



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: 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	99.285	99.051	98.801	3.250	99.057	98.823	98.573	1.875	92.333	92.183	92.033	3.125	99.347	99.197	99.047
3.375	99.698	99.464	99.214	3.375	99.380	99.146	98.896	2.000	91.182	91.032	90.882	3.250	98.839	98.689	98.539
3.500	100.211	99.976	99.726	3.500	99.790	99.556	99.306	2.125	92.182	92.032	91.882	3.375	99.172	99.022	98.872
3.625	100.697	100.463	100.213	3.625	100.160	99.926	99.676	2.250	94.333	94.102	93.872	3.500	99.531	99.381	99.231
3.750	100.536	100.386	100.073	3.750	100.305	100.155	99.842	2.375	94.801	94.570	94.340	3.625	99.421	99.271	99.121
3.875	100.915	100.765	100.452	3.875	100.562	100.412	100.100	2.500	95.254	95.024	94.793	Margin = 2.250		Index = 1.020	
4.000	101.378	101.228	100.916	4.000	100.927	100.777	100.464	2.625	95.669	95.438	95.208	30 Year OTC			
4.125	101.839	101.689	101.377	4.125	101.233	101.083	100.771	2.750	96.688	96.461	96.235	Rate	30 Day	45 Day	60 Day
4.250	101.563	101.328	101.016	4.250	101.284	101.050	100.737	2.875	97.117	96.891	96.664	4.000	100.786	100.442	100.130
4.375	101.905	101.671	101.358	4.375	101.465	101.231	100.918	3.000	97.544	97.318	97.091	4.125	101.247	100.903	100.591
4.500	102.352	102.117	101.805	4.500	101.775	101.540	101.228	3.125	97.916	97.689	97.463	4.500	101.760	101.510	101.198
4.625	102.713	102.478	102.166	4.625	101.811	101.577	101.264	3.250	98.281	98.027	97.773	4.625	102.121	101.871	101.559
4.750	102.189	102.001	101.901	4.750	101.815	101.628	101.528	3.375	98.679	98.425	98.172	4.750	101.497	101.247	100.997
4.875	102.466	102.278	102.178	4.875	101.999	101.811	101.711	3.500	99.064	98.811	98.557	4.875	101.874	101.624	101.374
5.000	102.869	102.681	102.581	5.000	102.254	102.067	101.967	3.625	99.410	99.156	98.902	5.000	102.277	102.027	101.777
5.125	103.090	102.903	102.803	5.125	102.469	102.281	102.181	3.750	98.191	97.972	97.753	5.125	102.498	102.248	101.998
5.250	103.589	103.479	103.379	5.250	103.301	103.192	103.092	3.875	98.523	98.304	98.086	5.500	103.362	103.112	102.862
5.375	103.672	103.563	103.463	5.375	103.485	103.376	103.276	4.000	98.863	98.644	98.425	5.625	103.710	103.460	103.210
6.250	103.750	103.650	103.550	6.250	102.398	102.298	102.198	4.125	99.144	98.926	98.707	6.250	103.414	103.164	102.914

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	99.385	99.285	99.051	98.801	3.250	98.857	98.757	98.523	98.273	1.875	94.463	94.363	94.213	94.063	
3.375	99.898	99.798	99.564	99.314	3.375	99.280	99.180	98.946	98.696	2.000	93.312	93.212	93.062	92.912	
3.500	100.411	100.311	100.076	99.826	3.500	99.690	99.590	99.356	99.106	2.125	94.312	94.212	94.062	93.912	
3.625	100.897	100.797	100.563	100.313	3.625	100.060	99.960	99.726	99.476	2.250	96.463	96.363	96.132	95.902	
3.750	100.736	100.636	100.486	100.173	3.750	100.505	100.405	100.255	99.942	2.375	96.931	96.831	96.600	96.370	
3.875	101.215	101.115	100.965	100.652	3.875	100.862	100.762	100.612	100.300	2.500	97.384	97.284	97.054	96.823	
4.000	101.678	101.578	101.428	101.116	4.000	101.227	101.127	100.977	100.664	2.625	97.799	97.699	97.468	97.238	
4.125	102.139	102.039	101.889	101.577	4.125	101.533	101.433	101.283	100.971	2.750	97.718	97.618	97.391	97.165	
4.250	101.763	101.663	101.428	101.116	4.250	101.484	101.384	101.150	100.837	2.875	98.147	98.047	97.821	97.594	
4.375	102.205	102.105	101.871	101.558	4.375	101.765	101.665	101.431	101.118	3.000	98.574	98.474	98.248	98.021	
4.500	102.652	102.552	102.317	102.005	4.500	102.075	101.975	101.740	101.428	3.125	98.946	98.846	98.619	98.393	
4.625	103.013	102.913	102.678	102.366	4.625	102.111	102.011	101.777	101.464	3.250	99.911	99.811	99.557	99.303	
4.750	102.389	102.289	102.101	102.001	4.750	102.015	101.915	101.728	101.628	3.375	100.309	100.209	99.955	99.702	

