



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.: 4/15/2022

45 Day Lock Exp.: 5/2/2022

60 Day Lock Exp.: 5/16/2022

W. Rate Sheet Dated: 3/16/2022

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	98.832	98.582	98.332	3.250	98.604	98.354	98.104	1.875	91.680	91.530	91.380	3.125	99.347	99.197	99.047
3.375	99.245	98.995	98.745	3.375	98.927	98.677	98.427	2.000	90.530	90.380	90.230	3.250	98.839	98.689	98.539
3.500	99.758	99.508	99.258	3.500	99.337	99.087	98.837	2.125	91.530	91.380	91.230	3.375	99.172	99.022	98.872
3.625	100.244	99.994	99.744	3.625	99.707	99.457	99.207	2.250	93.915	93.735	93.555	3.500	99.531	99.381	99.231
3.750	100.098	99.948	99.636	3.750	99.867	99.717	99.405	2.375	94.383	94.203	94.024	3.625	99.421	99.271	99.121
3.875	100.477	100.327	100.015	3.875	100.125	99.975	99.662	2.500	94.836	94.657	94.477	Margin = 2.250		Index = 1.020	
4.000	100.941	100.791	100.478	4.000	100.489	100.339	100.027	2.625	95.251	95.071	94.891	30 Year OTC			
4.125	101.402	101.252	100.939	4.125	100.796	100.646	100.333	2.750	96.106	95.891	95.676	Rate	30 Day	45 Day	60 Day
4.250	101.500	101.219	100.906	4.250	101.222	100.940	100.628	2.875	96.535	96.320	96.105	4.000	100.349	100.021	99.709
4.375	101.843	101.561	101.249	4.375	101.403	101.121	100.809	3.000	96.962	96.747	96.533	4.125	100.810	100.482	100.170
4.500	102.289	102.008	101.696	4.500	101.712	101.431	101.119	3.125	97.334	97.119	96.904	4.500	101.697	101.416	101.104
4.625	102.650	102.369	102.056	4.625	101.748	101.467	101.155	3.250	97.676	97.430	97.184	4.625	102.058	101.777	101.465
4.750	102.251	102.095	101.845	4.750	101.878	101.722	101.472	3.375	98.074	97.828	97.582	4.750	101.559	101.309	101.059
4.875	102.528	102.372	102.122	4.875	102.061	101.905	101.655	3.500	98.459	98.213	97.967	4.875	101.936	101.686	101.436
5.000	102.931	102.775	102.525	5.000	102.317	102.160	101.910	3.625	98.804	98.558	98.312	5.000	102.339	102.089	101.839
5.125	103.153	102.996	102.746	5.125	102.531	102.375	102.125	3.750	98.210	98.060	97.910	5.125	102.561	102.311	102.061
5.250	102.948	102.698	102.448	5.250	102.661	102.411	102.161	3.875	98.543	98.393	98.243	5.500	102.722	102.472	102.222
5.375	103.032	102.782	102.532	5.375	102.844	102.594	102.344	4.000	98.882	98.732	98.582	5.625	103.069	102.819	102.569
6.250	103.703	103.603	103.503	6.250	102.414	102.314	102.214	4.125	99.164	99.014	98.864	6.250	103.429	103.179	102.929

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	98.932	98.832	98.582	98.332	3.250	98.404	98.304	98.054	97.804	1.875	93.810	93.710	93.560	93.410	
3.375	99.445	99.345	99.095	98.845	3.375	98.827	98.727	98.477	98.227	2.000	92.660	92.560	92.410	92.260	
3.500	99.958	99.858	99.608	99.358	3.500	99.237	99.137	98.887	98.637	2.125	93.660	93.560	93.410	93.260	
3.625	100.444	100.344	100.094	99.844	3.625	99.607	99.507	99.257	99.007	2.250	96.045	95.945	95.795	95.645	
3.750	100.298	100.198	100.048	99.736	3.750	100.067	99.967	99.817	99.505	2.375	96.513	96.413	96.233	96.054	
3.875	100.777	100.677	100.527	100.215	3.875	100.425	100.325	100.175	99.862	2.500	96.966	96.866	96.687	96.507	
4.000	101.241	101.141	100.991	100.678	4.000	100.789	100.689	100.539	100.227	2.625	97.381	97.281	97.101	96.921	
4.125	101.702	101.602	101.452	101.139	4.125	101.096	100.996	100.846	100.533	2.750	97.136	97.036	96.821	96.606	
4.250	101.700	101.600	101.319	101.006	4.250	101.422	101.322	101.040	100.728	2.875	97.565	97.465	97.250	97.035	
4.375	102.143	102.043	101.761	101.449	4.375	101.703	101.603	101.321	101.009	3.000	97.992	97.892	97.677	97.463	
4.500	102.589	102.489	102.208	101.896	4.500	102.012	101.912	101.631	101.319	3.125	98.364	98.264	98.049	97.834	
4.625	102.950	102.850	102.569	102.256	4.625	102.048	101.948	101.667	101.355	3.250	99.306	99.206	98.960	98.714	
4.750	102.451	102.351	102.195	101.945	4.750	102.078	101.978	101.822	101.572	3.375	99.704	99.604	99.358	99.112	

