

W. Rate Sheet Dated: 3/17/2022

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	98.862	98.597	98.347	3.250	98.619	98.354	98.104	1.875	92.028	91.878	91.728	3.125	99.030	98.880	98.730
3.375	99.278	99.013	98.763	3.375	98.953	98.688	98.438	2.000	90.877	90.727	90.577	3.250	100.003	99.853	99.703
3.500	99.773	99.508	99.258	3.500	99.376	99.111	98.861	2.125	91.877	91.727	91.577	3.375	98.839	98.689	98.539
3.625	100.286	100.020	99.770	3.625	99.779	99.514	99.264	2.250	93.979	93.800	93.620	3.500	99.172	99.022	98.872
3.750	100.054	99.904	99.561	3.750	99.820	99.670	99.327	2.375	94.590	94.410	94.231	3.625	99.531	99.381	99.231
3.875	100.453	100.303	99.959	3.875	100.129	99.979	99.636	2.500	95.058	94.878	94.699	Margin = 2.250		Index = 1.020	
4.000	100.909	100.759	100.416	4.000	100.470	100.320	99.976	2.625	95.512	95.332	95.152	30 Year OTC			
4.125	101.366	101.216	100.872	4.125	100.824	100.674	100.330	2.750	96.203	95.993	95.782	Rate	30 Day	45 Day	60 Day
4.250	101.369	101.219	100.781	4.250	101.081	100.931	100.493	2.875	96.654	96.443	96.232	4.000	100.317	100.005	99.661
4.375	101.724	101.574	101.136	4.375	101.346	101.196	100.759	3.000	97.081	96.870	96.659	4.125	100.774	100.462	100.118
4.500	102.149	101.999	101.561	4.500	101.595	101.445	101.008	3.125	97.499	97.288	97.077	4.500	101.557	101.213	100.776
4.625	102.595	102.445	102.008	4.625	101.896	101.746	101.308	3.250	97.809	97.574	97.340	4.625	102.003	101.659	101.222
4.750	102.087	101.899	101.712	4.750	101.706	101.519	101.331	3.375	98.217	97.983	97.749	4.750	101.395	101.145	100.895
4.875	102.399	102.211	102.024	4.875	101.862	101.674	101.487	3.500	98.616	98.381	98.147	4.875	101.807	101.557	101.307
5.000	102.759	102.572	102.384	5.000	102.164	101.977	101.789	3.625	98.993	98.759	98.525	5.000	102.167	101.917	101.667
5.125	103.162	102.975	102.787	5.125	102.412	102.224	102.037	3.750	97.878	97.728	97.578	5.125	102.570	102.320	102.070
5.250	102.298	102.048	101.798	5.250	102.005	101.755	101.505	3.875	98.262	98.112	97.962	5.500	102.066	101.816	101.566
5.375	102.548	102.298	102.048	5.375	102.160	101.910	101.660	4.000	98.578	98.428	98.278	5.625	102.348	102.098	101.848
6.250	103.654	103.554	103.454	6.250	102.430	102.330	102.230	4.125	98.906	98.756	98.606	6.250	103.450	103.200	102.950

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	98.962	98.862	98.597	98.347	3.250	98.419	98.319	98.054	97.804	1.875	94.158	94.058	93.908	93.758
3.375	99.478	99.378	99.113	98.863	3.375	98.853	98.753	98.488	98.238	2.000	93.007	92.907	92.757	92.607
3.500	99.973	99.873	99.608	99.358	3.500	99.276	99.176	98.911	98.661	2.125	94.007	93.907	93.757	93.607
3.625	100.486	100.386	100.120	99.870	3.625	99.679	99.579	99.314	99.064	2.250	96.109	96.009	95.830	95.650
3.750	100.254	100.154	100.004	99.661	3.750	100.020	99.920	99.770	99.427	2.375	96.720	96.620	96.440	96.261
3.875	100.753	100.653	100.503	100.159	3.875	100.429	100.329	100.179	99.836	2.500	97.188	97.088	96.908	96.729
4.000	101.209	101.109	100.959	100.616	4.000	100.770	100.670	100.520	100.176	2.625	97.642	97.542	97.362	97.182
4.125	101.666	101.566	101.416	101.072	4.125	101.124	101.024	100.874	100.530	2.750	97.233	97.133	96.923	96.712
4.250	101.569	101.469	101.319	100.881	4.250	101.281	101.181	101.031	100.593	2.875	97.684	97.584	97.373	97.162
4.375	102.024	101.924	101.774	101.336	4.375	101.646	101.546	101.396	100.959	3.000	98.111	98.011	97.800	97.589
4.500	102.449	102.349	102.199	101.761	4.500	101.895	101.795	101.645	101.208	3.125	98.529	98.429	98.218	98.007
4.625	102.895	102.795	102.645	102.208	4.625	102.196	102.096	101.946	101.508	3.250	99.439	99.339	99.104	98.870
4.750	102.287	102.187	101.999	101.812	4.750	101.906	101.806	101.619	101.431	3.375	99.847	99.747	99.513	99.279