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	98.036	97.692	97.380	5.250	99.750	99.500	99.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.497	98.153	97.841	5.750	101.250	101.000	100.750
4.875	97.103	96.853	96.603	5.750	102.750	102.500	102.000	4.500	99.010	98.760	98.448	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	96.700	96.450	96.200					4.625	99.371	99.121	98.809	Rate	30 Day	45 Day	60 Day
5.125	96.479	96.229	95.979					4.750	98.747	98.497	98.247	6.250	102.250	102.000	101.750
5.250	96.905	96.655	96.405					4.875	99.124	98.874	98.624	6.750	103.250	103.000	102.750
5.375	98.896	98.646	98.396					5.000	99.527	99.277	99.027		DPA Advantage Adjustment		
5.500	98.614	98.364	98.114					5.125	99.748	99.498	99.248		203(k) / 203(k)s		-0.250
5.625	98.267	98.017	97.767					5.500	100.612	100.362	100.112		203(k) & 203(k)s are Borrower Paid		
5.750	99.799	99.549	99.299					5.625	100.960	100.710	100.460		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	100.664	100.414	100.164				

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															
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: 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	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	95.237	95.010	94.784	3.500	99.281	99.131	98.981
3.750	99.473	99.323	99.011	3.750	99.342	99.192	98.880	2.875	95.666	95.439	95.213	3.625	99.171	99.021	98.871
3.875	99.952	99.802	99.490	3.875	99.700	99.550	99.238	3.000	96.093	95.866	95.640	Margin = 2.250		Index = 1.020	
4.000	100.416	100.266	99.954	4.000	100.064	99.914	99.602	3.125	96.464	96.237	96.011	30 Year OTC			
4.125	100.877	100.727	100.415	4.125	100.371	100.221	99.909	3.250	97.086	96.832	96.578	Rate	30 Day	45 Day	60 Day
4.250	99.875	99.641	99.328	4.250	99.697	99.463	99.150	3.375	97.484	97.230	96.976	3.250	98.385	98.135	97.885
4.375	100.318	100.084	99.771	4.375	99.978	99.744	99.431	3.500	97.869	97.615	97.361	3.375	98.898	98.648	98.398
4.500	100.764	100.530	100.217	4.500	100.287	100.053	99.740	3.625	98.215	97.961	97.707	3.500	99.411	99.161	98.911
4.625	101.125	100.891	100.578	4.625	100.323	100.089	99.776	3.750	97.496	97.277	97.059	3.625	99.897	99.647	99.397
4.750	99.876	99.689	99.589	4.750	99.603	99.416	99.316	3.875	N/A	N/A	N/A	3.750	99.473	99.129	98.817
4.875	100.253	100.066	99.966	4.875	99.886	99.699	99.599	4.000	N/A	N/A	N/A	3.875	99.952	99.608	99.296
5.000	100.656	100.469	100.369	5.000	100.142	99.955	99.855	4.125	N/A	N/A	N/A	4.000	100.416	100.072	99.760
5.125	100.878	100.691	100.591	5.125	100.356	100.169	100.069	4.250	N/A	N/A	N/A	4.125	100.877	100.533	100.221
5.250	99.089	98.980	98.880	5.250	98.901	98.792	98.692	4.375	N/A	N/A	N/A	4.250	99.875	99.625	99.313
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	99.573	99.473	99.323	99.011	3.750	99.442	99.342	99.192	98.880	2.750	96.055	95.955	95.728	95.502
3.875	100.052	99.952	99.802	99.490	3.875	99.800	99.700	99.550	99.238	2.875	96.485	96.385	96.158	95.932
4.000	100.516	100.416	100.266	99.954	4.000	100.164	100.064	99.914	99.602	3.000	96.912	96.812	96.585	96.359
4.125	100.977	100.877	100.727	100.415	4.125	100.471	100.371	100.221	99.909	3.125	97.283	97.183	96.956	96.730
4.250	99.975	99.875	99.641	99.328	4.250	99.797	99.697	99.463	99.150	3.250	99.311	99.211	98.957	98.703
4.375	100.418	100.318	100.084	99.771	4.375	100.078	99.978	99.744	99.431	3.375	99.709	99.609	99.355	99.101
4.500	100.864	100.764	100.530	100.217	4.500	100.387	100.287	100.053	99.740	3.500	100.094	99.994	99.740	99.486
4.625	101.225	101.125	100.891	100.578	4.625	100.423	100.323	100.089	99.776	3.625	100.440	100.340	100.086	99.832
4.750	99.976	99.876	99.689	99.589	4.750	99.703	99.603	99.416	99.316	3.750	99.158	99.058	98.839	98.621

