



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.: 4/14/2022

45 Day Lock Exp.: 4/29/2022

60 Day Lock Exp.: 5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 2:30 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	98.910	98.676	98.426	3.250	98.682	98.448	98.198	1.875	92.106	91.956	91.806	3.125	99.347	99.197	99.047
3.375	99.323	99.089	98.839	3.375	99.005	98.771	98.521	2.000	90.955	90.805	90.655	3.250	98.839	98.689	98.539
3.500	99.836	99.601	99.351	3.500	99.415	99.181	98.931	2.125	91.955	91.805	91.655	3.375	99.172	99.022	98.872
3.625	100.322	100.088	99.838	3.625	99.785	99.551	99.301	2.250	93.977	93.708	93.438	3.500	99.531	99.381	99.231
3.750	100.208	100.058	99.730	3.750	99.977	99.827	99.499	2.375	94.445	94.176	93.906	3.625	99.421	99.271	99.121
3.875	100.587	100.437	100.108	3.875	100.234	100.084	99.756	2.500	94.899	94.629	94.360	Margin = 2.250		Index = 1.020	
4.000	101.050	100.900	100.572	4.000	100.598	100.448	100.120	2.625	95.313	95.044	94.774	30 Year OTC			
4.125	101.511	101.361	101.033	4.125	100.905	100.755	100.427	2.750	96.317	96.063	95.809	Rate	30 Day	45 Day	60 Day
4.250	101.516	101.234	100.953	4.250	101.237	100.956	100.675	2.875	96.746	96.492	96.238	4.000	100.458	100.130	99.802
4.375	101.858	101.577	101.296	4.375	101.418	101.137	100.856	3.000	97.173	96.919	96.665	4.125	100.919	100.591	100.263
4.500	102.305	102.024	101.742	4.500	101.728	101.447	101.165	3.125	97.545	97.291	97.037	4.500	101.713	101.432	101.151
4.625	102.666	102.385	102.103	4.625	101.764	101.483	101.202	3.250	97.965	97.684	97.402	4.625	102.074	101.793	101.512
4.750	102.126	101.939	101.705	4.750	101.753	101.565	101.331	3.375	98.363	98.082	97.800	4.750	101.434	101.184	100.934
4.875	102.403	102.216	101.982	4.875	101.936	101.749	101.515	3.500	98.748	98.467	98.186	4.875	101.811	101.561	101.311
5.000	102.806	102.619	102.384	5.000	102.192	102.004	101.770	3.625	99.093	98.812	98.531	5.000	102.214	101.964	101.714
5.125	103.028	102.840	102.606	5.125	102.406	102.219	101.984	3.750	98.171	97.964	97.757	5.125	102.436	102.186	101.936
5.250	103.323	103.223	103.036	5.250	103.036	102.936	102.748	3.875	98.504	98.297	98.090	5.500	103.097	102.847	102.597
5.375	103.407	103.307	103.119	5.375	103.219	103.119	102.932	4.000	98.843	98.636	98.429	5.625	103.444	103.194	102.944
6.250	103.688	103.588	103.488	6.250	102.336	102.236	102.136	4.125	99.125	98.918	98.711	6.250	103.351	103.101	102.851

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	99.010	98.910	98.676	98.426	3.250	98.482	98.382	98.148	97.898	1.875	94.236	94.136	93.986	93.836	
3.375	99.523	99.423	99.189	98.939	3.375	98.905	98.805	98.571	98.321	2.000	93.085	92.985	92.835	92.685	
3.500	100.036	99.936	99.701	99.451	3.500	99.315	99.215	98.981	98.731	2.125	94.085	93.985	93.835	93.685	
3.625	100.522	100.422	100.188	99.938	3.625	99.685	99.585	99.351	99.101	2.250	96.107	96.007	95.738	95.468	
3.750	100.408	100.308	100.158	99.930	3.750	100.177	100.077	99.927	99.599	2.375	96.575	96.475	96.206	95.936	
3.875	100.887	100.787	100.637	100.308	3.875	100.534	100.434	100.284	99.956	2.500	97.029	96.929	96.659	96.390	
4.000	101.350	101.250	101.100	100.772	4.000	100.898	100.798	100.648	100.320	2.625	97.443	97.343	97.074	96.804	
4.125	101.811	101.711	101.561	101.233	4.125	101.205	101.105	100.955	100.627	2.750	97.347	97.247	96.993	96.739	
4.250	101.716	101.616	101.334	101.053	4.250	101.437	101.337	101.056	100.775	2.875	97.776	97.676	97.422	97.168	
4.375	102.158	102.058	101.777	101.496	4.375	101.718	101.618	101.337	101.056	3.000	98.203	98.103	97.849	97.595	
4.500	102.605	102.505	102.224	101.942	4.500	102.028	101.928	101.647	101.365	3.125	98.575	98.475	98.221	97.967	
4.625	102.966	102.866	102.585	102.303	4.625	102.064	101.964	101.683	101.402	3.250	99.595	99.495	99.214	98.932	
4.750	102.326	102.226	102.039	101.805	4.750	101.953	101.853	101.665	101.431	3.375	99.993	99.893	99.612	99.330	