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.250%-4.125%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
3.25-3.625	0.000	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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	97.567	97.255	96.911	5.250	98.750	98.500	98.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.024	97.712	97.368	5.750	99.750	99.500	99.250
4.875	96.951	96.701	96.451	6.250	102.250	102.000	101.500	4.500	98.807	98.463	98.026	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	96.591	96.341	96.091					4.625	99.253	98.909	98.472	Rate	30 Day	45 Day	60 Day
5.125	96.188	95.938	95.688					4.750	98.645	98.395	98.145	6.250	100.750	100.500	100.250
5.250	96.660	96.410	96.160					4.875	99.057	98.807	98.557	6.750	101.750	101.500	101.250
5.375	97.427	97.177	96.927					5.000	99.417	99.167	98.917	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	97.317	97.067	96.817					5.125	99.820	99.570	99.320				
5.625	97.035	96.785	96.535					5.500	99.316	99.066	98.816				
5.750	99.825	99.575	99.325					5.625	99.598	99.348	99.098				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.700	100.450	100.200				

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

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/18/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: #####

Release Time:

10:00 am ET

Prices are subject to change without notice.

MENT 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	98.780	98.630	98.480
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	99.753	99.603	99.453
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	98.589	98.439	98.289
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	94.752	94.541	94.330	3.500	98.922	98.772	98.622
3.750	98.992	98.842	98.498	3.750	98.858	98.708	98.364	2.875	95.202	94.991	94.780	3.625	99.281	99.131	98.981
3.875	99.490	99.340	98.996	3.875	99.267	99.117	98.773	3.000	95.629	95.418	95.207	Margin = 2.250		Index = 1.020	
4.000	99.947	99.797	99.453	4.000	99.607	99.457	99.113	3.125	96.047	95.836	95.625	30 Year OTC			
4.125	100.403	100.253	99.909	4.125	99.961	99.811	99.467	3.250	96.614	96.380	96.145	Rate	30 Day	45 Day	60 Day
4.250	99.869	99.719	99.282	4.250	99.681	99.531	99.094	3.375	97.022	96.788	96.553	3.250	97.962	97.696	97.446
4.375	100.324	100.174	99.737	4.375	100.046	99.896	99.459	3.500	97.421	97.187	96.952	3.375	98.478	98.212	97.962
4.500	100.749	100.599	100.162	4.500	100.295	100.145	99.708	3.625	97.798	97.564	97.329	3.500	98.973	98.707	98.457
4.625	101.195	101.045	100.608	4.625	100.596	100.446	100.009	3.750	97.183	97.033	96.883	3.625	99.486	99.220	98.970
4.750	99.774	99.587	99.399	4.750	99.494	99.307	99.119	3.875	N/A	N/A	N/A	3.750	98.992	98.680	98.336
4.875	100.186	99.999	99.811	4.875	99.749	99.562	99.374	4.000	N/A	N/A	N/A	3.875	99.490	99.178	98.834
5.000	100.547	100.360	100.172	5.000	100.052	99.865	99.677	4.125	N/A	N/A	N/A	4.000	99.947	99.635	99.291
5.125	100.950	100.763	100.575	5.125	100.299	100.112	99.924	4.250	N/A	N/A	N/A	4.125	100.403	100.091	99.747
5.250	97.798	97.548	97.298	5.250	97.605	97.355	97.105	4.375	N/A	N/A	N/A	4.250	99.869	99.525	99.088
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