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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Lockdesk Phone:

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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: 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	94.335	94.235	94.135	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	94.321	94.221	94.121
3.125	95.099	94.999	94.899	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	94.665	94.565	94.465	2.125	N/A	N/A	N/A	3.125	95.069	94.969	94.869
3.250	95.873	95.773	95.673	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	95.510	95.410	95.310	2.250	N/A	N/A	N/A	3.250	95.843	95.738	95.643
3.375	96.852	96.752	96.652	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	96.671	96.571	96.471	2.375	N/A	N/A	N/A	3.375	96.822	96.717	96.622
3.500	97.400	97.300	97.200	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	97.459	97.359	97.259	2.500	N/A	N/A	N/A	3.500	97.370	97.265	97.170
3.625	97.842	97.742	97.642	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	98.186	98.086	97.986	2.625	N/A	N/A	N/A	3.625	97.831	97.714	97.617
3.750	98.525	98.425	98.325	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	98.802	98.702	98.602	2.750	N/A	N/A	N/A	3.750	98.517	98.388	98.261
3.875	99.085	98.985	98.885	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	99.295	99.195	99.095	2.875	N/A	N/A	N/A	3.875	99.078	98.949	98.822
3.990	99.466	99.366	99.266	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	99.546	99.446	99.346	2.990	N/A	N/A	N/A	3.990	99.458	99.329	99.202
4.000	99.566	99.466	99.366	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	99.646	99.546	99.446	3.000	N/A	N/A	N/A	4.000	99.558	99.429	99.302
4.125	100.029	99.929	99.829	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.195	100.095	99.995	3.125	N/A	N/A	N/A	4.125	100.144	99.982	99.822
4.250	100.574	100.474	100.374	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.657	100.557	100.457	3.250	N/A	N/A	N/A	4.250	100.689	100.527	100.367
4.375	101.105	101.005	100.905	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.109	101.009	100.909	3.375	N/A	N/A	N/A	4.375	101.220	101.058	100.898
4.500	101.566	101.466	101.366	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.425	101.325	101.225	3.500	N/A	N/A	N/A	4.500	101.682	101.520	101.360
4.625	101.925	101.825	101.725	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.543	101.443	101.343	3.625	N/A	N/A	N/A	4.625	102.160	101.958	101.758
4.750	102.471	102.371	102.269	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.021	100.921	100.819	3.750	N/A	N/A	N/A	4.750	102.706	102.504	102.304
4.875	102.919	102.819	102.717	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.395	101.295	101.193	3.875	N/A	N/A	N/A	4.875	103.154	102.952	102.752
4.990	103.147	103.047	102.945	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.502	101.402	101.300	3.990	N/A	N/A	N/A	4.990	103.383	103.181	102.982
5.000	103.247	103.147	103.045	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.602	101.502	101.400	4.000	N/A	N/A	N/A	5.000	103.483	103.281	103.082
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	95.449	95.308	95.249	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	96.300	96.200	96.100	2.500	96.227	96.127	96.027
2.875	N/A	N/A	N/A	3.125	96.282	96.141	96.082	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.878	96.778	96.678	2.625	96.805	96.705	96.605
2.990	N/A	N/A	N/A	3.250	96.945	96.804	96.745	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	97.422	97.322	97.222	2.750	97.349	97.249	97.149
3.000	N/A	N/A	N/A	3.375	97.833	97.692	97.633	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.859	97.759	97.659	2.875	97.786	97.686	97.586
3.125	N/A	N/A	N/A	3.500	98.304	98.163	98.104	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	98.262	98.162	98.062	2.990	98.188	98.088	97.988
3.250	N/A	N/A	N/A	3.625	98.965	98.817	98.765	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	98.362	98.262	98.162	3.000	98.288	98.188	98.088
3.375	N/A	N/A	N/A	3.750	99.549	99.401	99.349	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.826	98.726	98.626	3.125	98.753	98.653	98.553
3.500	N/A	N/A	N/A	3.875	100.060	99.912	99.860	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	99.199	99.099	98.999	3.250	99.150	99.040	98.918
3.625	N/A	N/A	N/A	3.990	100.372	100.224	100.172	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	99.853	99.753	99.653	3.375	99.804	99.694	99.572
3.750	N/A	N/A	N/A	4.000	100.472	100.324	100.272	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	100.257	100.157	100.057	3.500	100.211	100.098	99.977
3.875	N/A	N/A	N/A	4.125	100.856	100.708	100.656	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	100.748	100.648	100.548	3.625	100.751	100.619	100.482
3.990	N/A	N/A	N/A	4.250	101.125	101.025	100.925	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.128	101.011	100.928	3.750	101.230	101.098	100.961
4.000	N/A	N/A	N/A	4.375	101.613	101.513	101.413	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.620	101.503	101.420	3.875	101.722	101.590	101.453
4.125	N/A	N/A	N/A	4.500	102.009	101.909	101.809	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.018	101.901	101.818	3.990	102.120	101.988	101.851
4.250	N/A	N/A	N/A	4.625	102.283	102.183	102.083	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.118	102.001	101.918	4.000	102.220	102.088	101.951
4.375	N/A	N/A	N/A	4.750	102.592	102.492	102.374	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	102.523	102.406	102.323	4.125	102.625	102.493	102.356
4.500	N/A	N/A	N/A	4.875	102.998	102.898	102.780	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	101.984	101.867	101.784	4.250	102.023	101.867	101.698
4.625	N/A	N/A	N/A	4.990	103.169	103.069	102.951	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.259	102.142	102.059	4.375	102.299	102.143	101.974
4.750	N/A	N/A	N/A	5.000	103.269	103.169	103.051	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.315	102.198	102.115	4.500	102.354	102.198	102.029
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	96.293	96.093	96.093	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.331	97.131	97.131
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.728	96.528	96.528	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.909	97.709	97.709
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.106	96.906	96.906	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.459	98.259	98.259
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.409	97.209	97.209	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.903	98.703	98.703
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.756	97.556	97.556	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.314	99.114	99.114
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.856	97.656	97.656	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.414	99.214	99.214
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.289	98.089	98.089	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.878	99.678	99.678
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.645	98.445	98.445	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.889	99.689	99.689
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.160	98.960	98.960	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.341	100.141	100.141
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.443	99.243	99.243	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.739	100.539	100.539
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.791	99.591	99.591	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.229	101.029	101.029
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.234	99.034	99.034	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.245	101.045	101.045
3.375	N/A	N/A</																					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/14/2022