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 >90.000 Note Rate Range = 3.250%-4.125%			-1.250
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250		
VA IRRRL ≤ 125.00 LTV	0.000		
VA IRRRL > 125.00 LTV or No AVM	-0.750		

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
3.25-3.625	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
4.25-4.625	0.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	97.708	97.380	97.052	5.250	99.750	99.500	99.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.169	97.841	97.513	5.750	101.250	101.000	100.750
4.875	97.040	96.790	96.540	5.750	102.750	102.500	102.000	4.500	98.963	98.682	98.401	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	96.637	96.387	96.137					4.625	99.324	99.043	98.762	Rate	30 Day	45 Day	60 Day
5.125	96.416	96.166	95.916					4.750	98.684	98.434	98.184	6.250	102.250	102.000	101.750
5.250	96.843	96.593	96.343					4.875	99.061	98.811	98.561	6.750	103.250	103.000	102.750
5.375	98.631	98.381	98.131					5.000	99.464	99.214	98.964		DPA Advantage Adjustment		
5.500	98.349	98.099	97.849					5.125	99.686	99.436	99.186		203(k) / 203(k)s		-0.250
5.625	98.002	97.752	97.502					5.500	100.347	100.097	99.847		203(k) & 203(k)s are Borrower Paid		
5.750	99.737	99.487	99.237					5.625	100.694	100.444	100.194		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	100.601	100.351	100.101				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/14/2022

45 Day Lock Exp.:

4/29/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 2:30 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.097	98.947	98.797
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	98.589	98.439	98.289
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	98.922	98.772	98.622
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	94.865	94.611	94.357	3.500	99.281	99.131	98.981
3.750	99.145	98.995	98.667	3.750	99.014	98.864	98.536	2.875	95.295	95.041	94.787	3.625	99.171	99.021	98.871
3.875	99.624	99.474	99.146	3.875	99.372	99.222	98.894	3.000	95.722	95.468	95.214	Margin = 2.250		Index = 1.020	
4.000	100.088	99.938	99.610	4.000	99.736	99.586	99.258	3.125	96.093	95.839	95.585	30 Year OTC			
4.125	100.549	100.399	100.071	4.125	100.043	99.893	99.565	3.250	96.770	96.489	96.208	Rate	30 Day	45 Day	60 Day
4.250	100.016	99.735	99.454	4.250	99.837	99.556	99.275	3.375	97.168	96.887	96.606	3.250	98.010	97.760	97.510
4.375	100.458	100.177	99.896	4.375	100.118	99.837	99.556	3.500	97.553	97.272	96.991	3.375	98.523	98.273	98.023
4.500	100.905	100.624	100.343	4.500	100.428	100.147	99.866	3.625	97.898	97.617	97.336	3.500	99.036	98.786	98.536
4.625	101.266	100.985	100.704	4.625	100.464	100.183	99.902	3.750	97.476	97.269	97.062	3.625	99.522	99.272	99.022
4.750	99.814	99.627	99.392	4.750	99.540	99.353	99.118	3.875	N/A	N/A	N/A	3.750	99.145	98.817	98.489
4.875	100.191	100.004	99.769	4.875	99.824	99.637	99.402	4.000	N/A	N/A	N/A	3.875	99.624	99.296	98.968
5.000	100.594	100.407	100.172	5.000	100.079	99.892	99.657	4.125	N/A	N/A	N/A	4.000	100.088	99.760	99.432
5.125	100.815	100.628	100.393	5.125	100.294	100.107	99.872	4.250	N/A	N/A	N/A	4.125	100.549	100.221	99.893
5.250	98.823	98.723	98.536	5.250	98.636	98.536	98.349	4.375	N/A	N/A	N/A	4.250	100.016	99.735	99.454
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	99.245	99.145	98.995	98.667	3.750	99.114	99.014	98.864	98.536	2.750	95.684	95.584	95.330	95.076
3.875	99.724	99.624	99.474	99.146	3.875	99.472	99.372	99.222	98.894	2.875	96.114	96.014	95.760	95.506
4.000	100.188	100.088	99.938	99.610	4.000	99.836	99.736	99.586	99.258	3.000	96.541	96.441	96.187	95.933
4.125	100.649	100.549	100.399	100.071	4.125	100.143	100.043	99.893	99.565	3.125	96.912	96.812	96.558	96.304
4.250	100.116	100.016	99.735	99.454	4.250	99.937	99.837	99.556	99.275	3.250	98.995	98.895	98.614	98.333
4.375	100.558	100.458	100.177	99.896	4.375	100.218	100.118	99.837	99.556	3.375	99.393	99.293	99.012	98.731
4.500	101.005	100.905	100.624	100.343	4.500	100.528	100.428	100.147	99.866	3.500	99.778	99.678	99.397	99.116
4.625	101.366	101.266	100.985	100.704	4.625	100.564	100.464	100.183	99.902	3.625	100.123	100.023	99.742	99.461
4.750	99.914	99.814	99.627	99.392	4.750	99.640	99.540	99.353	99.118	3.750	99.139	99.039	98.832	98.625