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	99.092	98.992	98.842	98.498	3.750	98.958	98.858	98.708	98.364	2.750	95.571	95.471	95.260	95.049	
3.875	99.590	99.490	99.340	98.996	3.875	99.367	99.267	99.117	98.773	2.875	96.021	95.921	95.710	95.499	
4.000	100.047	99.947	99.797	99.453	4.000	99.707	99.607	99.457	99.113	3.000	96.448	96.348	96.137	95.926	
4.125	100.503	100.403	100.253	99.909	4.125	100.061	99.961	99.811	99.467	3.125	96.866	96.766	96.555	96.344	
4.250	99.969	99.869	99.719	99.282	4.250	99.781	99.681	99.531	99.094	3.250	98.839	98.739	98.505	98.270	
4.375	100.424	100.324	100.174	99.737	4.375	100.146	100.046	99.896	99.459	3.375	99.247	99.147	98.913	98.678	
4.500	100.849	100.749	100.599	100.162	4.500	100.395	100.295	100.145	99.708	3.500	99.646	99.546	99.312	99.077	
4.625	101.295	101.195	101.045	100.608	4.625	100.696	100.596	100.446	100.009	3.625	100.023	99.923	99.689	99.454	
4.750	99.874	99.774	99.587	99.399	4.750	99.594	99.494	99.307	99.119	3.750	98.846	98.746	98.596	98.446	

IS - Applies to all Government Programs			
CO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
CO 680 - 719	0.000	FICO 600 - 619	-0.750
CO 660 - 679	0.000	FICO 580 - 599	N/A
CO 640 - 659	0.000		
1A, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
Re-Assist Refinance Option			-0.250
1.000 Note Rate Range = 3.250%-4.125%			N/A

Valty 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
Advantage	
203(k)s	-0.250
203(k) & 203(h)	

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				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
5.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
5.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
5.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
5.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
5.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A		1.5% DPA ; Lender Paid Only"			
5.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
5.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A	

Lock Desk Policy	
The	
\$495 for streamline 1A, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
Detailed as follows: Fee divided by loan amount to the exact decimal.	
Only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/18/2022

