

W. Rate Sheet Dated: 3/18/2022

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	98.729	98.463	98.197	3.250	98.486	98.220	97.955	1.875	91.968	91.818	91.668	3.125	99.037	98.887	98.737
3.375	99.145	98.879	98.614	3.375	98.820	98.554	98.288	2.000	90.818	90.668	90.518	3.250	100.010	99.860	99.710
3.500	99.640	99.374	99.108	3.500	99.243	98.977	98.712	2.125	91.818	91.668	91.518	3.375	98.846	98.696	98.546
3.625	100.152	99.887	99.621	3.625	99.646	99.380	99.114	2.250	94.010	93.826	93.642	3.500	99.179	99.029	98.879
3.750	99.827	99.677	99.302	3.750	99.593	99.443	99.068	2.375	94.620	94.437	94.253	3.625	99.538	99.388	99.238
3.875	100.225	100.075	99.700	3.875	99.902	99.752	99.377	2.500	95.088	94.905	94.721	Margin = 2.250		Index = 1.020	
4.000	100.682	100.532	100.157	4.000	100.243	100.093	99.718	2.625	95.542	95.358	95.175	30 Year OTC			
4.125	101.138	100.988	100.613	4.125	100.596	100.446	100.071	2.750	96.253	96.035	95.816	Rate	30 Day	45 Day	60 Day
4.250	101.204	101.054	100.757	4.250	100.916	100.766	100.469	2.875	96.704	96.485	96.266	4.000	100.090	99.778	99.403
4.375	101.559	101.409	101.112	4.375	101.182	101.032	100.735	3.000	97.131	96.912	96.693	4.125	100.546	100.234	99.859
4.500	101.984	101.834	101.537	4.500	101.429	101.279	100.982	3.125	97.549	97.330	97.111	4.500	101.392	101.001	100.704
4.625	102.431	102.281	101.984	4.625	101.730	101.580	101.283	3.250	97.773	97.526	97.280	4.625	101.839	101.448	101.151
4.750	101.828	101.547	101.219	4.750	101.445	101.164	100.836	3.375	98.181	97.935	97.689	4.750	101.136	100.855	100.527
4.875	102.140	101.859	101.531	4.875	101.601	101.320	100.992	3.500	98.580	98.334	98.087	4.875	101.548	101.267	100.939
5.000	102.501	102.220	101.891	5.000	101.903	101.622	101.294	3.625	98.958	98.711	98.465	5.000	101.909	101.628	101.300
5.125	102.904	102.622	102.294	5.125	102.151	101.870	101.542	3.750	98.049	97.899	97.749	5.125	102.312	102.031	101.703
5.250	102.991	102.741	102.641	5.250	102.697	102.447	102.347	3.875	98.433	98.283	98.133	5.500	102.758	102.508	102.258
5.375	103.242	102.992	102.892	5.375	102.853	102.603	102.503	4.000	98.749	98.599	98.449	5.625	103.040	102.790	102.540
6.250	103.627	103.527	103.427	6.250	102.403	102.303	102.203	4.125	99.078	98.928	98.778	6.250	103.423	103.173	102.923

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	98.829	98.729	98.463	98.197	3.250	98.286	98.186	97.920	97.655	1.875	94.098	93.998	93.848	93.698
3.375	99.345	99.245	98.979	98.714	3.375	98.720	98.620	98.354	98.088	2.000	92.948	92.848	92.698	92.548
3.500	99.840	99.740	99.474	99.208	3.500	99.143	99.043	98.777	98.512	2.125	93.948	93.848	93.698	93.548
3.625	100.352	100.252	99.987	99.721	3.625	99.546	99.446	99.180	98.914	2.250	96.140	96.040	95.856	95.672
3.750	100.027	99.927	99.777	99.402	3.750	99.793	99.693	99.543	99.168	2.375	96.750	96.650	96.467	96.283
3.875	100.525	100.425	100.275	99.900	3.875	100.202	100.102	99.952	99.577	2.500	97.218	97.118	96.935	96.751
4.000	100.982	100.882	100.732	100.357	4.000	100.543	100.443	100.293	99.918	2.625	97.672	97.572	97.388	97.205
4.125	101.438	101.338	101.188	100.813	4.125	100.896	100.796	100.646	100.271	2.750	97.283	97.183	96.965	96.746
4.250	101.404	101.304	101.154	100.857	4.250	101.116	101.016	100.866	100.569	2.875	97.734	97.634	97.415	97.196
4.375	101.859	101.759	101.609	101.312	4.375	101.482	101.382	101.232	100.935	3.000	98.161	98.061	97.842	97.623
4.500	102.284	102.184	102.034	101.737	4.500	101.729	101.629	101.479	101.182	3.125	98.579	98.479	98.260	98.041
4.625	102.731	102.631	102.481	102.184	4.625	102.030	101.930	101.780	101.483	3.250	99.403	99.303	99.056	98.810
4.750	102.028	101.928	101.647	101.319	4.750	101.645	101.545	101.264	100.936	3.375	99.811	99.711	99.465	99.219