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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.375	0.250	0.250	0.250	0.125	0.125	0.125	0.000
4.75-5.125	0.125	0.125	0.125	0.125	0.125	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"			
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	4.000	97.599	97.271	96.959	5.250	98.750	98.500	98.250
4.875	97.165	96.915	96.665	6.250	102.250	102.000	101.500	4.125	98.060	97.732	97.420	5.750	99.750	99.500	99.250
5.000	96.762	96.512	96.262					4.500	98.947	98.666	98.354	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	96.541	96.291	96.041					4.625	99.308	99.027	98.715	Rate	30 Day	45 Day	60 Day
5.250	96.968	96.718	96.468					4.750	98.809	98.559	98.309	6.250	100.750	100.500	100.250
5.375	98.256	98.006	97.756					4.875	99.186	98.936	98.686	6.750	101.750	101.500	101.250
5.500	97.974	97.724	97.474					5.000	99.589	99.339	99.089		DPA Advantage Adjustment		
5.625	97.627	97.377	97.127					5.125	99.811	99.561	99.311		203(k) / 203(k)s -0.250		
5.750	99.815	99.565	99.315					5.500	99.972	99.722	99.472		203(k) & 203(k)s are Borrower Paid only		
								5.625	100.319	100.069	99.819				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.679	100.429	100.179				
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.:

4/15/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/16/2022

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	94.655	94.440	94.225	3.500	99.281	99.131	98.981
3.750	99.036	98.886	98.574	3.750	98.905	98.755	98.443	2.875	95.084	94.869	94.654	3.625	99.171	99.021	98.871
3.875	99.515	99.365	99.053	3.875	99.262	99.112	98.800	3.000	95.511	95.296	95.081	Margin = 2.250		Index = 1.020	
4.000	99.978	99.828	99.516	4.000	99.627	99.477	99.165	3.125	95.882	95.667	95.452	30 Year OTC			
4.125	100.439	100.289	99.977	4.125	99.933	99.783	99.471	3.250	96.481	96.235	95.989	Rate	30 Day	45 Day	60 Day
4.250	100.000	99.719	99.406	4.250	99.822	99.541	99.228	3.375	96.879	96.633	96.387	3.250	97.932	97.682	97.432
4.375	100.443	100.162	99.849	4.375	100.103	99.822	99.509	3.500	97.264	97.018	96.772	3.375	98.445	98.195	97.945
4.500	100.889	100.608	100.295	4.500	100.412	100.131	99.818	3.625	97.609	97.363	97.117	3.500	98.958	98.708	98.458
4.625	101.250	100.969	100.656	4.625	100.448	100.167	99.854	3.750	97.515	97.365	97.215	3.625	99.444	99.194	98.944
4.750	99.939	99.783	99.533	4.750	99.665	99.509	99.259	3.875	N/A	N/A	N/A	3.750	99.036	98.708	98.395
4.875	100.316	100.160	99.910	4.875	99.949	99.793	99.543	4.000	N/A	N/A	N/A	3.875	99.515	99.187	98.874
5.000	100.719	100.563	100.313	5.000	100.204	100.048	99.798	4.125	N/A	N/A	N/A	4.000	99.978	99.650	99.337
5.125	100.940	100.784	100.534	5.125	100.419	100.263	100.013	4.250	N/A	N/A	N/A	4.125	100.439	100.111	99.798
5.250	98.448	98.198	97.948	5.250	98.261	98.011	97.761	4.375	N/A	N/A	N/A	4.250	100.000	99.719	99.406
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	99.136	99.036	98.886	98.574	3.750	99.005	98.905	98.755	98.443	2.750	95.473	95.373	95.158	94.943
3.875	99.615	99.515	99.365	99.053	3.875	99.362	99.262	99.112	98.800	2.875	95.903	95.803	95.588	95.373
4.000	100.078	99.978	99.828	99.516	4.000	99.727	99.627	99.477	99.165	3.000	96.330	96.230	96.015	95.800
4.125	100.539	100.439	100.289	99.977	4.125	100.033	99.933	99.783	99.471	3.125	96.701	96.601	96.386	96.171
4.250	100.100	100.000	99.719	99.406	4.250	99.922	99.822	99.541	99.228	3.250	98.706	98.606	98.360	98.114
4.375	100.543	100.443	100.162	99.849	4.375	100.203	100.103	99.822	99.509	3.375	99.104	99.004	98.758	98.512
4.500	100.989	100.889	100.608	100.295	4.500	100.512	100.412	100.131	99.818	3.500	99.489	99.389	99.143	98.897
4.625	101.350	101.250	100.969	100.656	4.625	100.548	100.448	100.167	99.854	3.625	99.834	99.734	99.488	99.242
4.750	100.039	99.939	99.783	99.533	4.750	99.765	99.665	99.509	99.259	3.750	99.178	99.078	98.828	98.778