45 Day Lock Exp.:

4/29/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 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	94.335	94.235	94.135	3.000	N/A	N/A	N/A	3.000	95.449	95.308	95.249	2.500	96.300	96.200	96.100	2.500	96.293	96.093	96.093
3.125	95.099	94.999	94.899	3.125	94.665	94.565	94.465	3.125	96.282	96.141	96.082	2.625	96.878	96.778	96.678	2.625	96.728	96.528	96.528
3.250	95.873	95.773	95.673	3.250	95.510	95.410	95.310	3.250	96.945	96.804	96.745	2.750	97.422	97.322	97.222	2.750	97.106	96.906	96.906
3.375	96.852	96.752	96.652	3.375	96.671	96.571	96.471	3.375	97.833	97.692	97.633	2.875	97.859	97.759	97.659	2.875	97.409	97.209	97.209
3.500	97.400	97.300	97.200	3.500	97.459	97.359	97.259	3.500	98.304	98.163	98.104	2.990	98.262	98.162	98.062	2.990	97.756	97.556	97.556
3.625	97.842	97.742	97.642	3.625	98.186	98.086	97.986	3.625	98.965	98.817	98.765	3.000	98.362	98.262	98.162	3.000	97.856	97.656	97.656
3.750	98.525	98.425	98.325	3.750	98.802	98.702	98.602	3.750	99.549	99.401	99.349	3.125	98.826	98.726	98.626	3.125	98.289	98.089	98.089
3.875	99.085	98.985	98.885	3.875	99.295	99.195	99.095	3.875	100.060	99.912	99.860	3.250	99.199	99.099	98.999	3.250	98.645	98.445	98.445
3.990	99.466	99.366	99.266	3.990	99.546	99.446	99.346	3.990	100.372	100.224	100.172	3.375	99.853	99.753	99.653	3.375	99.160	98.960	98.960
4.000	99.566	99.466	99.366	4.000	99.646	99.546	99.446	4.000	100.472	100.324	100.272	3.500	100.257	100.157	100.057	3.500	99.443	99.243	99.243
4.125	100.029	99.929	99.829	4.125	100.195	100.095	99.995	4.125	100.856	100.708	100.656	3.625	100.748	100.648	100.548	3.625	99.791	99.591	99.591
4.250	100.574	100.474	100.374	4.250	100.657	100.557	100.457	4.250	101.125	101.025	100.925	3.750	101.128	101.011	100.928	3.750	99.234	99.034	99.034
4.375	101.105	101.005	100.905	4.375	101.109	101.009	100.909	4.375	101.613	101.513	101.413	3.875	101.620	101.503	101.420	3.875	99.567	99.367	99.367
4.500	101.566	101.466	101.366	4.500	101.425	101.325	101.225	4.500	102.009	101.909	101.809	3.990	102.018	101.901	101.818	3.990	99.809	99.609	99.609
4.625	101.925	101.825	101.725	4.625	101.543	101.443	101.343	4.625	102.283	102.183	102.083	4.000	102.118	102.001	101.918	4.000	99.909	99.709	99.709
4.750	102.471	102.371	102.269	4.750	101.021	100.921	100.819	4.750	102.592	102.492	102.374	4.125	102.523	102.406	102.323	4.125	100.184	99.984	99.984
4.875	102.919	102.819	102.717	4.875	101.395	101.295	101.193	4.875	102.998	102.898	102.780	4.250	101.984	101.867	101.784	4.250	99.592	99.392	99.392
4.990	103.147	103.047	102.945	4.990	101.502	101.402	101.300	4.990	103.169	103.069	102.951	4.375	102.259	102.142	102.059	4.375	99.779	99.579	99.579
5.000	103.247	103.147	103.045	5.000	101.602	101.502	101.400	5.000	103.269	103.169	103.051	4.500	102.315	102.198	102.115	4.500	99.812	99.612	99.612