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	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/14/2022

45 Day Lock Exp.: 4/29/2022

60 Day Lock Exp.: 5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 2:30 pm ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.179	94.079	93.979	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	94.165	94.065	93.958
3.125	94.932	94.832	94.732	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	94.479	94.379	94.279	2.125	N/A	N/A	N/A	3.125	94.902	94.797	94.694
3.250	95.670	95.570	95.470	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	95.412	95.312	95.212	2.250	N/A	N/A	N/A	3.250	95.640	95.535	95.432
3.375	96.449	96.349	96.249	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	96.562	96.462	96.362	2.375	N/A	N/A	N/A	3.375	96.619	96.514	96.411
3.500	97.197	97.097	96.997	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	97.311	97.211	97.111	2.500	N/A	N/A	N/A	3.500	97.167	97.062	96.959
3.625	97.669	97.569	97.469	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	98.009	97.909	97.809	2.625	N/A	N/A	N/A	3.625	97.661	97.532	97.407
3.750	98.322	98.222	98.122	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	98.599	98.499	98.399	2.750	N/A	N/A	N/A	3.750	98.314	98.185	98.058
3.875	98.882	98.782	98.682	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	99.083	98.983	98.883	2.875	N/A	N/A	N/A	3.875	98.874	98.745	98.618
3.990	99.263	99.163	99.063	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	99.347	99.247	99.147	2.990	N/A	N/A	N/A	3.990	99.255	99.126	98.999
4.000	99.363	99.263	99.163	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	99.447	99.347	99.247	3.000	N/A	N/A	N/A	4.000	99.355	99.226	99.099
4.125	99.857	99.757	99.657	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.030	99.930	99.830	3.125	N/A	N/A	N/A	4.125	99.971	99.793	99.619
4.250	100.370	100.270	100.170	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.449	100.349	100.249	3.250	N/A	N/A	N/A	4.250	100.485	100.307	100.133
4.375	100.902	100.802	100.702	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	100.898	100.798	100.698	3.375	N/A	N/A	N/A	4.375	101.016	100.838	100.664
4.500	101.363	101.263	101.163	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.222	101.122	101.022	3.500	N/A	N/A	N/A	4.500	101.477	101.299	101.125
4.625	101.696	101.596	101.496	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.340	101.240	101.140	3.625	N/A	N/A	N/A	4.625	101.971	101.769	101.569
4.750	102.205	102.105	102.005	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	100.803	100.703	100.603	3.750	N/A	N/A	N/A	4.750	102.487	102.285	102.085
4.875	102.653	102.553	102.453	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.177	101.077	100.977	3.875	N/A	N/A	N/A	4.875	102.936	102.734	102.534
4.990	102.882	102.782	102.682	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.284	101.184	101.082	3.990	N/A	N/A	N/A	4.990	103.164	102.962	102.762
5.000	102.982	102.882	102.780	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.384	101.284	101.182	4.000	N/A	N/A	N/A	5.000	103.264	103.062	102.862
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	95.206	95.065	95.006	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	96.206	96.106	96.006	2.500	96.133	96.033	95.933
2.875	N/A	N/A	N/A	3.125	95.972	95.831	95.772	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.784	96.684	96.584	2.625	96.711	96.611	96.511
2.990	N/A	N/A	N/A	3.250	96.616	96.475	96.416	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	97.328	97.228	97.128	2.750	97.255	97.155	97.055
3.000	N/A	N/A	N/A	3.375	97.505	97.364	97.305	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.765	97.665	97.565	2.875	97.692	97.592	97.492
3.125	N/A	N/A	N/A	3.500	98.099	97.951	97.899	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	98.168	98.068	97.968	2.990	98.095	97.995	97.895
3.250	N/A	N/A	N/A	3.625	98.778	98.630	98.578	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	98.268	98.168	98.068	3.000	98.195	98.095	97.995
3.375	N/A	N/A	N/A	3.750	99.346	99.198	99.146	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.732	98.632	98.532	3.125	98.659	98.559	98.459
3.500	N/A	N/A	N/A	3.875	99.857	99.709	99.657	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	99.059	98.959	98.859	3.250	99.009	98.909	98.805
3.625	N/A	N/A	N/A	3.990	100.169	100.021	99.969	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	99.712	99.612	99.512	3.375	99.663	99.563	99.459
3.750	N/A	N/A	N/A	4.000	100.269	100.121	100.069	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	100.117	100.017	99.917	3.500	100.074	99.969	99.864
3.875	N/A	N/A	N/A	4.125	100.652	100.504	100.452	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	100.607	100.507	100.407	3.625	100.642	100.506	100.363
3.990	N/A	N/A	N/A	4.250	100.922	100.822	100.722	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.019	100.902	100.819	3.750	101.120	100.976	100.823
4.000	N/A	N/A	N/A	4.375	101.410	101.310	101.210	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.511	101.394	101.311	3.875	101.612	101.468	101.315
4.125	N/A	N/A	N/A	4.500	101.806	101.706	101.606	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	101.909	101.792	101.709	3.990	102.010	101.866	101.713
4.250	N/A	N/A	N/A	4.625	102.080	101.980	101.880	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.009	101.892	101.809	4.000	102.110	101.966	101.813
4.375	N/A	N/A	N/A	4.750	102.373	102.273	102.155	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	102.414	102.297	102.214	4.125	102.516	102.372	102.219
4.500	N/A	N/A	N/A	4.875	102.779	102.679	102.561	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	101.874	101.757	101.674	4.250	101.913	101.757	101.588
4.625	N/A	N/A	N/A	4.990	102.950	102.850	102.732	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.150	102.033	101.950	4.375	102.189	102.033	101.864
4.750	N/A	N/A	N/A	5.000	103.050	102.950	102.832	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.206	102.089	102.006	4.500	102.245	102.089	101.920
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	96.199	95.999	95.999	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.237	97.037	97.037
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.634	96.434	96.434	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.816	97.616	97.616
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.012	96.812	96.812	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.365	98.165	98.165
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.315	97.115	97.115	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.809	98.609	98.609
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.615	97.415	97.415	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.220	99.020	99.020
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.715	97.515	97.515	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.320	99.120	99.120
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.149	97.949	97.949	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.785	99.585	99.585
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.504	98.304	98.304	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.748	99.548	99.548
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.019	98.819	98.819	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.200	100.000	1