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	6.250	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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30 Day Lock Exp.: 4/15/2022

45 Day Lock Exp.: 5/2/2022

60 Day Lock Exp.: 5/16/2022

W. Rate Sheet Dated: 3/16/2022

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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	94.068	93.968	93.868	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	94.046	93.946	93.846
3.125	94.768	94.668	94.568	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	100.338	100.238	100.138	2.125	N/A	N/A	N/A	3.125	94.736	94.636	94.536
3.250	95.511	95.411	95.311	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	95.217	95.117	95.017	2.250	N/A	N/A	N/A	3.250	95.479	95.379	95.279
3.375	96.495	96.395	96.295	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	96.372	96.272	96.172	2.375	N/A	N/A	N/A	3.375	96.463	96.363	96.263
3.500	97.047	96.947	96.847	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	97.126	97.026	96.926	2.500	N/A	N/A	N/A	3.500	97.015	96.915	96.815
3.625	97.493	97.393	97.293	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	97.829	97.729	97.629	2.625	N/A	N/A	N/A	3.625	97.479	97.379	97.279
3.750	98.147	98.047	97.947	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	98.423	98.323	98.223	2.750	N/A	N/A	N/A	3.750	98.136	98.036	97.936
3.875	98.712	98.612	98.512	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	98.913	98.813	98.713	2.875	N/A	N/A	N/A	3.875	98.701	98.572	98.446
3.990	99.097	98.997	98.897	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	99.176	99.076	98.976	2.990	N/A	N/A	N/A	3.990	99.087	98.958	98.832
4.000	99.197	99.097	98.997	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	99.276	99.176	99.076	3.000	N/A	N/A	N/A	4.000	99.187	99.058	98.932
4.125	99.692	99.592	99.492	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	99.865	99.765	99.665	3.125	N/A	N/A	N/A	4.125	99.801	99.631	99.463
4.250	100.211	100.111	100.011	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.289	100.189	100.089	3.250	N/A	N/A	N/A	4.250	100.320	100.150	99.982
4.375	100.747	100.647	100.547	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	100.742	100.642	100.542	3.375	N/A	N/A	N/A	4.375	100.856	100.686	100.518
4.500	101.213	101.113	101.013	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.068	100.968	100.868	3.500	N/A	N/A	N/A	4.500	101.322	101.152	100.984
4.625	101.545	101.445	101.345	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.191	101.091	100.991	3.625	N/A	N/A	N/A	4.625	101.797	101.595	101.397
4.750	102.068	101.968	101.868	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	100.666	100.566	100.466	3.750	N/A	N/A	N/A	4.750	102.321	102.119	101.921
4.875	102.523	102.423	102.323	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.045	100.945	100.845	3.875	N/A	N/A	N/A	4.875	102.775	102.573	102.375
4.990	102.757	102.657	102.557	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.155	101.055	100.955	3.990	N/A	N/A	N/A	4.990	103.009	102.807	102.609
5.000	102.857	102.757	102.655	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.255	101.155	101.053	4.000	N/A	N/A	N/A	5.000	103.109	102.907	102.709
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	95.034	94.892	94.834	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	96.027	95.927	95.827	2.500	95.923	95.823	95.723
2.875	N/A	N/A	N/A	3.125	95.805	95.663	95.605	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.610	96.510	96.410	2.625	96.505	96.405	96.305
2.990	N/A	N/A	N/A	3.250	96.454	96.312	96.254	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	97.157	97.057	96.957	2.750	97.053	96.953	96.853