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	97.340	97.028	96.653	5.250	98.750	98.500	98.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.796	97.484	97.109	5.750	99.750	99.500	99.250
4.875	96.679	96.397	96.069	6.250	102.250	102.000	101.500	4.500	98.642	98.251	97.954	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	96.318	96.037	95.709					4.625	99.089	98.698	98.401	Rate	30 Day	45 Day	60 Day
5.125	95.915	95.634	95.306					4.750	98.386	98.105	97.777	6.250	100.750	100.500	100.250
5.250	96.389	96.139	95.889					4.875	98.798	98.517	98.189	6.750	101.750	101.500	101.250
5.375	98.108	97.858	97.608					5.000	99.159	98.878	98.550	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only			-0.250
5.500	98.000	97.750	97.500					5.125	99.562	99.281	98.953				
5.625	97.718	97.468	97.218					5.500	100.008	99.758	99.508				
5.750	99.789	99.539	99.289					5.625	100.290	100.040	99.790				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.673	100.423	100.173				

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 will not be accepted. Locks received after close (11pm ET) will be rejected.

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.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.:

5/17/2022

W. Rate Sheet Dated: 3/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	98.787	98.637	98.487
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	99.760	99.610	99.460
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	98.596	98.446	98.296
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	94.802	94.583	94.365	3.500	98.929	98.779	98.629
3.750	98.765	98.615	98.240	3.750	98.631	98.481	98.106	2.875	95.252	95.033	94.815	3.625	99.288	99.138	98.988
3.875	99.263	99.113	98.738	3.875	99.040	98.890	98.515	3.000	95.679	95.460	95.242	Margin = 2.250		Index = 1.020	
4.000	99.720	99.570	99.195	4.000	99.380	99.230	98.855	3.125	96.097	95.878	95.660	30 Year OTC			
4.125	100.176	100.026	99.651	4.125	99.734	99.584	99.209	3.250	96.578	96.332	96.086	Rate	30 Day	45 Day	60 Day
4.250	99.704	99.554	99.257	4.250	99.516	99.366	99.069	3.375	96.986	96.740	96.494	3.250	97.829	97.563	97.298
4.375	100.159	100.009	99.712	4.375	99.882	99.732	99.435	3.500	97.385	97.139	96.893	3.375	98.345	98.079	97.814
4.500	100.584	100.434	100.137	4.500	100.129	99.979	99.682	3.625	97.763	97.517	97.271	3.500	98.840	98.574	98.309
4.625	101.031	100.881	100.584	4.625	100.430	100.280	99.983	3.750	97.354	97.204	97.054	3.625	99.352	99.086	98.821
4.750	99.516	99.235	98.907	4.750	99.233	98.952	98.624	3.875	N/A	N/A	N/A	3.750	98.765	98.453	98.078
4.875	99.928	99.647	99.319	4.875	99.489	99.208	98.880	4.000	N/A	N/A	N/A	3.875	99.263	98.951	98.576
5.000	100.288	100.007	99.679	5.000	99.791	99.510	99.182	4.125	N/A	N/A	N/A	4.000	99.720	99.408	99.033
5.125	100.691	100.410	100.082	5.125	100.038	99.757	99.429	4.250	N/A	N/A	N/A	4.125	100.176	99.864	99.489
5.250	98.491	98.241	98.141	5.250	98.297	98.047	97.947	4.375	N/A	N/A	N/A	4.250	99.704	99.313	99.017
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	98.865	98.765	98.615	98.240	3.750	98.731	98.631	98.481	98.106	2.750	95.621	95.521	95.302	95.084
3.875	99.363	99.263	99.113	98.738	3.875	99.140	99.040	98.890	98.515	2.875	96.071	95.971	95.752	95.534
4.000	99.820	99.720	99.570	99.195	4.000	99.480	99.380	99.230	98.855	3.000	96.498	96.398	96.179	95.961
4.125	100.276	100.176	100.026	99.651	4.125	99.834	99.734	99.584	99.209	3.125	96.916	96.816	96.597	96.379
4.250	99.804	99.704	99.554	99.257	4.250	99.616	99.516	99.366	99.069	3.250	98.803	98.703	98.457	98.211
4.375	100.259	100.159	100.009	99.712	4.375	99.982	99.882	99.732	99.435	3.375	99.211	99.111	98.865	98.619
4.500	100.684	100.584	100.434	100.137	4.500	100.229	100.129	99.979	99.682	3.500	99.610	99.510	99.264	99.018
4.625	101.131	101.031	100.881	100.584	4.625	100.530	100.430	100.280	99.983	3.625	99.988	99.888	99.642	99.396
4.750	99.616	99.516	99.235	98.907	4.750	99.333	99.233	98.952	98.624	3.750	99.017	98.917	98.767	98.617

