101	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.628	99.528	99.428	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.842	98.742	98.642	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	99.281	99.181	99.081	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.591	99.491	99.391	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.691	99.591	99.491	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	101.198	101.098	100.998	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.484	99.384	99.284	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.862	99.762	99.662	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.230	100.130	100.030	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2022

45 Day Lock Exp.:

4/28/2022

60 Day Lock Exp.:

5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 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	94.512	94.407	94.312	3.000	94.148	94.043	93.948	3.000	95.720	95.620	95.459	2.500	96.553	96.453	96.353	2.500	96.553	96.453	96.353
3.125	95.287	95.181	95.087	3.125	94.933	94.827	94.733	3.125	96.587	96.487	96.316	2.625	97.088	96.988	96.888	2.625	96.986	96.886	96.786
3.250	96.154	96.054	95.944	3.250	95.996	95.896	95.786	3.250	97.282	97.182	97.004	2.750	97.613	97.513	97.413	2.750	96.935	96.835	96.735
3.375	97.193	97.093	96.981	3.375	97.041	96.941	96.829	3.375	98.165	98.065	97.882	2.875	98.238	98.138	98.038	2.875	97.576	97.476	97.376
3.500	97.750	97.650	97.536	3.500	97.550	97.450	97.336	3.500	98.577	98.477	98.291	2.990	98.485	98.385	98.285	2.990	97.841	97.741	97.641
3.625	98.150	98.050	97.934	3.625	98.110	98.010	97.894	3.625	99.242	99.142	98.927	3.000	98.585	98.485	98.385	3.000	97.941	97.841	97.741
3.750	98.890	98.784	98.646	3.750	98.916	98.810	98.672	3.750	99.836	99.736	99.516	3.125	99.156	99.056	98.956	3.125	98.542	98.442	98.342
3.875	99.465	99.359	99.217	3.875	99.297	99.191	99.049	3.875	100.349	100.248	100.023	3.250	99.612	99.512	99.412	3.250	98.232	98.132	98.032
3.990	99.807	99.702	99.556	3.990	99.833	99.728	99.582	3.990	100.677	100.577	100.348	3.375	100.308	100.208	100.108	3.375	98.938	98.838	98.738
4.000	99.907	99.802	99.656	4.000	99.933	99.828	99.682	4.000	100.777	100.677	100.448	3.500	100.665	100.565	100.465	3.500	99.301	99.201	99.101
4.125	100.339	100.229	100.094	4.125	99.909	99.799	99.664	4.125	100.852	100.736	100.500	3.625	100.060	99.960	99.860	3.625	99.628	99.528	99.428
4.250	100.903	100.795	100.619	4.250	99.239	99.131	98.955	4.250	101.317	101.200	100.962	3.750	100.506	100.406	100.306	3.750	98.842	98.742	98.642
4.375	101.315	101.204	101.029	4.375	99.657	99.546	99.371	4.375	101.604	101.487	101.247	3.875	100.939	100.839	100.739	3.875	99.281	99.181	99.081
4.500	101.746	101.632	101.454	4.500	99.836	99.722	99.544	4.500	101.909	101.791	101.549	3.990	101.229	101.129	101.029	3.990	99.591	99.491	99.391
4.625	101.966	101.851	101.673	4.625	99.902	99.787	99.609	4.625	101.789	101.654	101.402	4.000	101.329	101.229	101.129	4.000	99.691	99.591	99.491
4.750	102.515	102.378	102.188	4.750	99.395	99.258	99.068	4.750	102.497	102.360	102.107	4.125	101.804	101.704	101.604	4.125	101.198	101.098	100.998
4.875	102.922	102.785	102.593	4.875	100.052	99.915	99.723	4.875	102.943	102.806	102.553	4.250	102.192	102.092	101.992	4.250	99.484	99.384	99.284
4.990	103.123	102.989	102.799	4.990	100.291	100.157	99.967	4.990	103.079	102.942	102.689	4.375	102.554	102.454	102.354	4.375	99.862	99.762	99.662
5.000	103.223	103.089	102.899	5.000	100.391	100.257	100.067	5.000	103.179	103.042	102.789	4.500	102.904	102.804	102.704	4.500	100.230	100.130	100.030