3.000	N/A	N/A	N/A	3.375	97.348	97.206	97.148	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.598	97.498	97.398	2.875	97.493	97.393	97.293
3.125	N/A	N/A	N/A	3.500	97.911	97.763	97.711	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	98.008	97.908	97.808	2.990	97.904	97.804	97.704
3.250	N/A	N/A	N/A	3.625	98.595	98.447	98.395	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	98.108	98.008	97.908	3.000	98.004	97.904	97.804
3.375	N/A	N/A	N/A	3.750	99.168	99.020	98.968	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.572	98.472	98.372	3.125	98.467	98.367	98.267
3.500	N/A	N/A	N/A	3.875	99.684	99.536	99.484	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	98.905	98.805	98.705	3.250	98.856	98.737	98.607
3.625	N/A	N/A	N/A	3.990	100.000	99.852	99.800	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	99.560	99.460	99.360	3.375	99.511	99.392	99.262
3.750	N/A	N/A	N/A	4.000	100.100	99.952	99.900	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	99.972	99.872	99.772	3.500	99.978	99.831	99.677
3.875	N/A	N/A	N/A	4.125	100.488	100.340	100.288	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	100.490	100.390	100.290	3.625	100.574	100.421	100.260
3.990	N/A	N/A	N/A	4.250	100.764	100.664	100.564	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	100.956	100.839	100.756	3.750	101.058	100.905	100.744
4.000	N/A	N/A	N/A	4.375	101.256	101.156	101.056	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.453	101.336	101.253	3.875	101.555	101.402	101.241
4.125	N/A	N/A	N/A	4.500	101.656	101.556	101.456	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	101.856	101.739	101.656	3.990	101.957	101.804	101.643
4.250	N/A	N/A	N/A	4.625	101.939	101.839	101.739	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	101.956	101.839	101.756	4.000	102.057	101.904	101.743
4.375	N/A	N/A	N/A	4.750	102.238	102.138	102.020	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	102.371	102.254	102.171	4.125	102.472	102.319	102.158
4.500	N/A	N/A	N/A	4.875	102.648	102.548	102.430	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.017	101.900	101.817	4.250	102.056	101.903	101.742
4.625	N/A	N/A	N/A	4.990	102.827	102.727	102.609	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.299	102.182	102.099	4.375	102.338	102.185	102.024
4.750	N/A	N/A	N/A	5.000	102.927	102.827	102.709	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.356	102.239	102.156	4.500	102.395	102.242	102.081
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	96.022	95.822	95.822	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.059	96.859	96.859
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.459	96.259	96.259	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.641	97.441	97.441
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.839	96.639	96.639	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.195	97.995	97.995
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.148	96.948	96.948	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.642	98.442	98.442
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.452	97.252	97.252	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.061	98.861	98.861
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.552	97.352	97.352	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.161	98.961	98.961
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	97.989	97.789	97.789	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.624	99.424	99.424
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.349	98.149	98.149	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.594	99.394	99.394
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	98.867	98.667	98.667	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.047	99.847	99.847</



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.:

4/15/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/16/2022

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	94.068	93.968	93.868	3.000	N/A	N/A	N/A	3.000	95.034	94.892	94.834	2.500	96.027	95.927	95.827	2.500	96.022	95.822	95.822
3.125	94.768	94.668	94.568	3.125	100.338	100.238	100.138	3.125	95.805	95.663	95.605	2.625	96.610	96.510	96.410	2.625	96.459	96.259	96.259
3.250	95.511	95.411	95.311	3.250	95.217	95.117	95.017	3.250	96.454	96.312	96.254	2.750	97.157	97.057	96.957	2.750	96.839	96.639	96.639
3.375	96.495	96.395	96.295	3.375	96.372	96.272	96.172	3.375	97.348	97.206	97.148	2.875	97.598	97.498	97.398	2.875	97.148	96.948	96.948
3.500	97.047	96.947	96.847	3.500	97.126	97.026	96.926	3.500	97.911	97.763	97.711	2.990	98.008	97.908	97.808	2.990	97.452	97.252	97.252
3.625	97.493	97.393	97.293	3.625	97.829	97.729	97.629	3.625	98.595	98.447	98.395	3.000	98.108	98.008	97.908	3.000	97.552	97.352	97.352
3.750	98.147	98.047	97.947	3.750	98.423	98.323	98.223	3.750	99.168	99.020	98.968	3.125	98.572	98.472	98.372	3.125	97.989	97.789	97.789
3.875	98.712	98.612	98.512	3.875	98.913	98.813	98.713	3.875	99.684	99.536	99.484	3.250	98.905	98.805	98.705	3.250	98.349	98.149	98.149
3.990	99.097	98.997	98.897	3.990	99.176	99.076	98.976	3.990	100.000	99.852	99.800	3.375	99.560	99.460	99.360	3.375	98.867	98.667	98.667
4.000	99.197	99.097	98.997	4.000	99.276	99.176	99.076	4.000	100.100	99.952	99.900	3.500	99.972	99.872	99.772	3.500	99.154	98.954	98.954
4.125	99.692	99.592	99.492	4.125	99.865	99.765	99.665	4.125	100.488	100.340	100.288	3.625	100.490	100.390	100.290	3.625	99.499	99.299	99.299
4.250	100.211	100.111	100.011	4.250	100.289	100.189	100.089	4.250	100.764	100.664	100.564	3.750	100.956	100.839	100.756	3.750	99.060	98.860	98.860
4.375	100.747	100.647	100.547	4.375	100.742	100.642	100.542	4.375	101.256	101.156	101.056	3.875	101.453	101.336	101.253	3.875	99.397	99.197	99.197
4.500	101.213	101.113	101.013	4.500	101.068	100.968	100.868	4.500	101.656	101.556	101.456	3.990	101.856	101.739	101.656	3.990	99.642	99.442	99.442
4.625	101.545	101.445	101.345	4.625	101.191	101.091	100.991	4.625	101.939	101.839	101.739	4.000	101.956	101.839	101.756	4.000	99.742	99.542	99.542
4.750	102.068	101.968	101.866	4.750	100.666	100.566	100.464	4.750	102.238	102.138	102.020	4.125	102.371	102.254	102.171	4.125	100.026	99.826	99.826
4.875	102.523	102.423	102.321	4.875	101.045	100.945	100.843	4.875	102.648	102.548	102.430	4.250	102.017	101.900	101.817	4.250	99.623	99.423	99.423
4.990	102.757	102.657	102.555	4.990	101.155	101.055	100.953	4.990	102.827	102.727	102.609	4.375	102.299	102.182	102.099	4.375	99.812	99.612	99.612
5.000	102.857	102.757	102.655	5.000	101.255	101.155	101.053	5.000	102.927	102.827	102.709	4.500	102.356	102.239	102.156	4.500	99.849	99.649	99.649

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

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
Tax Service Fee = \$70.00 (IA & ME exempt)	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	