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				
5.750	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				
Borrower Paid Comp Only				Lender Paid Only											

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/18/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/17/2022

W. Rate Sheet Dated: 3/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
3.000	94.540	94.440	94.340	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	94.517	94.417	94.317	
3.125	95.195	95.095	94.995	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	94.742	94.642	94.542	2.125	N/A	N/A	N/A	3.125	95.160	95.055	94.956	
3.250	95.938	95.838	95.738	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	95.444	95.344	95.244	2.250	N/A	N/A	N/A	3.250	95.902	95.797	95.698	
3.375	96.922	96.822	96.722	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	96.579	96.475	96.379	2.375	N/A	N/A	N/A	3.375	96.886	96.781	96.682	
3.500	97.474	97.374	97.274	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	97.331	97.227	97.131	2.500	N/A	N/A	N/A	3.500	97.439	97.334	97.235	
3.625	97.917	97.817	97.717	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	98.036	97.932	97.836	2.625	N/A	N/A	N/A	3.625	97.882	97.777	97.678	
3.750	98.479	98.379	98.279	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	98.631	98.527	98.431	2.750	N/A	N/A	N/A	3.750	98.457	98.354	98.251	
3.875	99.046	98.946	98.846	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	99.122	99.018	98.922	2.875	N/A	N/A	N/A	3.875	99.023	98.920	98.817	
3.990	99.432	99.332	99.232	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	99.475	99.362	99.275	2.990	N/A	N/A	N/A	3.990	99.410	99.256	99.104	
4.000	99.532	99.432	99.332	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	99.575	99.462	99.375	3.000	N/A	N/A	N/A	4.000	99.510	99.356	99.204	
4.125	99.959	99.859	99.759	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.165	100.052	99.965	3.125	N/A	N/A	N/A	4.125	99.992	99.890	99.645	
4.250	100.419	100.311	100.219	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.591	100.478	100.391	3.250	N/A	N/A	N/A	4.250	100.513	100.327	100.152	
4.375	100.958	100.850	100.758	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.047	100.934	100.847	3.375	N/A	N/A	N/A	4.375	101.052	100.866	100.691	
4.500	101.427	101.319	101.227	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.375	101.262	101.175	3.500	N/A	N/A	N/A	4.500	101.520	101.334	101.159	
4.625	101.745	101.637	101.545	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.499	101.386	101.299	3.625	N/A	N/A	N/A	4.625	101.878	101.676	101.488	
4.750	102.169	102.060	101.969	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.078	100.967	100.876	3.750	N/A	N/A	N/A	4.750	102.405	102.203	102.007	
4.875	102.628	102.519	102.428	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.460	101.349	101.258	3.875	N/A	N/A	N/A	4.875	102.863	102.661	102.465	
4.990	102.865	102.756	102.665	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.575	101.464	101.373	3.990	N/A	N/A	N/A	4.990	103.101	102.899	102.703	
5.000	102.965	102.856	102.765	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.675	101.564	101.473	4.000	N/A	N/A	N/A	5.000	103.201	102.999	102.803	
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	N/A	3.000	95.374	95.223	95.174	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	96.346	96.246	96.146	2.500	96.273	96.173	96.073
2.875	N/A	N/A	N/A	N/A	3.125	96.146	95.993	95.946	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.928	96.828	96.728	2.625	96.855	96.755	96.655
2.990	N/A	N/A	N/A	N/A	3.250	96.795	96.642	96.595	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	97.476	97.376	97.276	2.750	97.402	97.302	97.202
3.000	N/A	N/A	N/A	N/A	3.375	97.688	97.535	97.488	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.916	97.816	97.716	2.875	97.843	97.743	97.643
3.125	N/A	N/A	N/A	N/A	3.500	98.327	98.173	98.127	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	98.327	98.227	98.127	2.990	98.254	98.154	98.054
3.250	N/A	N/A	N/A	N/A	3.625	99.012	98.858	98.812	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	98.427	98.327	98.227	3.000	98.354	98.254	98.154
3.375	N/A	N/A	N/A	N/A	3.750	99.586	99.432	99.386	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.896	98.796	98.696	3.125	98.822	98.722	98.622
3.500	N/A	N/A	N/A	N/A	3.875	100.104	99.950	99.904	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	99.175	99.075	98.975	3.250	99.126	99.026	98.926
3.625	N/A	N/A	N/A	N/A	3.990	100.421	100.267	100.221	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	99.834	99.734	99.634	3.375	99.785	99.685	99.585
3.750	N/A	N/A	N/A	N/A	4.000	100.521	100.367	100.321	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	100.247	100.147	100.047	3.500	100.198	100.072	99.943
3.875	N/A	N/A	N/A	N/A	4.125	100.910	100.756	100.710	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	100.743	100.643	100.543	3.625	100.696	100.568	100.439
3.990	N/A	N/A	N/A	N/A	4.250	101.019	100.902	100.817	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.117	101.000	100.917	3.750	101.156	100.997	100.836
4.000	N/A	N/A	N/A	N/A	4.375	101.512	101.395	101.310	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.616	101.499	101.416	3.875	101.655	101.496	101.335
4.125	N/A	N/A	N/A	N/A	4.500	101.917	101.800	101.715	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.021	101.904	101.821	3.990	102.060	101.901	101.740
4.250	N/A	N/A	N/A	N/A	4.625	102.202	102.085	102.000	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.121	102.004	101.921	4.000	102.160	102.001	101.840
4.375	N/A	N/A	N/A	N/A	4.750	102.370	102.255	102.152	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	102.538	102.421	102.338	4.125	102.577	102.418	102.257
4.500	N/A	N/A	N/A	N/A	4.875	102.785	102.670	102.567	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.131	102.014	101.931	4.250	102.263	102.089	101.912
4.625	N/A	N/A	N/A	N/A	4.990	102.967	102.852	102.749	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.414	102.297	102.214	4.375	102.547	102.373	102.195
4.750	N/A	N/A	N/A	N/A	5.000	103.067	102.952	102.849	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.474	102.357	102.274	4.500	102.606	102.432	102.255
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	N/A	2.000	N/A	N/A	N/A	2.500	96.871	96.671	96.671	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.377	97.177	97.177
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.309	97.109	97.109	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.959	97.759	97.759
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.689	97.489	97.489	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.513	98.313	98.313
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.077	97.877	97.877	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.961	98.761	98.761
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.504	98.304	98.304	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.379	99.179	99.179
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.604	98.404	98.404	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.479	99.279	99.279
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.041	98.841	98.841	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.948	99.748	99.748
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.400	99.200	99.200	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.862	99.662	99.662
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.919	99.719	99.719	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.319	100.119	100.119
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.206	100.006	100.006	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.726	100.526	100.526
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.557	100.357	100.357	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.221	101.021	101.021
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.281	100.081	100.081	3.250											