45 Day Lock Exp.: 5/2/2022

60 Day Lock Exp.: 5/16/2022

W. Rate Sheet Dated: 3/17/2022

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.229	94.129	94.029	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	94.207	94.107	94.007
3.125	94.889	94.789	94.689	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	94.435	94.335	94.235	2.125	N/A	N/A	N/A	3.125	94.855	94.755	94.655
3.250	95.630	95.530	95.430	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	95.247	95.147	95.047	2.250	N/A	N/A	N/A	3.250	95.596	95.496	95.396
3.375	96.612	96.512	96.412	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	96.401	96.301	96.201	2.375	N/A	N/A	N/A	3.375	96.579	96.479	96.379
3.500	97.164	97.064	96.964	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	97.151	97.051	96.951	2.500	N/A	N/A	N/A	3.500	97.130	97.025	96.924
3.625	97.634	97.534	97.434	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	97.879	97.779	97.679	2.625	N/A	N/A	N/A	3.625	97.601	97.496	97.396
3.750	98.196	98.096	97.996	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	98.474	98.374	98.274	2.750	N/A	N/A	N/A	3.750	98.183	98.054	97.932
3.875	98.764	98.664	98.564	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	98.963	98.863	98.763	2.875	N/A	N/A	N/A	3.875	98.751	98.622	98.500
3.990	99.150	99.050	98.950	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	99.136	99.007	98.885
4.000	99.250	99.150	99.050	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	99.236	99.107	98.985
4.125	99.666	99.566	99.466	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	99.828	99.728	99.628	3.125	N/A	N/A	N/A	4.125	99.760	99.598	99.446
4.250	100.174	100.074	99.974	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.252	100.152	100.052	3.250	N/A	N/A	N/A	4.250	100.280	100.118	99.961
4.375	100.715	100.615	100.515	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	100.710	100.609	100.510	3.375	N/A	N/A	N/A	4.375	100.820	100.658	100.501
4.500	101.184	101.084	100.984	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.038	100.937	100.838	3.500	N/A	N/A	N/A	4.500	101.289	101.127	100.970
4.625	101.564	101.464	101.364	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.225	101.124	101.025	3.625	N/A	N/A	N/A	4.625	101.767	101.565	101.374
4.750	102.034	101.931	101.832	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	100.631	100.528	100.429	3.750	N/A	N/A	N/A	4.750	102.278	102.076	101.879
4.875	102.475	102.372	102.273	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	100.996	100.893	100.794	3.875	N/A	N/A	N/A	4.875	102.719	102.517	102.320
4.990	102.708	102.605	102.506	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.103	101.000	100.901	3.990	N/A	N/A	N/A	4.990	102.952	102.750	102.553
5.000	102.808	102.705	102.606	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.203	101.100	101.001	4.000	N/A	N/A	N/A	5.000	103.052	102.850	102.653
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	95.073	94.930	94.873	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	96.195	96.095	95.995	2.500	96.122	96.022	95.922
2.875	N/A	N/A	N/A	3.125	95.843	95.700	95.643	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.776	96.676	96.576	2.625	96.703	96.603	96.503
2.990	N/A	N/A	N/A	3.250	96.491	96.348	96.291	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	97.328	97.228	97.128	2.750	97.255	97.155	97.055
3.000	N/A	N/A	N/A	3.375	97.383	97.240	97.183	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.772	97.672	97.572	2.875	97.699	97.599	97.499
3.125	N/A	N/A	N/A	3.500	97.932	97.784	97.732	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	98.179	98.079	97.979	2.990	98.106	98.006	97.906
3.250	N/A	N/A	N/A	3.625	98.641	98.493	98.441	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	98.279	98.179	98.079	3.000	98.206	98.106	98.006
3.375	N/A	N/A	N/A	3.750	99.213	99.065	99.013	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.745	98.645	98.545	3.125	98.672	98.572	98.472
3.500	N/A	N/A	N/A	3.875	99.732	99.584	99.532	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	99.072	98.972	98.872	3.250	99.023	98.914	98.801
3.625	N/A	N/A	N/A	3.990	100.049	99.901	99.849	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	99.732	99.632	99.532	3.375	99.683	99.574	99.461
3.750	N/A	N/A	N/A	4.000	100.149	100.001	99.949	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	100.139	100.039	99.939	3.500	100.126	99.998	99.868
3.875	N/A	N/A	N/A	4.125	100.530	100.382	100.330	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	100.650	100.550	100.450	3.625	100.724	100.582	100.437
3.990	N/A	N/A	N/A	4.250	100.774	100.670	100.574	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.145	101.028	100.945	3.750	101.246	101.104	100.959
4.000	N/A	N/A	N/A	4.375	101.269	101.165	101.069	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.643	101.526	101.443	3.875	101.744	101.602	101.457
4.125	N/A	N/A	N/A	4.500	101.674	101.570	101.474	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.038	101.921	101.838	3.990	102.139	101.997	101.852
4.250	N/A	N/A	N/A	4.625	102.021	101.917	101.821	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.138	102.021	101.938	4.000	102.239	102.097	101.952
4.375	N/A	N/A	N/A	4.750	102.237	102.131	102.019	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	102.548	102.431	102.348	4.125	102.650	102.508	102.363
4.500	N/A	N/A	N/A	4.875	102.632	102.526	102.414	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.177	102.060	101.977	4.250	102.216	102.053	101.884
4.625	N/A	N/A	N/A	4.990	102.806	102.700	102.588	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.463	102.346	102.263	4.375	102.502	102.339	102.170
4.750	N/A	N/A	N/A	5.000	102.906	102.800	102.688	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.522	102.405	102.322	4.500	102.561	102.398	102.229
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	96.189	95.989	95.989	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.227	97.027	97.027
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.625	96.425	96.425	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.807	97.607	97.607
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.012	96.812	96.812	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.360	98.160	98.160
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.319	97.119	97.119	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.809	98.609	98.609
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.627	97.427	97.427	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.223	99.023	99.023
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.727	97.527	97.527	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.323	99.123	99.123
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.162	97.962	97.962	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.797	99.597	99.597
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.516	98.316	98.316	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.766	99.566	99.566
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.035	98.835	98.835	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.224	100.024	100.02



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.:

4/18/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/17/2022

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	94.229	94.129	94.029	3.000	N/A	N/A	N/A	3.000	95.073	94.930	94.873	2.500	96.195	96.095	95.995	2.500	96.189	95.989	95.989
3.125	94.889	94.789	94.689	3.125	94.435	94.335	94.235	3.125	95.843	95.700	95.643	2.625	96.776	96.676	96.576	2.625	96.625	96.425	96.425
3.250	95.630	95.530	95.430	3.250	95.247	95.147	95.047	3.250	96.491	96.348	96.291	2.750	97.328	97.228	97.128	2.750	97.012	96.812	96.812
3.375	96.612	96.512	96.412	3.375	96.401	96.301	96.201	3.375	97.383	97.240	97.183	2.875	97.772	97.672	97.572	2.875	97.319	97.119	97.119
3.500	97.164	97.064	96.964	3.500	97.151	97.051	96.951	3.500	97.932	97.784	97.732	2.990	98.179	98.079	97.979	2.990	97.627	97.427	97.427
3.625	97.634	97.534	97.434	3.625	97.879	97.779	97.679	3.625	98.641	98.493	98.441	3.000	98.279	98.179	98.079	3.000	97.727	97.527	97.527
3.750	98.196	98.096	97.996	3.750	98.474	98.374	98.274	3.750	99.213	99.065	99.013	3.125	98.745	98.645	98.545	3.125	98.162	97.962	97.962
3.875	98.764	98.664	98.564	3.875	98.963	98.863	98.763	3.875	99.732	99.584	99.532	3.250	99.072	98.972	98.872	3.250	98.516	98.316	98.316
3.990	99.150	99.050	98.950	3.990	99.176	99.076	98.976	3.990	100.049	99.901	99.849	3.375	99.732	99.632	99.532	3.375	99.035	98.835	98.835
4.000	99.250	99.150	99.050	4.000	99.276	99.176	99.076	4.000	100.149	100.001	99.949	3.500	100.139	100.039	99.939	3.500	99.321	99.121	99.121
4.125	99.666	99.566	99.466	4.125	99.828	99.727	99.628	4.125	100.530	100.382	100.330	3.625	100.650	100.550	100.450	3.625	99.671	99.471	99.471
4.250	100.174	100.074	99.974	4.250	100.252	100.151	100.052	4.250	100.774	100.670	100.574	3.750	101.145	101.028	100.945	3.750	99.247	99.047	99.047
4.375	100.715	100.615	100.515	4.375	100.710	100.609	100.510	4.375	101.269	101.165	101.069	3.875	101.643	101.526	101.443	3.875	99.583	99.383	99.383
4.500	101.184	101.084	100.984	4.500	101.038	100.937	100.838	4.500	101.674	101.570	101.474	3.990	102.038	101.921	101.838	3.990	99.820	99.620	99.620
4.625	101.564	101.464	101.364	4.625	101.225	101.124	101.025	4.625	102.021	101.917	101.821	4.000	102.138	102.021	101.938	4.000	99.920	99.720	99.720
4.750	102.034	101.931	101.832	4.750	100.631	100.528	100.429	4.750	102.237	102.131	102.019	4.125	102.548	102.431	102.348	4.125	100.198	99.998	99.998
4.875	102.475	102.372	102.273	4.875	100.996	100.893	100.794	4.875	102.632	102.526	102.414	4.250	102.177	102.060	101.977	4.250	99.783	99.583	99.583
4.990	102.708	102.605	102.506	4.990	101.103	101.000	100.901	4.990	102.806	102.700	102.588	4.375	102.463	102.346	102.263	4.375	99.973	99.773	99.773
5.000	102.808	102.705	102.606	5.000	101.203	101.100	101.001	5.000	102.906	102.800	102.688	4.500	102.522	102.405	102.322	4.500	100.011	99.811	99.811