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.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: 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	Rate	30 Day	45 Day	60 Day		
3.000	94.451	94.351	94.251	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	94.171	94.071	93.971	2.750	N/A	N/A	N/A	3.000	93.832	93.732	93.632	3.125	94.451	94.351	94.251		
3.125	95.221	95.121	95.021	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.947	94.847	94.747	2.875	N/A	N/A	N/A	3.125	94.655	94.555	94.455	3.250	95.221	95.121	95.021		
3.250	96.047	95.941	95.789	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.975	95.869	95.717	2.990	N/A	N/A	N/A	3.250	95.303	95.197	95.045	3.375	96.047	95.941	95.789		
3.375	97.089	96.984	96.831	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.019	96.914	96.761	3.000	N/A	N/A	N/A	3.375	96.345	96.240	96.087	3.500	97.089	96.984	96.831		
3.500	97.660	97.557	97.402	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.544	97.441	97.286	3.125	N/A	N/A	N/A	3.500	96.916	96.813	96.658	3.625	97.660	97.557	97.402		
3.625	98.056	97.955	97.803	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.100	97.999	97.847	3.250	N/A	N/A	N/A	3.625	97.313	97.212	97.060	3.750	98.056	97.955	97.803		
3.750	98.791	98.677	98.526	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.607	98.493	98.342	3.375	N/A	N/A	N/A	3.750	96.926	96.812	96.661	3.875	98.791	98.677	98.526		
3.875	99.348	99.234	99.077	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.970	98.856	98.699	3.500	N/A	N/A	N/A	3.875	97.483	97.369	97.212	3.990	99.348	99.234	99.077		
3.990	99.686	99.572	99.415	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.502	99.388	99.231	3.625	N/A	N/A	N/A	3.990	97.821	97.707	97.550	4.000	99.686	99.572	99.415		
4.000	99.786	99.672	99.515	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.602	99.488	99.331	3.750	N/A	N/A	N/A	4.000	97.921	97.807	97.650	4.125	99.786	99.672	99.515		
4.125	100.254	100.141	99.989	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.614	99.501	99.349	3.875	N/A	N/A	N/A	4.125	98.389	98.276	98.124	4.250	100.254	100.141	99.989		
4.250	100.817	100.704	100.543	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.465	99.352	99.191	3.990	N/A	N/A	N/A	4.250	97.902	97.789	97.628	4.375	100.817	100.704	100.543		
4.375	101.310	101.197	101.034	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.964	99.851	99.688	4.000	N/A	N/A	N/A	4.375	98.396	98.283	98.120	4.500	101.310	101.197	101.034		
4.500	101.692	101.579	101.415	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.098	99.985	99.821	4.125	N/A	N/A	N/A	4.500	98.777	98.664	98.500	4.625	101.692	101.579	101.415		
4.625	101.880	101.768	101.599	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.132	100.020	99.851	4.250	N/A	N/A	N/A	4.625	99.305	99.193	99.024	4.750	101.880	101.768	101.599		
4.750	102.423	102.296	102.073	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.681	99.554	99.381	4.375	N/A	N/A	N/A	4.750	99.267	99.140	98.917	4.875	102.423	102.296	102.073		
4.875	102.899	102.771	102.545	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.405	100.277	100.051	4.500	N/A	N/A	N/A	4.875	99.743	99.615	99.389	4.990	102.899	102.771	102.545		
4.990	103.097	102.969	102.746	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.637	100.509	100.286	4.625	N/A	N/A	N/A	4.990	99.940	99.812	99.589	5.000	103.097	102.969	102.746		
5.000	103.197	103.069	102.846	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.737	100.609	100.386	4.750	N/A	N/A	N/A	5.000	100.040	99.912	99.689		103.197	103.069	102.846		
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	95.499	95.399	95.219	2.500	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	96.316	96.216	96.116	2.500	95.770	95.670	95.570		