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.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.:

5/17/2022

W. Rate Sheet Dated: 3/18/2022

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	94.540	94.440	94.340	3.000	N/A	N/A	N/A	3.000	95.374	95.223	95.174	2.500	96.346	96.246	96.146	2.500	96.871	96.671	96.671
3.125	95.195	95.095	94.995	3.125	94.742	94.642	94.542	3.125	96.146	95.993	95.946	2.625	96.928	96.828	96.728	2.625	97.309	97.109	97.109
3.250	95.938	95.838	95.738	3.250	95.444	95.344	95.244	3.250	96.795	96.642	96.595	2.750	97.476	97.376	97.276	2.750	97.689	97.489	97.489
3.375	96.922	96.822	96.722	3.375	96.579	96.475	96.379	3.375	97.688	97.535	97.488	2.875	97.916	97.816	97.716	2.875	98.077	97.877	97.877
3.500	97.474	97.374	97.274	3.500	97.331	97.227	97.131	3.500	98.327	98.173	98.127	2.990	98.327	98.227	98.127	2.990	98.504	98.304	98.304
3.625	97.917	97.817	97.717	3.625	98.036	97.932	97.836	3.625	99.012	98.858	98.812	3.000	98.427	98.327	98.227	3.000	98.604	98.404	98.404
3.750	98.479	98.379	98.279	3.750	98.631	98.527	98.431	3.750	99.586	99.432	99.386	3.125	98.896	98.796	98.696	3.125	99.041	98.841	98.841
3.875	99.046	98.946	98.846	3.875	99.122	99.018	98.922	3.875	100.104	99.950	99.904	3.250	99.175	99.075	98.975	3.250	99.400	99.200	99.200
3.990	99.432	99.332	99.232	3.990	99.475	99.362	99.275	3.990	100.421	100.267	100.221	3.375	99.834	99.734	99.634	3.375	99.919	99.719	99.719
4.000	99.532	99.432	99.332	4.000	99.575	99.462	99.375	4.000	100.521	100.367	100.321	3.500	100.247	100.147	100.047	3.500	100.206	100.006	100.006
4.125	99.959	99.859	99.759	4.125	100.165	100.052	99.965	4.125	100.910	100.756	100.710	3.625	100.743	100.643	100.543	3.625	100.557	100.357	100.357
4.250	100.419	100.311	100.219	4.250	100.591	100.478	100.391	4.250	101.019	100.902	100.817	3.750	101.117	101.000	100.917	3.750	100.281	100.081	100.081
4.375	100.958	100.850	100.758	4.375	101.047	100.934	100.847	4.375	101.512	101.395	101.310	3.875	101.616	101.499	101.416	3.875	100.619	100.419	100.419
4.500	101.427	101.319	101.227	4.500	101.375	101.262	101.175	4.500	101.917	101.800	101.715	3.990	102.021	101.904	101.821	3.990	100.865	100.665	100.665
4.625	101.745	101.637	101.545	4.625	101.499	101.386	101.299	4.625	102.202	102.085	102.000	4.000	102.121	102.004	101.921	4.000	100.965	100.765	100.765
4.750	102.169	102.060	101.969	4.750	101.078	100.967	100.876	4.750	102.370	102.255	102.152	4.125	102.538	102.421	102.338	4.125	101.251	101.051	101.051
4.875	102.628	102.519	102.428	4.875	101.460	101.349	101.258	4.875	102.785	102.670	102.567	4.250	102.131	102.014	101.931	4.250	100.141	99.941	99.941
4.990	102.865	102.756	102.665	4.990	101.575	101.464	101.373	4.990	102.967	102.852	102.749	4.375	102.414	102.297	102.214	4.375	100.334	100.134	100.134
5.000	102.965	102.856	102.765	5.000	101.675	101.564	101.473	5.000	103.067	102.952	102.849	4.500	102.474	102.357	102.274	4.500	100.369	100.169	100.169