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

30 Day Lock Exp.: 4/15/2022
45 Day Lock Exp.: 5/2/2022
60 Day Lock Exp.: 5/16/2022

W. Rate Sheet Dated: 3/16/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.148	94.048	93.948	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.924	93.824	93.724	2.750	N/A	N/A	N/A	3.000	93.529	93.429	93.329
3.125	94.959	94.859	94.759	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.743	94.643	94.543	2.875	N/A	N/A	N/A	3.125	94.393	94.293	94.193
3.250	95.634	95.527	95.391	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.616	95.509	95.373	2.990	N/A	N/A	N/A	3.250	94.890	94.783	94.647
3.375	96.690	96.583	96.446	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.678	96.571	96.434	3.000	N/A	N/A	N/A	3.375	95.946	95.839	95.702
3.500	97.272	97.166	97.028	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.210	97.104	96.966	3.125	N/A	N/A	N/A	3.500	96.528	96.422	96.284
3.625	97.688	97.585	97.450	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.788	97.685	97.550	3.250	N/A	N/A	N/A	3.625	96.945	96.842	96.707
3.750	98.385	98.264	98.140	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.371	98.250	98.126	3.375	N/A	N/A	N/A	3.750	96.520	96.399	96.275
3.875	98.951	98.830	98.703	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.741	98.620	98.493	3.500	N/A	N/A	N/A	3.875	97.086	96.965	96.838
3.990	99.298	99.177	99.047	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.282	99.161	99.031	3.625	N/A	N/A	N/A	3.990	97.433	97.312	97.182
4.000	99.398	99.277	99.147	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.382	99.261	99.131	3.750	N/A	N/A	N/A	4.000	97.533	97.412	97.282
4.125	99.881	99.761	99.640	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.405	99.285	99.164	3.875	N/A	N/A	N/A	4.125	98.016	97.896	97.775
4.250	100.382	100.266	100.108	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.028	98.912	98.754	3.990	N/A	N/A	N/A	4.250	97.467	97.351	97.193
4.375	100.883	100.767	100.606	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.535	99.419	99.258	4.000	N/A	N/A	N/A	4.375	97.969	97.853	97.692
4.500	101.272	101.157	100.994	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.674	99.559	99.396	4.125	N/A	N/A	N/A	4.500	98.357	98.242	98.079
4.625	101.488	101.372	101.209	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.732	99.616	99.453	4.250	N/A	N/A	N/A	4.625	98.913	98.797	98.634
4.750	102.123	101.972	101.757	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.437	99.286	99.071	4.375	N/A	N/A	N/A	4.750	98.967	98.816	98.601
4.875	102.607	102.455	102.239	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.173	100.021	99.805	4.500	N/A	N/A	N/A	4.875	99.451	99.299	99.083
4.990	102.811	102.660	102.445	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.409	100.258	100.043	4.625	N/A	N/A	N/A	4.990	99.654	99.503	99.288
5.000	102.911	102.760	102.545	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.509	100.358	100.143	4.750	N/A	N/A	N/A	5.000	99.754	99.603	99.388
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	95.091	94.991	94.816	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	96.012	95.912	95.812	2.500	95.466	95.366	95.266
2.875	N/A	N/A	N/A	3.125	95.864	95.764	95.584	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.586	96.486	96.386	2.625	95.962	95.862	95.762
2.990	N/A	N/A	N/A	3.250	96.522	96.422	96.243	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	97.125	97.025	96.925	2.750	95.938	95.838	95.738
3.000	N/A	N/A	N/A	3.375	97.521	97.416	97.220	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	97.781	97.681	97.581	2.875	96.594	96.494	96.394
3.125	N/A	N/A	N/A	3.500	98.092	97.986	97.789	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	98.073	97.973	97.873	2.990	96.886	96.786	96.686
3.250	N/A	N/A	N/A	3.625	98.794	98.688	98.488	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	98.173	98.073	97.973	3.000	96.986	96.886	96.786
3.375	N/A	N/A	N/A	3.750	99.379	99.273	99.071	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.511	98.411	98.288	3.125	98.078	97.978	97.855
3.500	N/A	N/A	N/A	3.875	99.897	99.791	99.586	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	98.961	98.861	98.736	3.250	97.137	97.037	96.912
3.625	N/A	N/A	N/A	3.990	100.226	100.121	99.913	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	99.620	99.520	99.394	3.375	97.797	97.697	97.571
3.750	N/A	N/A	N/A	4.000	100.326	100.221	100.013	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.041	99.941	99.814	3.500	98.218	98.118	97.991
3.875	N/A	N/A	N/A	4.125	100.396	100.267	100.020	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	99.272	99.166	99.016	3.625	98.259	98.153	98.003
3.990	N/A	N/A	N/A	4.250	100.698	100.569	100.321	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	99.899	99.774	99.672	3.750	97.972	97.847	97.745
4.000	N/A	N/A	N/A	4.375	101.141	101.013	100.762	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.418	100.290	100.188	3.875	98.491	98.363	98.261
4.125	N/A	N/A	N/A	4.500	101.521	101.392	101.140	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.870	100.743	100.641	3.990	98.943	98.816	98.714
4.250	N/A	N/A	N/A	4.625	101.663	101.512	101.236	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.970	100.843	100.741	4.000	99.043	98.916	98.814
4.375	N/A	N/A	N/A	4.750	102.087	101.936	101.658	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.476	101.348	101.246	4.125	99.726	99.598	99.496
4.500	N/A	N/A	N/A	4.875	102.540	102.389	102.111	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.875	101.745	101.643	4.250	99.626	99.496	99.394
4.625	N/A	N/A	N/A	4.990	102.682	102.531	102.251	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.243	102.111	102.009	4.375	99.994	99.862	99.760
4.750	N/A	N/A	N/A	5.000	102.782	102.631	102.351	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.578	102.450	102.348	4.500	100.329	100.201	100.099
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.288	96.188	96.088	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.882	96.782	96.682	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	97.437	97.337	97.237	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	98.109	98.009	97.909	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	98.415	98.315	98.215	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	98.515	98.415	98.315	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.267	99.167	99.044	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.133	99.033	98.908	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.800	99.700	99.574	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.227	100.127	100.000	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.062	99.956	99.806	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.347	100.222	100.120	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	100.876	100.748	100.646	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	101.344	101.217	101.115	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	101.444	101.317	101.215	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.082	102.954	102.852	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.273	102.143	102.041	3.875	N/A	N/A	N/A	3.875							