2.875	N/A	N/A	N/A	3.125	96.365	96.265	96.075	2.625	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.884	96.784	96.684	2.625	96.260	96.160	96.060		
2.990	N/A	N/A	N/A	3.250	97.062	96.962	96.767	2.750	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	97.416	97.316	97.216	2.750	96.229	96.129	96.029		
3.000	N/A	N/A	N/A	3.375	97.970	97.870	97.673	2.875	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.065	97.965	97.865	2.875	96.778	96.678	96.578		
3.125	N/A	N/A	N/A	3.500	98.405	98.305	98.106	2.990	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	98.352	98.252	98.152	2.990	97.165	97.065	96.965		
3.250	N/A	N/A	N/A	3.625	99.058	98.958	98.737	3.000	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	98.452	98.352	98.252	3.000	97.265	97.165	97.065		
3.375	N/A	N/A	N/A	3.750	99.655	99.555	99.331	3.125	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.808	98.708	98.608	3.125	98.375	98.275	98.175		
3.500	N/A	N/A	N/A	3.875	100.161	100.061	99.835	3.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	99.250	99.150	99.050	3.250	97.426	97.326	97.226		
3.625	N/A	N/A	N/A	3.990	100.481	100.381	100.152	3.375	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	99.905	99.805	99.705	3.375	98.082	97.982	97.882		
3.750	N/A	N/A	N/A	4.000	100.581	100.481	100.252	3.500	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.321	100.221	100.121	3.500	98.498	98.398	98.298		
3.875	N/A	N/A	N/A	4.125	100.628	100.520	100.285	3.625	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.491	100.391	100.291	3.625	99.478	99.378	99.272		
3.990	N/A	N/A	N/A	4.250	101.097	100.989	100.752	3.750	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.929	100.829	100.727	3.750	99.002	98.902	98.745		
4.000	N/A	N/A	N/A	4.375	101.450	101.341	101.102	3.875	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.352	101.252	101.090	3.875	99.425	99.325	99.163		
4.125	N/A	N/A	N/A	4.500	101.804	101.695	101.454	3.990	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.644	101.544	101.385	3.990	99.717	99.617	99.458		
4.250	N/A	N/A	N/A	4.625	101.678	101.551	101.268	4.000	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.744	101.644	101.485	4.000	99.817	99.717	99.558		
4.375	N/A	N/A	N/A	4.750	102.362	102.235	101.949	4.125	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.444	101.344	101.243	4.125	99.694	99.594	99.493		
4.500	N/A	N/A	N/A	4.875	102.806	102.678	102.391	4.250	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.835	101.735	101.634	4.250	99.586	99.486	99.385		
4.625	N/A	N/A	N/A	4.990	102.942	102.814	102.528	4.375	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.195	102.095	101.994	4.375	99.846	99.746	99.645		
4.750	N/A	N/A	N/A	5.000	103.042	102.914	102.628	4.500	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.537	102.427	102.327	4.500	100.278	100.178	100.078		
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125													
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.594	96.494	96.394	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A		
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.184	97.084	96.984	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A		
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.732	97.632	97.532	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A		
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.399	98.299	98.199	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A		
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.702	98.602	98.502	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A		
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.802	98.702	98.602	2.625</																	