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.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.:

5/17/2022

W. Rate Sheet Dated: 3/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
3.000	94.131	94.031	93.931	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.999	93.899	93.799	2.750	N/A	N/A	N/A	3.000	93.512	93.412	93.312	3.125	94.131	94.031	93.931		
3.125	95.034	94.934	94.834	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.850	94.750	94.650	2.875	N/A	N/A	N/A	3.125	94.468	94.368	94.268	3.250	95.034	94.934	94.834		
3.250	96.017	95.907	95.741	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.963	95.853	95.687	2.990	N/A	N/A	N/A	3.250	95.273	95.163	94.997	3.375	96.017	95.907	95.741		
3.375	97.062	96.954	96.786	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.014	96.906	96.738	3.000	N/A	N/A	N/A	3.375	96.318	96.210	96.042	3.500	97.062	96.954	96.786		
3.500	97.616	97.509	97.343	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.518	97.411	97.245	3.125	N/A	N/A	N/A	3.500	96.872	96.765	96.599	3.625	97.616	97.509	97.343		
3.625	98.040	97.935	97.770	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.106	98.001	97.836	3.250	N/A	N/A	N/A	3.625	97.297	97.192	97.027	3.750	98.040	97.935	97.770		
3.750	98.676	98.554	98.439	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.540	98.418	98.303	3.375	N/A	N/A	N/A	3.750	96.811	96.689	96.574	3.875	98.676	98.554	98.439		
3.875	99.232	99.112	98.993	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.908	98.788	98.669	3.500	N/A	N/A	N/A	3.875	97.367	97.247	97.128	3.990	99.232	99.112	98.993		
3.990	99.609	99.490	99.371	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.473	99.354	99.235	3.625	N/A	N/A	N/A	3.990	97.744	97.625	97.506	4.000	99.609	99.490	99.371		
4.000	99.709	99.590	99.471	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.573	99.454	99.335	3.750	N/A	N/A	N/A	4.000	97.844	97.725	97.606	4.125	99.709	99.590	99.471		
4.125	100.132	100.015	99.902	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.556	99.439	99.326	3.875	N/A	N/A	N/A	4.125	98.267	98.150	98.037	4.250	100.132	100.015	99.902		
4.250	100.585	100.466	100.326	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.265	99.146	99.006	3.990	N/A	N/A	N/A	4.250	97.670	97.551	97.411	4.375	100.585	100.466	100.326		
4.375	101.081	100.962	100.820	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.763	99.644	99.502	4.000	N/A	N/A	N/A	4.375	98.167	98.048	97.906	4.500	101.081	100.962	100.820		
4.500	101.493	101.374	101.231	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.919	99.800	99.657	4.125	N/A	N/A	N/A	4.500	98.578	98.459	98.316	4.625	101.493	101.374	101.231		
4.625	101.716	101.598	101.450	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.986	99.868	99.720	4.250	N/A	N/A	N/A	4.625	99.141	99.023	98.875	4.750	101.716	101.598	101.450		
4.750	102.081	101.957	101.795	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.429	99.305	99.143	4.375	N/A	N/A	N/A	4.750	98.925	98.801	98.639	4.875	102.081	101.957	101.795		
4.875	102.603	102.478	102.314	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.181	100.056	99.892	4.500	N/A	N/A	N/A	4.875	99.447	99.322	99.158	4.990	102.603	102.478	102.314		
4.990	102.865	102.741	102.577	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.461	100.337	100.173	4.625	N/A	N/A	N/A	4.990	99.708	99.584	99.420	5.000	102.865	102.741	102.577		
5.000	102.965	102.841	102.677	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.561	100.437	100.273	4.750	N/A	N/A	N/A	5.000	99.808	99.684	99.520						
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	3.000	95.347	95.247	95.147	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	96.360	96.260	96.160	2.500	95.814	95.714	95.614	2.875	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	3.125	96.094	95.994	95.894	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.928	96.828	96.728	2.625	96.304	96.204	96.104	2.990	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	3.250	96.794	96.694	96.513	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	97.459	97.359	97.259	2.750	96.272	96.172	96.072	3.000	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	3.375	97.796	97.696	97.508	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.103	98.003	97.903	2.875	96.916	96.816	96.716	3.125	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	3.500	98.402	98.302	98.112	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	98.384	98.284	98.184	2.990	97.197	97.097	96.997	3.250	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.625	99.091	98.991	98.798	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	98.484	98.384	98.284	3.000	97.297	97.197	97.097	3.375	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.750	99.659	99.559	99.363	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.747	98.647	98.540	3.125	98.314	98.214	98.069	3.500	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.875	100.150	100.050	99.852	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	99.170	99.070	98.926	3.250	97.346	97.246	97.102	3.625	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.990	100.450	100.350	100.150	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	99.828	99.728	99.580	3.375	98.005	97.905	97.757	3.750	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	4.000	100.550	100.450	100.250	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.250	100.150	100.002	3.500	98.427	98.327	98.179	3.875	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	4.125	100.596	100.490	100.267	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.301	100.201	100.058	3.625	98.288	98.188	98.045	3.990	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	4.250	100.899	100.793	100.569	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.734	100.634	100.490	3.750	98.807	98.707	98.563	4.000	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	4.375	101.372	101.266	101.041	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.158	101.058	100.912	3.875	99.231	99.131	98.985	4.125	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	4.500	101.728	101.623	101.397	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.482	101.382	101.235	3.990	99.555	99.455	99.308	4.250	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.625	101.763	101.639	101.385	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.582	101.482	101.335	4.000	99.655	99.555	99.408	4.375	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.750	102.146	102.022	101.766	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.448	101.342	101.233	4.125	99.698	99.592	99.443	4.500	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.875	102.592	102.468	102.211	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.853	101.746	101.638	4.250	99.604	99.497	99.389	4.625	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.990	102.745	102.620	102.365	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.224	102.118	102.010	4.375	99.975	99.869	99.761	4.750	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	5.000	102.845	102.720	102.465	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.569	102.464	102.356	4.500	100.320	100.215	100.107						
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125													
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.180	96.080	95.980	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.125	N/A	N/A	N/A		
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.646	96.546	96.446	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.250	N/A	N/A	N/A		
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.775	96.675	96.575	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A		
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.435	97.335	97.235	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A		
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.736	97.636	97.536	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A		
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.836	97.736	97.636	2.625	N/A	N/A	N/A	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	2.750	N/A	N/A	N/A	3.125	98.699	98.599	98.454	2.7																	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.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.:

5/17/2022

W. Rate Sheet Dated: 3/18/2022

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	94.131	94.031	93.931	3.000	93.999	93.899	93.799	3.000	95.347	95.247	95.147	2.500	96.360	96.260	96.160	2.500	96.180	96.080	95.980
3.125	95.034	94.934	94.834	3.125	94.850	94.750	94.650	3.125	96.094	95.994	95.894	2.625	96.928	96.828	96.728	2.625	96.646	96.546	96.446
3.250	96.017	95.907	95.741	3.250	95.963	95.853	95.687	3.250	96.794	96.694	96.513	2.750	97.459	97.359	97.259	2.750	96.775	96.675	96.575
3.375	97.062	96.954	96.786	3.375	97.014	96.906	96.738	3.375	97.796	97.696	97.508	2.875	98.103	98.003	97.903	2.875	97.435	97.335	97.235
3.500	97.616	97.509	97.343	3.500	97.518	97.411	97.245	3.500	98.402	98.302	98.112	2.990	98.384	98.284	98.184	2.990	97.736	97.636	97.536
3.625	98.040	97.935	97.770	3.625	98.106	98.001	97.836	3.625	99.091	98.991	98.798	3.000	98.484	98.384	98.284	3.000	97.836	97.736	97.636
3.750	98.676	98.554	98.439	3.750	98.540	98.418	98.303	3.750	99.659	99.559	99.363	3.125	98.747	98.647	98.502	3.125	98.699	98.599	98.454
3.875	99.232	99.112	98.993	3.875	98.908	98.788	98.669	3.875	100.150	100.050	99.852	3.250	99.170	99.070	98.926	3.250	97.864	97.764	97.620
3.990	99.609	99.490	99.371	3.990	99.473	99.354	99.235	3.990	100.450	100.350	100.150	3.375	99.828	99.728	99.580	3.375	98.522	98.422	98.274
4.000	99.709	99.590	99.471	4.000	99.573	99.454	99.335	4.000	100.550	100.450	100.250	3.500	100.250	100.150	100.002	3.500	98.948	98.848	98.700
4.125	100.132	100.015	99.902	4.125	99.556	99.439	99.326	4.125	100.596	100.490	100.267	3.625	100.301	100.201	100.058	3.625	99.719	99.619	99.476
4.250	100.585	100.466	100.326	4.250	99.265	99.146	99.006	4.250	100.899	100.793	100.569	3.750	100.734	100.634	100.490	3.750	99.196	99.096	98.952
4.375	101.081	100.962	100.820	4.375	99.763	99.644	99.502	4.375	101.372	101.266	101.041	3.875	101.158	101.058	100.912	3.875	99.624	99.524	99.378
4.500	101.493	101.374	101.231	4.500	99.919	99.800	99.657	4.500	101.728	101.623	101.397	3.990	101.482	101.382	101.235	3.990	99.954	99.854	99.707
4.625	101.716	101.598	101.450	4.625	99.986	99.868	99.720	4.625	101.763	101.639	101.385	4.000	101.582	101.482	101.335	4.000	100.054	99.954	99.807
4.750	102.081	101.957	101.795	4.750	99.429	99.305	99.143	4.750	102.146	102.022	101.766	4.125	101.448	101.342	101.233	4.125	101.006	100.900	100.791
4.875	102.603	102.478	102.314	4.875	100.181	100.056	99.892	4.875	102.592	102.468	102.211	4.250	101.853	101.746	101.638	4.250	99.029	98.922	98.814
4.990	102.865	102.741	102.577	4.990	100.461	100.337	100.173	4.990	102.745	102.620	102.365	4.375	102.224	102.118	102.010	4.375	99.420	99.314	99.206
5.000	102.965	102.841	102.677	5.000	100.561	100.437	100.273	5.000	102.845	102.720	102.465	4.500	102.569	102.464	102.356	4.500	99.783	99.678	99.570

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.										

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		

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