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.:

4/14/2022

45 Day Lock Exp.:

4/29/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 2:30 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	94.179	94.079	93.979	3.000	N/A	N/A	N/A	3.000	95.206	95.065	95.006	2.500	96.206	96.106	96.006	2.500	96.199	95.999	95.999
3.125	94.932	94.832	94.732	3.125	94.479	94.379	94.279	3.125	95.972	95.831	95.772	2.625	96.784	96.684	96.584	2.625	96.634	96.434	96.434
3.250	95.670	95.570	95.470	3.250	95.412	95.312	95.212	3.250	96.616	96.475	96.416	2.750	97.328	97.228	97.128	2.750	97.012	96.812	96.812
3.375	96.649	96.549	96.449	3.375	96.562	96.462	96.362	3.375	97.505	97.364	97.305	2.875	97.765	97.665	97.565	2.875	97.315	97.115	97.115
3.500	97.197	97.097	96.997	3.500	97.311	97.211	97.111	3.500	98.099	97.951	97.899	2.990	98.168	98.068	97.968	2.990	97.615	97.415	97.415
3.625	97.669	97.569	97.469	3.625	98.009	97.909	97.809	3.625	98.778	98.630	98.578	3.000	98.268	98.168	98.068	3.000	97.715	97.515	97.515
3.750	98.322	98.222	98.122	3.750	98.599	98.499	98.399	3.750	99.346	99.198	99.146	3.125	98.732	98.632	98.532	3.125	98.149	97.949	97.949
3.875	98.882	98.782	98.682	3.875	99.083	98.983	98.883	3.875	99.857	99.709	99.657	3.250	99.059	98.959	98.859	3.250	98.504	98.304	98.304
3.990	99.263	99.163	99.063	3.990	99.347	99.247	99.147	3.990	100.169	100.021	99.969	3.375	99.712	99.612	99.512	3.375	99.019	98.819	98.819
4.000	99.363	99.263	99.163	4.000	99.447	99.347	99.247	4.000	100.269	100.121	100.069	3.500	100.117	100.017	99.917	3.500	99.303	99.103	99.103
4.125	99.857	99.757	99.657	4.125	100.030	99.930	99.830	4.125	100.652	100.504	100.452	3.625	100.607	100.507	100.407	3.625	99.650	99.450	99.450
4.250	100.370	100.270	100.170	4.250	100.449	100.349	100.249	4.250	100.922	100.822	100.722	3.750	101.019	100.902	100.819	3.750	99.125	98.925	98.925
4.375	100.902	100.802	100.702	4.375	100.898	100.798	100.698	4.375	101.410	101.310	101.210	3.875	101.511	101.394	101.311	3.875	99.457	99.257	99.257
4.500	101.363	101.263	101.163	4.500	101.222	101.122	101.022	4.500	101.806	101.706	101.606	3.990	101.909	101.792	101.709	3.990	99.700	99.500	99.500
4.625	101.696	101.596	101.496	4.625	101.340	101.240	101.140	4.625	102.080	101.980	101.880	4.000	102.009	101.892	101.809	4.000	99.800	99.600	99.600
4.750	102.205	102.105	102.003	4.750	100.803	100.703	100.601	4.750	102.373	102.273	102.155	4.125	102.414	102.297	102.214	4.125	100.075	99.875	99.875
4.875	102.653	102.553	102.451	4.875	101.177	101.077	100.975	4.875	102.779	102.679	102.561	4.250	101.874	101.757	101.674	4.250	99.482	99.282	99.282
4.990	102.882	102.782	102.680	4.990	101.284	101.184	101.082	4.990	102.950	102.850	102.732	4.375	102.150	102.033	101.950	4.375	99.670	99.470	99.470
5.000	102.982	102.882	102.780	5.000	101.384	101.284	101.182	5.000	103.050	102.950	102.832	4.500	102.206	102.089	102.006	4.500	99.703	99.503	99.503