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@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: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2022

45 Day Lock Exp.:

4/28/2022

60 Day Lock Exp.:

5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 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	94.512	94.407	94.312	3.000	95.720	95.620	95.459	2.500	96.553	96.453	96.353	3.000	93.655	93.550	93.455	2.500	95.903	95.803	95.703
3.125	95.287	95.181	95.087	3.125	96.587	96.487	96.316	2.625	97.088	96.988	96.888	3.125	94.435	94.329	94.235	2.625	96.387	96.287	96.187
3.250	96.154	96.054	95.944	3.250	97.282	97.182	97.004	2.750	97.613	97.513	97.413	3.250	95.400	95.300	95.190	2.750	96.624	96.524	96.424
3.375	97.193	97.093	96.981	3.375	98.165	98.065	97.882	2.875	98.238	98.138	98.038	3.375	96.442	96.342	96.230	2.875	97.257	97.157	97.057
3.500	97.750	97.650	97.536	3.500	98.577	98.477	98.291	2.990	98.485	98.385	98.285	3.500	96.975	96.875	96.761	2.990	97.513	97.413	97.313
3.625	98.150	98.050	97.934	3.625	99.242	99.142	98.927	3.000	98.585	98.485	98.385	3.625	97.455	97.355	97.239	3.000	97.613	97.513	97.413
3.750	98.890	98.784	98.646	3.750	99.836	99.736	99.516	3.125	99.156	99.056	98.956	3.750	98.228	98.122	97.984	3.125	98.199	98.099	97.999
3.875	99.465	99.359	99.217	3.875	100.349	100.248	100.023	3.250	99.612	99.512	99.412	3.875	98.706	98.600	98.458	3.250	98.272	98.172	98.072
3.990	99.807	99.702	99.556	3.990	100.677	100.577	100.348	3.375	100.308	100.208	100.108	3.990	99.145	99.040	98.894	3.375	98.973	98.873	98.773
4.000	99.907	99.802	99.656	4.000	100.777	100.677	100.448	3.500	100.665	100.565	100.465	4.000	99.245	99.140	98.994	3.500	99.333	99.233	99.133
4.125	100.339	100.229	100.094	4.125	100.852	100.736	100.500	3.625	100.060	99.960	99.860	4.125	99.449	99.339	99.204	3.625	99.194	99.094	98.994
4.250	100.903	100.795	100.619	4.250	101.317	101.200	100.962	3.750	100.506	100.406	100.306	4.250	99.396	99.288	99.112	3.750	99.024	98.924	98.824
4.375	101.315	101.204	101.029	4.375	101.604	101.487	101.247	3.875	100.939	100.839	100.739	4.375	99.811	99.700	99.525	3.875	99.460	99.360	99.260
4.500	101.746	101.632	101.454	4.500	101.909	101.791	101.549	3.990	101.229	101.129	101.029	4.500	100.116	100.002	99.824	3.990	99.760	99.660	99.560
4.625	101.966	101.851	101.673	4.625	101.789	101.654	101.402	4.000	101.329	101.229	101.129	4.625	100.259	100.144	99.966	4.000	99.860	99.760	99.660
4.750	102.515	102.378	102.188	4.750	102.497	102.360	102.107	4.125	101.804	101.704	101.604	4.750	100.280	100.143	99.953	4.125	100.851	100.751	100.651
4.875	102.922	102.785	102.593	4.875	102.943	102.806	102.553	4.250	102.192	102.092	101.992	4.875	100.812	100.675	100.483	4.250	100.188	100.088	99.988
4.990	103.123	102.989	102.799	4.990	103.079	102.942	102.689	4.375	102.554	102.454	102.354	4.990	101.032	100.898	100.708	4.375	100.558	100.458	100.358
5.000	103.223	103.089	102.899	5.000	103.179	103.042	102.789	4.500	102.904	102.804	102.704	5.000	101.132	100.998	100.808	4.500	100.917	100.817	100.717

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

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
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

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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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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



AFR Loan Center

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5/13/2022

W. Rate Sheet Dated: 3/14/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	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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