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

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

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

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

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



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

30 Day Lock Exp.: 4/18/2022
45 Day Lock Exp.: 5/2/2022
60 Day Lock Exp.: 5/16/2022

W. Rate Sheet Dated: 3/17/2022

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	94.302	94.202	94.102	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.980	93.880	93.780	2.750	N/A	N/A	N/A	3.000	93.683	93.583	93.483
3.125	95.108	95.008	94.908	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.794	94.694	94.594	2.875	N/A	N/A	N/A	3.125	94.542	94.442	94.342
3.250	95.739	95.629	95.509	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.619	95.509	95.389	2.990	N/A	N/A	N/A	3.250	94.995	94.885	94.765
3.375	96.779	96.671	96.550	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.663	96.555	96.434	3.000	N/A	N/A	N/A	3.375	96.035	95.927	95.806
3.500	97.329	97.222	97.100	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.165	97.058	96.936	3.125	N/A	N/A	N/A	3.500	96.585	96.478	96.356
3.625	97.773	97.668	97.549	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.771	97.666	97.547	3.250	N/A	N/A	N/A	3.625	97.030	96.925	96.806
3.750	98.436	98.314	98.207	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.178	98.056	97.949	3.375	N/A	N/A	N/A	3.750	96.571	96.449	96.342
3.875	98.990	98.870	98.756	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.546	98.426	98.312	3.500	N/A	N/A	N/A	3.875	97.125	97.005	96.891
3.990	99.361	99.243	99.132	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.103	98.985	98.874	3.625	N/A	N/A	N/A	3.990	97.496	97.378	97.267
4.000	99.461	99.343	99.232	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.203	99.085	98.974	3.750	N/A	N/A	N/A	4.000	97.596	97.478	97.367
4.125	99.875	99.757	99.648	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.185	99.067	98.958	3.875	N/A	N/A	N/A	4.125	98.010	97.892	97.783
4.250	100.383	100.264	100.123	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.035	98.916	98.775	3.990	N/A	N/A	N/A	4.250	97.468	97.349	97.208
4.375	100.878	100.759	100.614	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.530	99.411	99.266	4.000	N/A	N/A	N/A	4.375	97.964	97.845	97.700
4.500	101.287	101.168	101.024	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.689	99.570	99.426	4.125	N/A	N/A	N/A	4.500	98.372	98.253	98.109
4.625	101.570	101.451	101.303	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.814	99.695	99.547	4.250	N/A	N/A	N/A	4.625	98.995	98.876	98.728
4.750	101.957	101.832	101.648	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.251	99.126	98.942	4.375	N/A	N/A	N/A	4.750	98.801	98.676	98.492
4.875	102.458	102.333	102.146	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	99.980	99.855	99.668	4.500	N/A	N/A	N/A	4.875	99.302	99.177	98.990
4.990	102.713	102.589	102.400	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.251	100.127	99.938	4.625	N/A	N/A	N/A	4.990	99.556	99.432	99.243
5.000	102.813	102.689	102.500	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.351	100.227	100.038	4.750	N/A	N/A	N/A	5.000	99.656	99.532	99.343
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	95.351	95.251	95.110	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	96.283	96.183	96.083	2.500	95.737	95.637	95.537
2.875	N/A	N/A	N/A	3.125	96.095	95.995	95.850	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.849	96.749	96.649	2.625	96.225	96.125	96.025
2.990	N/A	N/A	N/A	3.250	96.743	96.643	96.495	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	97.385	97.285	97.185	2.750	96.198	96.098	95.998
3.000	N/A	N/A	N/A	3.375	97.655	97.555	97.405	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.029	97.929	97.829	2.875	96.842	96.742	96.642
3.125	N/A	N/A	N/A	3.500	98.177	98.077	97.921	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	98.310	98.210	98.110	2.990	97.123	97.023	96.923
3.250	N/A	N/A	N/A	3.625	98.875	98.775	98.604	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	98.410	98.310	98.210	3.000	97.223	97.123	97.023
3.375	N/A	N/A	N/A	3.750	99.438	99.338	99.164	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.690	98.590	98.490	3.125	98.257	98.157	98.057
3.500	N/A	N/A	N/A	3.875	99.926	99.826	99.649	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	99.109	99.009	98.909	3.250	97.285	97.185	97.085
3.625	N/A	N/A	N/A	3.990	100.227	100.127	99.948	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	99.764	99.664	99.564	3.375	97.941	97.841	97.741
3.750	N/A	N/A	N/A	4.000	100.327	100.227	100.048	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.188	100.088	99.986	3.500	98.365	98.265	98.163
3.875	N/A	N/A	N/A	4.125	100.465	100.359	100.143	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.301	100.201	100.064	3.625	99.288	99.188	99.051
3.990	N/A	N/A	N/A	4.250	100.765	100.659	100.442	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.770	100.670	100.532	3.750	98.843	98.743	98.605
4.000	N/A	N/A	N/A	4.375	101.240	101.134	100.915	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.193	101.093	100.953	3.875	99.266	99.166	99.026
4.125	N/A	N/A	N/A	4.500	101.594	101.489	101.267	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.507	101.407	101.266	3.990	99.580	99.480	99.339
4.250	N/A	N/A	N/A	4.625	101.636	101.512	101.235	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.607	101.507	101.366	4.000	99.680	99.580	99.439
4.375	N/A	N/A	N/A	4.750	102.003	101.879	101.600	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.372	101.266	101.164	4.125	99.622	99.516	99.414
4.500	N/A	N/A	N/A	4.875	102.430	102.306	102.024	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.782	101.675	101.573	4.250	99.533	99.426	99.324
4.625	N/A	N/A	N/A	4.990	102.575	102.450	102.173	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.155	102.047	101.945	4.375	99.906	99.798	99.696
4.750	N/A	N/A	N/A	5.000	102.675	102.550	102.273	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.501	102.391	102.289	4.500	100.252	100.142	100.040
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	96.563	96.463	96.363	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	97.151	97.051	96.951	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	97.703	97.603	97.503	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	98.365	98.265	98.165	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	98.664	98.564	98.464	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	98.764	98.664	98.564	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	99.478	99.378	99.278	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	99.303	99.203	99.103	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	99.960	99.860	99.760	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	100.386	100.286	100.184	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	101.201	101.101	100.964	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	101.230	101.130	100.992	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	101.661	101.561	101.421	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	101.979	101.879	101.738	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	102.079	101.979	101.838	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	103.172	103.066	102.964	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	101.944	101.837	101.735	3.875	N/A										