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: 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	94.451	94.351	94.251	3.000	94.171	94.071	93.971	3.000	95.499	95.399	95.219	2.500	96.316	96.216	96.116	2.500	96.594	96.494	96.394
3.125	95.221	95.121	95.021	3.125	94.947	94.847	94.747	3.125	96.365	96.265	96.075	2.625	96.884	96.784	96.684	2.625	97.184	97.084	96.984
3.250	96.047	95.941	95.789	3.250	95.975	95.869	95.717	3.250	97.062	96.962	96.767	2.750	97.416	97.316	97.216	2.750	97.732	97.632	97.532
3.375	97.089	96.984	96.831	3.375	97.019	96.914	96.761	3.375	97.970	97.870	97.673	2.875	98.065	97.965	97.865	2.875	98.399	98.299	98.199
3.500	97.660	97.557	97.402	3.500	97.544	97.441	97.286	3.500	98.405	98.305	98.106	2.990	98.352	98.252	98.152	2.990	98.702	98.602	98.502
3.625	98.056	97.955	97.803	3.625	98.100	97.999	97.847	3.625	99.058	98.958	98.737	3.000	98.452	98.352	98.252	3.000	98.802	98.702	98.602
3.750	98.791	98.677	98.526	3.750	98.607	98.493	98.342	3.750	99.655	99.555	99.331	3.125	98.808	98.708	98.608	3.125	99.506	99.406	99.306
3.875	99.348	99.234	99.077	3.875	98.970	98.856	98.699	3.875	100.161	100.061	99.835	3.250	99.250	99.150	99.050	3.250	99.366	99.266	99.166
3.990	99.686	99.572	99.415	3.990	99.502	99.388	99.231	3.990	100.481	100.381	100.152	3.375	99.905	99.805	99.705	3.375	100.029	99.929	99.829
4.000	99.786	99.672	99.515	4.000	99.602	99.488	99.331	4.000	100.581	100.481	100.252	3.500	100.321	100.221	100.121	3.500	100.451	100.351	100.251
4.125	100.254	100.141	99.989	4.125	99.614	99.501	99.349	4.125	100.628	100.520	100.285	3.625	100.491	100.391	100.235	3.625	101.185	101.085	100.929
4.250	100.817	100.704	100.543	4.250	99.465	99.352	99.191	4.250	101.097	100.989	100.752	3.750	100.929	100.829	100.672	3.750	101.259	101.159	101.002
4.375	101.310	101.197	101.034	4.375	99.964	99.851	99.688	4.375	101.450	101.341	101.102	3.875	101.352	101.252	101.090	3.875	101.690	101.590	101.428
4.500	101.692	101.579	101.415	4.500	100.098	99.985	99.821	4.500	101.804	101.695	101.454	3.990	101.644	101.544	101.385	3.990	102.000	101.900	101.741
4.625	101.880	101.768	101.599	4.625	100.132	100.020	99.851	4.625	101.678	101.551	101.268	4.000	101.744	101.644	101.485	4.000	102.100	102.000	101.841
4.750	102.423	102.296	102.073	4.750	99.681	99.554	99.331	4.750	102.362	102.235	101.949	4.125	101.444	101.344	101.243	4.125	103.176	103.076	102.975
4.875	102.899	102.771	102.545	4.875	100.405	100.277	100.051	4.875	102.806	102.678	102.391	4.250	101.835	101.735	101.634	4.250	102.093	101.993	101.892
4.990	103.097	102.969	102.746	4.990	100.637	100.509	100.286	4.990	102.942	102.814	102.528	4.375	102.195	102.095	101.994	4.375	102.471	102.371	102.270
5.000	103.197	103.069	102.846	5.000	100.737	100.609	100.386	5.000	103.042	102.914	102.628	4.500	102.527	102.427	102.327	4.500	102.819	102.719	102.619