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.:

4/15/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/16/2022

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	94.148	94.048	93.948	3.000	93.924	93.824	93.724	3.000	95.091	94.991	94.816	2.500	96.012	95.912	95.812	2.500	96.288	96.188	96.088
3.125	94.959	94.859	94.759	3.125	94.743	94.643	94.543	3.125	95.864	95.764	95.584	2.625	96.586	96.486	96.386	2.625	96.882	96.782	96.682
3.250	95.634	95.527	95.391	3.250	95.616	95.509	95.373	3.250	96.522	96.422	96.243	2.750	97.125	97.025	96.925	2.750	97.437	97.337	97.237
3.375	96.690	96.583	96.446	3.375	96.678	96.571	96.434	3.375	97.521	97.416	97.220	2.875	97.781	97.681	97.581	2.875	98.109	98.009	97.909
3.500	97.272	97.166	97.028	3.500	97.210	97.104	96.966	3.500	98.092	97.986	97.789	2.990	98.073	97.973	97.873	2.990	98.415	98.315	98.215
3.625	97.688	97.585	97.450	3.625	97.788	97.685	97.550	3.625	98.794	98.688	98.488	3.000	98.173	98.073	97.973	3.000	98.515	98.415	98.315
3.750	98.385	98.264	98.140	3.750	98.371	98.250	98.126	3.750	99.379	99.273	99.071	3.125	98.511	98.411	98.288	3.125	99.267	99.167	99.044
3.875	98.951	98.830	98.703	3.875	98.741	98.620	98.493	3.875	99.897	99.791	99.586	3.250	98.961	98.861	98.736	3.250	99.133	99.033	98.908
3.990	99.298	99.177	99.047	3.990	99.282	99.161	99.031	3.990	100.226	100.121	99.913	3.375	99.620	99.520	99.394	3.375	99.800	99.700	99.574
4.000	99.398	99.277	99.147	4.000	99.382	99.261	99.131	4.000	100.326	100.221	100.013	3.500	100.041	99.941	99.814	3.500	100.227	100.127	100.000
4.125	99.881	99.761	99.640	4.125	99.405	99.285	99.164	4.125	100.396	100.267	100.020	3.625	99.272	99.166	99.016	3.625	100.062	99.956	99.806
4.250	100.382	100.266	100.108	4.250	99.028	98.912	98.754	4.250	100.698	100.569	100.321	3.750	99.899	99.774	99.672	3.750	100.347	100.222	100.120
4.375	100.883	100.767	100.606	4.375	99.535	99.419	99.258	4.375	101.141	101.013	100.762	3.875	100.418	100.290	100.188	3.875	100.876	100.748	100.646
4.500	101.272	101.157	100.994	4.500	99.674	99.559	99.396	4.500	101.521	101.392	101.140	3.990	100.870	100.743	100.641	3.990	101.344	101.217	101.115
4.625	101.488	101.372	101.209	4.625	99.732	99.616	99.453	4.625	101.663	101.512	101.236	4.000	100.970	100.843	100.741	4.000	101.444	101.317	101.215
4.750	102.123	101.972	101.757	4.750	99.437	99.286	99.071	4.750	102.087	101.936	101.658	4.125	101.476	101.348	101.246	4.125	103.082	102.954	102.852
4.875	102.607	102.455	102.239	4.875	100.173	100.021	99.805	4.875	102.540	102.389	102.111	4.250	101.875	101.745	101.643	4.250	102.273	102.143	102.041
4.990	102.811	102.660	102.445	4.990	100.409	100.258	100.043	4.990	102.682	102.531	102.251	4.375	102.243	102.111	102.009	4.375	102.659	102.527	102.425
5.000	102.911	102.760	102.545	5.000	100.509	100.358	100.143	5.000	102.782	102.631	102.351	4.500	102.578	102.450	102.348	4.500	103.010	102.882	102.780