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/18/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/17/2022

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	94.302	94.202	94.102	3.000	93.980	93.880	93.780	3.000	95.351	95.251	95.110	2.500	96.283	96.183	96.083	2.500	96.563	96.463	96.363
3.125	95.108	95.008	94.908	3.125	94.794	94.694	94.594	3.125	96.095	95.995	95.850	2.625	96.849	96.749	96.649	2.625	97.151	97.051	96.951
3.250	95.739	95.629	95.509	3.250	95.619	95.509	95.389	3.250	96.743	96.643	96.495	2.750	97.385	97.285	97.185	2.750	97.703	97.603	97.503
3.375	96.779	96.671	96.550	3.375	96.663	96.555	96.434	3.375	97.655	97.555	97.405	2.875	98.029	97.929	97.829	2.875	98.365	98.265	98.165
3.500	97.329	97.222	97.100	3.500	97.165	97.058	96.936	3.500	98.177	98.077	97.921	2.990	98.310	98.210	98.110	2.990	98.664	98.564	98.464
3.625	97.773	97.668	97.549	3.625	97.771	97.666	97.547	3.625	98.875	98.775	98.604	3.000	98.410	98.310	98.210	3.000	98.764	98.664	98.564
3.750	98.436	98.314	98.207	3.750	98.178	98.056	97.949	3.750	99.438	99.338	99.164	3.125	98.690	98.590	98.490	3.125	99.478	99.378	99.278
3.875	98.990	98.870	98.756	3.875	98.546	98.426	98.312	3.875	99.926	99.826	99.649	3.250	99.109	99.009	98.909	3.250	99.303	99.203	99.103
3.990	99.361	99.243	99.132	3.990	99.103	98.985	98.874	3.990	100.227	100.127	99.948	3.375	99.764	99.664	99.564	3.375	99.960	99.860	99.760
4.000	99.461	99.343	99.232	4.000	99.203	99.085	98.974	4.000	100.327	100.227	100.048	3.500	100.188	100.088	99.986	3.500	100.386	100.286	100.184
4.125	99.875	99.757	99.648	4.125	99.185	99.067	98.958	4.125	100.465	100.359	100.143	3.625	100.301	100.201	100.064	3.625	101.201	101.101	100.964
4.250	100.383	100.264	100.123	4.250	99.035	98.916	98.775	4.250	100.765	100.659	100.442	3.750	100.770	100.670	100.532	3.750	101.230	101.130	100.992
4.375	100.878	100.759	100.614	4.375	99.530	99.411	99.266	4.375	101.240	101.134	100.915	3.875	101.193	101.093	100.953	3.875	101.661	101.561	101.421
4.500	101.287	101.168	101.024	4.500	99.689	99.570	99.426	4.500	101.594	101.489	101.267	3.990	101.507	101.407	101.266	3.990	101.979	101.879	101.738
4.625	101.570	101.451	101.303	4.625	99.814	99.695	99.547	4.625	101.636	101.512	101.235	4.000	101.607	101.507	101.366	4.000	102.079	101.979	101.838
4.750	101.957	101.832	101.648	4.750	99.251	99.126	98.942	4.750	102.003	101.879	101.600	4.125	101.372	101.266	101.164	4.125	103.172	103.066	102.964
4.875	102.458	102.333	102.146	4.875	99.980	99.855	99.668	4.875	102.430	102.306	102.024	4.250	101.782	101.675	101.573	4.250	101.944	101.837	101.735
4.990	102.713	102.589	102.400	4.990	100.251	100.127	99.938	4.990	102.575	102.450	102.173	4.375	102.155	102.047	101.945	4.375	102.339	102.231	102.129
5.000	102.813	102.689	102.500	5.000	100.351	100.227	100.038	5.000	102.675	102.550	102.273	4.500	102.501	102.391	102.289	4.500	102.699	102.589	102.487

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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/18/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/17/2022