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/14/2022
45 Day Lock Exp.: 4/29/2022
60 Day Lock Exp.: 5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 2:30 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	94.379	94.179	94.079	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.129	92.029	91.929	2.750	N/A	N/A	N/A	3.000	93.660	93.560	93.460	3.125	95.050	94.950	94.850	2.875	N/A	N/A	N/A
3.125	95.050	94.950	94.850	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	92.900	92.800	92.700	2.875	N/A	N/A	N/A	3.125	94.484	94.384	94.284	3.250	95.861	95.754	95.602	2.990	N/A	N/A	N/A
3.250	95.861	95.754	95.602	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	93.711	93.604	93.452	2.990	N/A	N/A	N/A	3.250	95.117	95.010	94.858	3.375	96.906	96.801	96.647	3.000	N/A	N/A	N/A
3.375	96.906	96.801	96.647	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	94.756	94.651	94.497	3.000	N/A	N/A	N/A	3.375	96.162	96.057	95.903	3.500	97.478	97.375	97.220	3.125	N/A	N/A	N/A
3.500	97.478	97.375	97.220	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	95.328	95.225	95.070	3.125	N/A	N/A	N/A	3.500	96.734	96.631	96.476	3.625	97.881	97.779	97.624	3.250	N/A	N/A	N/A
3.625	97.881	97.779	97.624	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	95.731	95.629	95.474	3.250	N/A	N/A	N/A	3.625	97.138	97.036	96.881	3.750	98.590	98.476	98.340	3.375	N/A	N/A	N/A
3.750	98.590	98.476	98.340	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	96.440	96.326	96.190	3.375	N/A	N/A	N/A	3.750	96.725	96.611	96.475	3.875	99.149	99.035	98.894	3.500	N/A	N/A	N/A
3.875	99.149	99.035	98.894	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	96.999	96.885	96.744	3.500	N/A	N/A	N/A	3.875	97.284	97.170	97.029	3.990	99.489	99.376	99.234	3.625	N/A	N/A	N/A
3.990	99.489	99.376	99.234	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	97.339	97.226	97.084	3.625	N/A	N/A	N/A	3.990	97.624	97.511	97.369	4.000	99.589	99.476	99.334	3.750	N/A	N/A	N/A
4.000	99.589	99.476	99.334	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	97.439	97.326	97.184	3.750	N/A	N/A	N/A	4.000	97.724	97.611	97.469	4.125	100.059	99.947	99.810	3.875	N/A	N/A	N/A
4.125	100.059	99.947	99.810	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	97.909	97.797	97.660	3.875	N/A	N/A	N/A	4.125	98.194	98.082	97.945	4.250	100.615	100.502	100.326	3.990	N/A	N/A	N/A
4.250	100.615	100.502	100.326	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.465	98.352	98.176	3.990	N/A	N/A	N/A	4.250	97.700	97.587	97.411	4.375	101.111	100.998	100.819	4.000	N/A	N/A	N/A
4.375	101.111	100.998	100.819	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	98.961	98.848	98.669	4.000	N/A	N/A	N/A	4.375	98.197	98.084	97.905	4.500	101.495	101.382	101.199	4.125	N/A	N/A	N/A
4.500	101.495	101.382	101.199	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.345	99.232	99.049	4.125	N/A	N/A	N/A	4.500	98.580	98.467	98.284	4.625	101.681	101.568	101.388	4.250	N/A	N/A	N/A
4.625	101.681	101.568	101.388	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.531	99.418	99.238	4.250	N/A	N/A	N/A	4.625	99.106	98.993	98.813	4.750	102.236	102.109	101.885	4.375	N/A	N/A	N/A
4.750	102.236	102.109	101.885	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	100.086	99.959	99.735	4.375	N/A	N/A	N/A	4.750	99.080	98.953	98.729	4.875	102.714	102.586	102.360	4.500	N/A	N/A	N/A
4.875	102.714	102.586	102.360	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.564	100.436	100.210	4.500	N/A	N/A	N/A	4.875	99.558	99.430	99.204	4.990	102.914	102.787	102.563	4.625	N/A	N/A	N/A
4.990	102.914	102.787	102.563	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.764	100.637	100.413	4.625	N/A	N/A	N/A	4.990	99.757	99.630	99.406	5.000	103.014	102.887	102.663	4.750	N/A	N/A	N/A
5.000	103.014	102.887	102.663	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.864	100.737	100.513	4.750	N/A	N/A	N/A	5.000	99.857	99.730	99.506								