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.:

4/18/2022

45 Day Lock Exp.:

5/2/2022

60 Day Lock Exp.:

5/17/2022

W. Rate Sheet Dated: 3/18/2022

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.:

5/17/2022

W. Rate Sheet Dated: 3/18/2022

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	94.131	94.031	93.931	3.000	95.347	95.247	95.147	2.500	96.360	96.260	96.160	3.000	93.390	93.290	93.190	2.500	95.620	95.520	95.420
3.125	95.034	94.934	94.834	3.125	96.094	95.994	95.894	2.625	96.928	96.828	96.728	3.125	94.267	94.167	94.067	2.625	96.137	96.037	95.937
3.250	96.017	95.907	95.741	3.250	96.794	96.694	96.513	2.750	97.459	97.359	97.259	3.250	95.315	95.205	95.039	2.750	96.467	96.367	96.267
3.375	97.062	96.954	96.786	3.375	97.796	97.696	97.508	2.875	98.103	98.003	97.903	3.375	96.363	96.255	96.087	2.875	97.119	97.019	96.919
3.500	97.616	97.509	97.343	3.500	98.402	98.302	98.112	2.990	98.384	98.284	98.184	3.500	96.892	96.785	96.619	2.990	97.410	97.310	97.210
3.625	98.040	97.935	97.770	3.625	99.091	98.991	98.798	3.000	98.484	98.384	98.284	3.625	97.398	97.293	97.128	3.000	97.510	97.410	97.310
3.750	98.676	98.554	98.439	3.750	99.659	99.559	99.363	3.125	98.747	98.647	98.502	3.750	97.933	97.811	97.696	3.125	98.073	97.973	97.828
3.875	99.232	99.112	98.993	3.875	100.150	100.050	99.852	3.250	99.170	99.070	98.926	3.875	98.395	98.275	98.156	3.250	97.867	97.767	97.623
3.990	99.609	99.490	99.371	3.990	100.450	100.350	100.150	3.375	99.828	99.728	99.580	3.990	98.866	98.747	98.628	3.375	98.525	98.425	98.277
4.000	99.709	99.590	99.471	4.000	100.550	100.450	100.250	3.500	100.250	100.150	100.002	4.000	98.966	98.847	98.728	3.500	98.949	98.849	98.701
4.125	100.132	100.015	99.902	4.125	100.596	100.490	100.267	3.625	100.301	100.201	100.058	4.125	99.169	99.052	98.939	3.625	99.360	99.260	99.117
4.250	100.585	100.466	100.326	4.250	100.899	100.793	100.569	3.750	100.734	100.634	100.490	4.250	99.250	99.131	98.991	3.750	99.315	99.215	99.071
4.375	101.081	100.962	100.820	4.375	101.372	101.266	101.041	3.875	101.158	101.058	100.912	4.375	99.747	99.628	99.486	3.875	99.741	99.641	99.495
4.500	101.493	101.374	101.231	4.500	101.728	101.623	101.397	3.990	101.482	101.382	101.235	4.500	100.031	99.912	99.769	3.990	100.068	99.968	99.821
4.625	101.716	101.598	101.450	4.625	101.763	101.639	101.385	4.000	101.582	101.482	101.335	4.625	100.176	100.058	99.910	4.000	100.168	100.068	99.921
4.750	102.081	101.957	101.795	4.750	102.146	102.022	101.766	4.125	101.448	101.342	101.233	4.750	100.080	99.956	99.794	4.125	100.577	100.471	100.362
4.875	102.603	102.478	102.314	4.875	102.592	102.468	102.211	4.250	101.853	101.746	101.638	4.875	100.717	100.592	100.428	4.250	99.791	99.684	99.576
4.990	102.865	102.741	102.577	4.990	102.745	102.620	102.365	4.375	102.224	102.118	102.010	4.990	100.988	100.864	100.700	4.375	100.172	100.066	99.958
5.000	102.965	102.841	102.677	5.000	102.845	102.720	102.465	4.500	102.569	102.464	102.356	5.000	101.088	100.964	100.800	4.500	100.526	100.421	100.313