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

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

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



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

30 Day Lock Exp.: 4/15/2022
45 Day Lock Exp.: 5/2/2022
60 Day Lock Exp.: 5/16/2022

W. Rate Sheet Dated: 3/16/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/15/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/16/2022

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	94.148	94.048	93.948	3.000	95.091	94.991	94.816	2.500	96.012	95.912	95.812	3.000	93.361	93.261	93.161	2.500	95.500	95.400	95.300
3.125	94.959	94.859	94.759	3.125	95.864	95.764	95.584	2.625	96.586	96.486	96.386	3.125	94.176	94.076	93.976	2.625	96.084	95.984	95.884
3.250	95.634	95.527	95.391	3.250	96.522	96.422	96.243	2.750	97.125	97.025	96.925	3.250	94.950	94.843	94.707	2.750	96.631	96.531	96.431
3.375	96.690	96.583	96.446	3.375	97.521	97.416	97.220	2.875	97.781	97.681	97.581	3.375	96.009	95.902	95.765	2.875	97.295	97.195	97.095
3.500	97.272	97.166	97.028	3.500	98.092	97.986	97.789	2.990	98.073	97.973	97.873	3.500	96.566	96.460	96.322	2.990	97.594	97.494	97.394
3.625	97.688	97.585	97.450	3.625	98.794	98.688	98.488	3.000	98.173	98.073	97.973	3.625	97.063	96.960	96.825	3.000	97.694	97.594	97.494
3.750	98.385	98.264	98.140	3.750	99.379	99.273	99.071	3.125	98.511	98.411	98.288	3.750	97.703	97.582	97.458	3.125	98.239	98.139	98.016
3.875	98.951	98.830	98.703	3.875	99.897	99.791	99.586	3.250	98.961	98.861	98.736	3.875	98.171	98.050	97.923	3.250	98.397	98.297	98.172
3.990	99.298	99.177	99.047	3.990	100.226	100.121	99.913	3.375	99.620	99.520	99.394	3.990	98.615	98.494	98.364	3.375	99.060	98.960	98.834
4.000	99.398	99.277	99.147	4.000	100.326	100.221	100.013	3.500	100.041	99.941	99.814	4.000	98.715	98.594	98.464	3.500	99.484	99.384	99.257
4.125	99.881	99.761	99.640	4.125	100.396	100.267	100.020	3.625	99.272	99.166	99.016	4.125	98.968	98.848	98.727	3.625	99.017	98.911	98.761
4.250	100.382	100.266	100.108	4.250	100.698	100.569	100.321	3.750	99.899	99.774	99.672	4.250	99.030	98.914	98.756	3.750	99.473	99.348	99.246
4.375	100.883	100.767	100.606	4.375	101.141	101.013	100.762	3.875	100.418	100.290	100.188	4.375	99.534	99.418	99.257	3.875	99.997	99.869	99.767
4.500	101.272	101.157	100.994	4.500	101.521	101.392	101.140	3.990	100.870	100.743	100.641	4.500	99.798	99.683	99.520	3.990	100.457	100.330	100.228
4.625	101.488	101.372	101.209	4.625	101.663	101.512	101.236	4.000	100.970	100.843	100.741	4.625	99.935	99.819	99.656	4.000	100.557	100.430	100.328
4.750	102.123	101.972	101.757	4.750	102.087	101.936	101.658	4.125	101.476	101.348	101.246	4.750	100.105	99.954	99.739	4.125	101.629	101.501	101.399
4.875	102.607	102.455	102.239	4.875	102.540	102.389	102.111	4.250	101.875	101.745	101.643	4.875	100.715	100.563	100.347	4.250	101.424	101.294	101.192
4.990	102.811	102.660	102.445	4.990	102.682	102.531	102.251	4.375	102.243	102.111	102.009	4.990	100.935	100.784	100.569	4.375	101.801	101.669	101.567
5.000	102.911	102.760	102.545	5.000	102.782	102.631	102.351	4.500	102.578	102.450	102.348	5.000	101.035	100.884	100.669	4.500	102.144	102.016	101.914

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%
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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/15/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/16/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

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Lockdesk@afrwholesale.com

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5/16/2022

W. Rate Sheet Dated: 3/16/2022

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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