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	95.337	95.237	95.065	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	96.221	96.121	96.021	2.500	95.675	95.575	95.475	2.875	N/A	N/A	N/A	3.125	96.197	96.097	95.906
2.875	N/A	N/A	N/A	3.125	96.197	96.097	95.906	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.792	96.692	96.592	2.625	96.168	96.068	95.968	2.990	N/A	N/A	N/A	3.250	96.986	96.796	96.601
2.990	N/A	N/A	N/A	3.250	96.986	96.796	96.601	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	97.325	97.225	97.125	2.750	96.138	96.038	95.938	3.000	N/A	N/A	N/A	3.375	97.808	97.708	97.512
3.000	N/A	N/A	N/A	3.375	97.808	97.708	97.512	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	97.978	97.878	97.778	2.875	96.791	96.691	96.591	3.125	N/A	N/A	N/A	3.500	98.246	98.146	97.948
3.125	N/A	N/A	N/A	3.500	98.246	98.146	97.948	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	98.263	98.163	98.063	2.990	97.076	96.976	96.876	3.250	N/A	N/A	N/A	3.625	98.874	98.774	98.568
3.250	N/A	N/A	N/A	3.625	98.874	98.774	98.568	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	98.363	98.263	98.163	3.000	97.176	97.076	96.976	3.375	N/A	N/A	N/A	3.750	99.474	99.374	99.166
3.375	N/A	N/A	N/A	3.750	99.474	99.374	99.166	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.716	98.616	98.516	3.125	98.283	98.183	98.083	3.500	N/A	N/A	N/A	3.875	99.984	99.884	99.674
3.500	N/A	N/A	N/A	3.875	99.984	99.884	99.674	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	99.160	99.060	98.960	3.250	97.336	97.236	97.136	3.625	N/A	N/A	N/A	3.990	100.307	100.207	99.994
3.625	N/A	N/A	N/A	3.990	100.307	100.207	99.994	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	99.817	99.717	99.617	3.375	97.994	97.894	97.794	3.750	N/A	N/A	N/A	4.000	100.407	100.307	100.094
3.750	N/A	N/A	N/A	4.000	100.407	100.307	100.094	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.236	100.136	100.036	3.500	98.413	98.313	98.213	3.875	N/A	N/A	N/A	4.125	100.440	100.341	100.081
3.875	N/A	N/A	N/A	4.125	100.440	100.341	100.081	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.305	100.205	100.049	3.625	99.292	99.192	99.036	3.990	N/A	N/A	N/A	4.250	100.911	100.803	100.550
3.990	N/A	N/A	N/A	4.250	100.911	100.803	100.550	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.745	100.645	100.488	3.750	98.818	98.718	98.561	4.000	N/A	N/A	N/A	4.375	101.265	101.157	100.902
4.000	N/A	N/A	N/A	4.375	101.265	101.157	100.902	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.168	101.068	100.909	3.875	99.241	99.141	98.982	4.125	N/A	N/A	N/A	4.500	101.621	101.512	101.256
4.125	N/A	N/A	N/A	4.500	101.621	101.512	101.256	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.465	101.365	101.206	3.990	99.538	99.438	99.279	4.250	N/A	N/A	N/A	4.625	101.508	101.398	101.096
4.250	N/A	N/A	N/A	4.625	101.508	101.398	101.096	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.565	101.465	101.306	4.000	99.638	99.538	99.379	4.375	N/A	N/A	N/A	4.750	102.195	102.067	101.781
4.375	N/A	N/A	N/A	4.750	102.195	102.067	101.781	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.539	101.439	101.338	4.125	99.789	99.689	99.588	4.500	N/A	N/A	N/A	4.875	102.643	102.515	102.228
4.500	N/A	N/A	N/A	4.875	102.643	102.515	102.228	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.592	101.492	101.332	4.250	99.683	99.583	99.483	4.625	N/A	N/A	N/A	4.990	102.781	102.654	102.365
4.625	N/A	N/A	N/A	4.990	102.781	102.654	102.365	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.294	102.194	102.094	4.375	100.045	99.945	99.845	4.750	N/A	N/A	N/A	5.000	102.881	102.754	102.465
4.750	N/A	N/A	N/A	5.000	102.881	102.754	102.465	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.629	102.529	102.429	4.500	100.380	100.280	100.180								
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125															