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.:

5/17/2022

W. Rate Sheet Dated: 3/18/2022

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.

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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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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	93.800	93.675	93.550	
4.250	94.675	94.550	94.425	
4.375	95.175	95.050	94.925	
4.500	95.675	95.550	95.425	
4.625	96.300	96.175	96.050	
4.750	96.925	96.800	96.675	
4.875	97.300	97.175	97.050	
4.990	97.760	97.635	97.510	
5.125	98.050	97.925	97.800	
5.250	98.425	98.300	98.175	
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	
* 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	93.550	93.425	93.300	
4.250	94.425	94.300	94.175	
4.375	94.925	94.800	94.675	
4.500	95.425	95.300	95.175	
4.625	96.050	95.925	95.800	
4.750	96.675	96.550	96.425	
4.875	97.050	96.925	96.800	
4.990	97.510	97.385	97.260	
5.125	97.800	97.675	97.550	
5.250	98.175	98.050	97.925	
5.375	98.675	98.550	98.425	
5.500	98.925	98.800	98.675	
5.625	99.550	99.425	99.300	
5.750	99.800	99.675	99.550	
5.875	100.050	99.925	99.800	
5.990	100.280	100.155	100.030	
6.125	100.550	100.425	100.300	
6.250	100.800	100.675	100.550	
6.375	101.050	100.925	100.800	
6.500	101.300	101.175	101.050	
6.625	101.425	101.300	101.175	
6.750	101.675	101.550	101.425	
6.875	101.925	101.800	101.675	
6.990	102.155	102.030	101.905	
7.125	102.425	102.300	102.175	
7.250	102.675	102.550	102.425	
7.375	102.925	102.800	102.675	
7.500	103.175	103.050	102.925	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*				101.300
NOO without PPP*				100.675
Rate	30 Day	45 Day	60 Day	
4.250	94.175	94.050	93.925	
4.375	94.675	94.550	94.425	
4.500	95.175	95.050	94.925	
4.625	95.800	95.675	95.550	
4.750	96.425	96.300	96.175	
4.875	96.800	96.675	96.550	
4.990	97.260	97.135	97.010	
5.125	97.550	97.425	97.300	
5.250	97.925	97.800	97.675	
5.375	98.425	98.300	98.175	
5.500	98.675	98.550	98.425	
5.625	99.300	99.175	99.050	
5.750	99.550	99.425	99.300	
5.875	99.800	99.675	99.550	
5.990	100.030	99.905	99.780	
6.125	100.300	100.175	100.050	
6.250	100.550	100.425	100.300	
6.375	100.800	100.675	100.550	
6.500	101.050	100.925	100.800	
6.625	101.175	101.050	100.925	
6.750	101.425	101.300	101.175	
6.875	101.675	101.550	101.425	
6.990	101.905	101.780	101.655	
7.125	102.175	102.050	101.925	
7.250	102.425	102.300	102.175	
7.375	102.675	102.550	102.425	
7.500	102.925	102.800	102.675	
7.625	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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