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.:

4/18/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/17/2022

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	94.302	94.202	94.102	3.000	95.351	95.251	95.110	2.500	96.283	96.183	96.083	3.000	93.466	93.366	93.266	2.500	95.773	95.673	95.573
3.125	95.108	95.008	94.908	3.125	96.095	95.995	95.850	2.625	96.849	96.749	96.649	3.125	94.276	94.176	94.076	2.625	96.350	96.250	96.150
3.250	95.739	95.629	95.509	3.250	96.743	96.643	96.495	2.750	97.385	97.285	97.185	3.250	95.004	94.894	94.774	2.750	96.894	96.794	96.694
3.375	96.779	96.671	96.550	3.375	97.655	97.555	97.405	2.875	98.029	97.929	97.829	3.375	96.046	95.938	95.817	2.875	97.547	97.447	97.347
3.500	97.329	97.222	97.100	3.500	98.177	98.077	97.921	2.990	98.310	98.210	98.110	3.500	96.572	96.465	96.343	2.990	97.837	97.737	97.637
3.625	97.773	97.668	97.549	3.625	98.875	98.775	98.604	3.000	98.410	98.310	98.210	3.625	97.097	96.992	96.873	3.000	97.937	97.837	97.737
3.750	98.436	98.314	98.207	3.750	99.438	99.338	99.164	3.125	98.690	98.590	98.490	3.750	97.632	97.510	97.403	3.125	98.434	98.334	98.234
3.875	98.990	98.870	98.756	3.875	99.926	99.826	99.649	3.250	99.109	99.009	98.909	3.875	98.093	97.973	97.859	3.250	98.556	98.456	98.356
3.990	99.361	99.243	99.132	3.990	100.227	100.127	99.948	3.375	99.764	99.664	99.564	3.990	98.557	98.439	98.328	3.375	99.212	99.112	99.012
4.000	99.461	99.343	99.232	4.000	100.327	100.227	100.048	3.500	100.188	100.088	99.986	4.000	98.657	98.539	98.428	3.500	99.637	99.537	99.435
4.125	99.875	99.757	99.648	4.125	100.465	100.359	100.143	3.625	100.301	100.201	100.064	4.125	98.855	98.737	98.628	3.625	100.101	100.001	99.864
4.250	100.383	100.264	100.123	4.250	100.765	100.659	100.442	3.750	100.770	100.670	100.532	4.250	99.034	98.915	98.774	3.750	100.350	100.250	100.112
4.375	100.878	100.759	100.614	4.375	101.240	101.134	100.915	3.875	101.193	101.093	100.953	4.375	99.529	99.410	99.265	3.875	100.777	100.677	100.537
4.500	101.287	101.168	101.024	4.500	101.594	101.489	101.267	3.990	101.507	101.407	101.266	4.500	99.813	99.694	99.550	3.990	101.093	100.993	100.852
4.625	101.570	101.451	101.303	4.625	101.636	101.512	101.235	4.000	101.607	101.507	101.366	4.625	100.017	99.898	99.750	4.000	101.193	101.093	100.952
4.750	101.957	101.832	101.648	4.750	102.003	101.879	101.600	4.125	101.372	101.266	101.164	4.750	99.929	99.804	99.620	4.125	101.622	101.516	101.414
4.875	102.458	102.333	102.146	4.875	102.430	102.306	102.024	4.250	101.782	101.675	101.573	4.875	100.544	100.419	100.232	4.250	101.213	101.106	101.004
4.990	102.713	102.589	102.400	4.990	102.575	102.450	102.173	4.375	102.155	102.047	101.945	4.990	100.807	100.683	100.494	4.375	101.597	101.489	101.387
5.000	102.813	102.689	102.500	5.000	102.675	102.550	102.273	4.500	102.501	102.391	102.289	5.000	100.907	100.783	100.594	4.500	101.950	101.840	101.738

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/18/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/16/2022

W. Rate Sheet Dated: 3/17/2022

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	0.500	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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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	102.675	102.550	102.425
6.990	102.905	102.780	102.655
7.125	103.175	103.050	102.925
7.250	103.425	103.300	103.175
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	102.425	102.300	102.175	
6.990	102.655	102.530	102.405	
7.125	102.925	102.800	102.675	
7.250	103.175	103.050	102.925	
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	102.175	102.050	101.925	
6.990	102.405	102.280	102.155	
7.125	102.675	102.550	102.425	
7.250	102.925	102.800	102.675	
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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