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.			
FHA ID# - 1358600006			



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: 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 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: 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	94.451	94.351	94.251	3.000	95.499	95.399	95.219	2.500	96.316	96.216	96.116	3.000	93.636	93.536	93.436	2.500	95.805	95.705	95.605
3.125	95.221	95.121	95.021	3.125	96.365	96.265	96.075	2.625	96.884	96.784	96.684	3.125	94.409	94.309	94.209	2.625	96.384	96.284	96.184
3.250	96.047	95.941	95.789	3.250	97.062	96.962	96.767	2.750	97.416	97.316	97.216	3.250	95.336	95.230	95.078	2.750	96.924	96.824	96.724
3.375	97.089	96.984	96.831	3.375	97.970	97.870	97.673	2.875	98.065	97.965	97.865	3.375	96.379	96.274	96.121	2.875	97.582	97.482	97.382
3.500	97.660	97.557	97.402	3.500	98.405	98.305	98.106	2.990	98.352	98.252	98.152	3.500	96.927	96.824	96.669	2.990	97.877	97.777	97.677
3.625	98.056	97.955	97.803	3.625	99.058	98.958	98.737	3.000	98.452	98.352	98.252	3.625	97.403	97.302	97.150	3.000	97.977	97.877	97.777
3.750	98.791	98.677	98.526	3.750	99.655	99.555	99.331	3.125	98.808	98.708	98.608	3.750	98.024	97.910	97.759	3.125	98.507	98.407	98.307
3.875	99.348	99.234	99.077	3.875	100.161	100.061	99.835	3.250	99.250	99.150	99.050	3.875	98.484	98.370	98.213	3.250	98.658	98.558	98.458
3.990	99.686	99.572	99.415	3.990	100.481	100.381	100.152	3.375	99.905	99.805	99.705	3.990	98.919	98.805	98.648	3.375	99.317	99.217	99.117
4.000	99.786	99.672	99.515	4.000	100.581	100.481	100.252	3.500	100.321	100.221	100.121	4.000	99.019	98.905	98.748	3.500	99.736	99.636	99.536
4.125	100.254	100.141	99.989	4.125	100.628	100.520	100.285	3.625	100.491	100.391	100.235	4.125	99.259	99.146	98.994	3.625	100.188	100.088	99.932
4.250	100.817	100.704	100.543	4.250	101.097	100.989	100.752	3.750	100.929	100.829	100.672	4.250	99.466	99.353	99.192	3.750	100.444	100.344	100.187
4.375	101.310	101.197	101.034	4.375	101.450	101.341	101.102	3.875	101.352	101.252	101.090	4.375	99.962	99.849	99.686	3.875	100.871	100.771	100.609
4.500	101.692	101.579	101.415	4.500	101.804	101.695	101.454	3.990	101.644	101.544	101.385	4.500	100.220	100.107	99.943	3.990	101.172	101.072	100.913
4.625	101.880	101.768	101.599	4.625	101.678	101.551	101.268	4.000	101.744	101.644	101.485	4.625	100.331	100.219	100.050	4.000	101.272	101.172	101.013
4.750	102.423	102.296	102.073	4.750	102.362	102.235	101.949	4.125	101.444	101.344	101.243	4.750	100.377	100.250	100.027	4.125	101.660	101.560	101.459
4.875	102.899	102.771	102.545	4.875	102.806	102.678	102.391	4.250	101.835	101.735	101.634	4.875	100.977	100.849	100.623	4.250	101.314	101.214	101.113
4.990	103.097	102.969	102.746	4.990	102.942	102.814	102.528	4.375	102.195	102.095	101.994	4.990	101.192	101.064	100.841	4.375	101.683	101.583	101.482
5.000	103.197	103.069	102.846	5.000	103.042	102.914	102.628	4.500	102.527	102.427	102.327	5.000	101.292	101.164	100.941	4.500	102.023	101.923	101.823

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

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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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.:

4/14/2022

45 Day Lock Exp.:

4/29/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/15/2022

Release Time: 10:00 am 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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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.

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



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5/16/2022

W. Rate Sheet Dated: 3/15/2022

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	94.425	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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