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5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 2:30 pm ET

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FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.279	94.179	94.079	3.000	92.129	92.029	91.929	3.000	95.337	95.237	95.065	2.500	96.221	96.121	96.021	2.500	94.021	93.921	93.821
3.125	95.050	94.950	94.850	3.125	92.900	92.800	92.700	3.125	96.197	96.097	95.906	2.625	96.792	96.692	96.592	2.625	94.592	94.492	94.392
3.250	95.861	95.754	95.602	3.250	93.711	93.604	93.452	3.250	96.896	96.796	96.601	2.750	97.325	97.225	97.125	2.750	95.125	95.025	94.925
3.375	96.906	96.801	96.647	3.375	94.756	94.651	94.497	3.375	97.808	97.708	97.512	2.875	97.978	97.878	97.778	2.875	95.778	95.678	95.578
3.500	97.478	97.375	97.220	3.500	95.328	95.225	95.070	3.500	98.246	98.146	97.948	2.990	98.263	98.163	98.063	2.990	96.063	95.963	95.863
3.625	97.881	97.779	97.624	3.625	95.731	95.629	95.474	3.625	98.874	98.774	98.568	3.000	98.363	98.263	98.163	3.000	96.163	96.063	95.963
3.750	98.590	98.476	98.340	3.750	96.440	96.326	96.190	3.750	99.474	99.374	99.166	3.125	98.716	98.616	98.516	3.125	96.516	96.416	96.316
3.875	99.149	99.035	98.894	3.875	96.999	96.885	96.744	3.875	99.984	99.884	99.674	3.250	99.160	99.060	98.960	3.250	96.960	96.860	96.760
3.990	99.489	99.376	99.234	3.990	97.339	97.226	97.084	3.990	100.307	100.207	99.994	3.375	99.817	99.717	99.617	3.375	97.617	97.517	97.417
4.000	99.589	99.476	99.334	4.000	97.439	97.326	97.184	4.000	100.407	100.307	100.094	3.500	100.236	100.136	100.036	3.500	98.036	97.936	97.836
4.125	100.059	99.947	99.810	4.125	97.909	97.797	97.660	4.125	100.440	100.331	100.081	3.625	100.305	100.205	100.049	3.625	98.105	98.005	97.849
4.250	100.615	100.502	100.326	4.250	98.465	98.352	98.176	4.250	100.911	100.803	100.550	3.750	100.745	100.645	100.488	3.750	98.545	98.445	98.288
4.375	101.111	100.998	100.819	4.375	98.961	98.848	98.669	4.375	101.265	101.157	100.902	3.875	101.168	101.068	100.909	3.875	98.968	98.868	98.709
4.500	101.495	101.382	101.199	4.500	99.345	99.232	99.049	4.500	101.621	101.512	101.256	3.990	101.465	101.365	101.206	3.990	99.265	99.165	99.006
4.625	101.681	101.568	101.388	4.625	99.531	99.418	99.238	4.625	101.508	101.380	101.096	4.000	101.565	101.465	101.306	4.000	99.365	99.265	99.106
4.750	102.236	102.109	101.885	4.750	100.086	99.959	99.735	4.750	102.195	102.067	101.781	4.125	101.539	101.439	101.338	4.125	99.339	99.239	99.138
4.875	102.714	102.586	102.360	4.875	100.564	100.436	100.210	4.875	102.643	102.515	102.228	4.250	101.932	101.832	101.732	4.250	99.732	99.632	99.532
4.990	102.914	102.787	102.563	4.990	100.764	100.637	100.413	4.990	102.781	102.654	102.365	4.375	102.294	102.194	102.094	4.375	100.094	99.994	99.894
5.000	103.014	102.887	102.663	5.000	100.864	100.737	100.513	5.000	102.881	102.754	102.465	4.500	102.629	102.529	102.429	4.500	100.429	100.329	100.229

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.:

4/14/2022

45 Day Lock Exp.:

4/29/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 2:30 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.:

4/14/2022

45 Day Lock Exp.:

4/29/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 2:30 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	94.279	94.179	94.079	3.000	95.337	95.237	95.065	2.500	96.221	96.121	96.021	3.000	92.529	92.429	92.329	2.500	94.471	94.371	94.271
3.125	95.050	94.950	94.850	3.125	96.197	96.097	95.906	2.625	96.792	96.692	96.592	3.125	93.300	93.200	93.100	2.625	95.042	94.942	94.842
3.250	95.861	95.754	95.602	3.250	96.896	96.796	96.601	2.750	97.325	97.225	97.125	3.250	94.111	94.004	93.852	2.750	95.575	95.475	95.375
3.375	96.906	96.801	96.647	3.375	97.808	97.708	97.512	2.875	97.978	97.878	97.778	3.375	95.156	95.051	94.897	2.875	96.228	96.128	96.028
3.500	97.478	97.375	97.220	3.500	98.246	98.146	97.948	2.990	98.263	98.163	98.063	3.500	95.728	95.625	95.470	2.990	96.513	96.413	96.313
3.625	97.881	97.779	97.624	3.625	98.874	98.774	98.568	3.000	98.363	98.263	98.163	3.625	96.131	96.029	95.874	3.000	96.613	96.513	96.413
3.750	98.590	98.476	98.340	3.750	99.474	99.374	99.166	3.125	98.716	98.616	98.516	3.750	96.840	96.726	96.590	3.125	96.966	96.866	96.766
3.875	99.149	99.035	98.894	3.875	99.984	99.884	99.674	3.250	99.160	99.060	98.960	3.875	97.399	97.285	97.144	3.250	97.410	97.310	97.210
3.990	99.489	99.376	99.234	3.990	100.307	100.207	99.994	3.375	99.817	99.717	99.617	3.990	97.739	97.626	97.484	3.375	98.067	97.967	97.867
4.000	99.589	99.476	99.334	4.000	100.407	100.307	100.094	3.500	100.236	100.136	100.036	4.000	97.839	97.726	97.584	3.500	98.486	98.386	98.286
4.125	100.059	99.947	99.810	4.125	100.440	100.331	100.081	3.625	100.305	100.205	100.049	4.125	98.309	98.197	98.060	3.625	98.555	98.455	98.299
4.250	100.615	100.502	100.326	4.250	100.911	100.803	100.550	3.750	100.745	100.645	100.488	4.250	98.865	98.752	98.576	3.750	98.995	98.895	98.738
4.375	101.111	100.998	100.819	4.375	101.265	101.157	100.902	3.875	101.168	101.068	100.909	4.375	99.361	99.248	99.069	3.875	99.418	99.318	99.159
4.500	101.495	101.382	101.199	4.500	101.621	101.512	101.256	3.990	101.465	101.365	101.206	4.500	99.745	99.632	99.449	3.990	99.715	99.615	99.456
4.625	101.681	101.568	101.388	4.625	101.508	101.380	101.096	4.000	101.565	101.465	101.306	4.625	99.931	99.818	99.638	4.000	99.815	99.715	99.556
4.750	102.236	102.109	101.885	4.750	102.195	102.067	101.781	4.125	101.539	101.439	101.338	4.750	100.486	100.359	100.135	4.125	99.789	99.689	99.588
4.875	102.714	102.586	102.360	4.875	102.643	102.515	102.228	4.250	101.932	101.832	101.732	4.875	100.964	100.836	100.610	4.250	100.182	100.082	99.982
4.990	102.914	102.787	102.563	4.990	102.781	102.654	102.365	4.375	102.294	102.194	102.094	4.990	101.164	101.037	100.813	4.375	100.544	100.444	100.344
5.000	103.014	102.887	102.663	5.000	102.881	102.754	102.465	4.500	102.629	102.529	102.429	5.000	101.264	101.137	100.913	4.500	100.879	100.779	100.679

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)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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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.:

4/14/2022

45 Day Lock Exp.:

4/29/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 2:30 pm ET

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Non-Conforming "Jumbo"

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

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

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

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

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

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



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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	94.425	94.300	94.175	
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	98.385	98.260	98.135	
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	100.300	100.175	100.050	
5.750	100.550	100.425	100.300	
5.875	100.800	100.675	100.550	
5.990	101.030	100.905	100.780	
6.125	101.300	101.175	101.050	
6.250	101.550	101.425	101.300	
6.375	101.800	101.675	101.550	
6.500	102.050	101.925	101.800	
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	
* 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	94.175	94.050	93.925	
4.250	95.050	94.925	94.800	
4.375	95.550	95.425	95.300	
4.500	96.050	95.925	95.800	
4.625	96.675	96.550	96.425	
4.750	97.300	97.175	97.050	
4.875	97.675	97.550	97.425	
4.990	98.135	98.010	97.885	
5.125	98.425	98.300	98.175	
5.250	98.800	98.675	98.550	
5.375	99.175	99.050	98.925	
5.500	99.425	99.300	99.175	
5.625	100.050	99.925	99.800	
5.750	100.300	100.175	100.050	
5.875	100.550	100.425	100.300	
5.990	100.780	100.655	100.530	
6.125	101.050	100.925	100.800	
6.250	101.300	101.175	101.050	
6.375	101.550	101.425	101.300	
6.500	101.800	101.675	101.550	
6.625	101.925	101.800	101.675	
6.750	102.175	102.050	101.925	
6.875	N/A	N/A	N/A	
6.990	102.655	102.530	102.405	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	103.425	103.300	103.175	
7.500	103.675	103.550	103.425	
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	94.800	94.675	94.550	
4.375	95.300	95.175	95.050	
4.500	95.800	95.675	95.550	
4.625	96.425	96.300	96.175	
4.750	97.050	96.925	96.800	
4.875	97.425	97.300	97.175	
4.990	97.885	97.760	97.635	
5.125	98.175	98.050	97.925	
5.250	98.550	98.425	98.300	
5.375	98.925	98.800	98.675	
5.500	99.175	99.050	98.925	
5.625	99.800	99.675	99.550	
5.750	100.050	99.925	99.800	
5.875	100.300	100.175	100.050	
5.990	100.530	100.405	100.280	
6.125	100.800	100.675	100.550	
6.250	101.050	100.925	100.800	
6.375	101.300	101.175	101.050	
6.500	101.550	101.425	101.300	
6.625	101.675	101.550	101.425	
6.750	101.925	101.800	101.675	
6.875	N/A	N/A	N/A	
6.990	102.405	102.280	102.155	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	103.175	103.050	102.925	
7.500	103.425	103.300	103.175	
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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