



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/20/2022

45 Day Lock Exp.: 5/5/2022

60 Day Lock Exp.: 5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 1:15 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	98.182	97.916	97.651	3.250	97.939	97.673	97.408	1.875	91.519	91.369	91.219	3.125	99.354	99.204	99.054
3.375	98.598	98.332	98.067	3.375	98.262	97.996	97.731	2.000	90.369	90.219	90.069	3.250	98.846	98.696	98.546
3.500	99.093	98.827	98.562	3.500	98.672	98.407	98.141	2.125	91.369	91.219	91.069	3.375	99.179	99.029	98.879
3.625	99.605	99.340	99.074	3.625	99.042	98.777	98.511	2.250	93.766	93.586	93.406	3.500	99.538	99.388	99.238
3.750	99.249	99.099	98.708	3.750	99.015	98.865	98.474	2.375	94.234	94.054	93.874	3.625	99.427	99.277	99.127
3.875	99.647	99.497	99.107	3.875	99.272	99.122	98.732	2.500	94.687	94.507	94.328	Margin = 2.250		Index = 1.020	
4.000	100.104	99.954	99.563	4.000	99.637	99.487	99.096	2.625	95.102	94.922	94.742	30 Year OTC			
4.125	100.560	100.410	100.020	4.125	99.943	99.793	99.403	2.750	95.894	95.679	95.464	Rate	30 Day	45 Day	60 Day
4.250	100.626	100.526	100.167	4.250	100.338	100.238	99.879	2.875	96.323	96.109	95.894	4.000	99.512	99.184	98.793
4.375	100.981	100.881	100.521	4.375	100.518	100.418	100.059	3.000	96.750	96.536	96.321	4.125	99.968	99.640	99.249
4.500	101.406	101.306	100.946	4.500	100.828	100.728	100.368	3.125	97.122	96.907	96.692	4.500	100.814	100.564	100.205
4.625	101.852	101.752	101.393	4.625	100.863	100.763	100.403	3.250	97.394	97.136	96.878	4.625	101.260	101.010	100.651
4.750	101.859	101.562	101.266	4.750	101.477	101.180	100.883	3.375	97.792	97.534	97.276	4.750	101.167	100.870	100.573
4.875	102.171	101.875	101.578	4.875	101.660	101.363	101.066	3.500	98.177	97.919	97.661	4.875	101.579	101.282	100.985
5.000	102.532	102.235	101.938	5.000	101.915	101.618	101.321	3.625	98.522	98.264	98.006	5.000	101.940	101.643	101.346
5.125	102.935	102.638	102.341	5.125	102.130	101.833	101.536	3.750	97.510	97.354	97.198	5.125	102.343	102.046	101.749
5.250	102.866	102.616	102.366	5.250	102.572	102.322	102.072	3.875	97.843	97.686	97.530	5.500	102.633	102.383	102.133
5.375	103.117	102.867	102.617	5.375	102.756	102.506	102.256	4.000	98.182	98.026	97.870	5.625	102.915	102.665	102.415
6.250	103.518	103.418	103.318	6.250	102.325	102.225	102.125	4.125	98.464	98.308	98.151	6.250	103.345	103.095	102.845

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	98.282	98.182	97.916	97.651	3.250	97.739	97.639	97.373	97.108	1.875	93.649	93.549	93.399	93.249	
3.375	98.798	98.698	98.432	98.167	3.375	98.162	98.062	97.796	97.531	2.000	92.499	92.399	92.249	92.099	
3.500	99.293	99.193	98.927	98.662	3.500	98.572	98.472	98.207	97.941	2.125	93.499	93.399	93.249	93.099	
3.625	99.805	99.705	99.440	99.174	3.625	98.942	98.842	98.577	98.311	2.250	95.896	95.796	95.616	95.436	
3.750	99.449	99.349	99.199	98.808	3.750	99.215	99.115	98.965	98.574	2.375	96.364	96.264	96.084	95.904	
3.875	99.947	99.847	99.697	99.307	3.875	99.572	99.472	99.322	98.932	2.500	96.817	96.717	96.537	96.358	
4.000	100.404	100.304	100.154	99.763	4.000	99.937	99.837	99.687	99.296	2.625	97.232	97.132	96.952	96.772	
4.125	100.860	100.760	100.610	100.220	4.125	100.243	100.143	99.993	99.603	2.750	96.924	96.824	96.609	96.394	
4.250	100.826	100.726	100.626	100.267	4.250	100.538	100.438	100.338	99.979	2.875	97.353	97.253	97.039	96.824	
4.375	101.281	101.181	101.081	100.721	4.375	100.818	100.718	100.618	100.259	3.000	97.780	97.680	97.466	97.251	
4.500	101.706	101.606	101.506	101.146	4.500	101.128	101.028	100.928	100.568	3.125	98.152	98.052	97.837	97.622	
4.625	102.152	102.052	101.952	101.593	4.625	101.163	101.063	100.963	100.603	3.250	99.024	98.924	98.666	98.408	
4.750	102.059	101.959	101.662	101.366	4.750	101.677	101.577	101.280	100.983	3.375	99.422	99.322	99.064	98.806	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			-1.250

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	96.762	96.434	96.043	5.250	98.750	98.500	98.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.218	96.890	96.499	5.750	99.750	99.500	99.250
4.875	96.710	96.413	96.116	6.250	102.250	102.000	101.500	4.500	98.064	97.814	97.455	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	96.349	96.052	95.755					4.625	98.510	98.260	97.901	Rate	30 Day	45 Day	60 Day
5.125	95.946	95.650	95.353					4.750	98.417	98.120	97.823	6.250	100.750	100.500	100.250
5.250	96.420	96.170	95.920					4.875	98.829	98.532	98.235		DPA Advantage Adjustment		
5.375	97.983	97.733	97.483					5.000	99.190	98.893	98.596		203(k) / 203(k)s		-0.250
5.500	97.875	97.625	97.375					5.125	99.593	99.296	98.999		203(k) & 203(k)s are Borrower Paid only		
5.625	97.593	97.343	97.093					5.500	99.883	99.633	99.383				
5.750	99.711	99.461	99.211					5.625	100.165	99.915	99.665				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.595	100.345	100.095				

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 1:15 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.104	98.954	98.804
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	98.596	98.446	98.296
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	98.929	98.779	98.629
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	94.443	94.228	94.013	3.500	99.288	99.138	98.988
3.750	98.186	98.036	97.645	3.750	98.052	97.902	97.511	2.875	94.872	94.657	94.442	3.625	99.177	99.027	98.877
3.875	98.685	98.535	98.144	3.875	98.410	98.260	97.869	3.000	95.299	95.084	94.869	Margin = 2.250		Index = 1.020	
4.000	99.141	98.991	98.600	4.000	98.774	98.624	98.233	3.125	95.671	95.456	95.241	30 Year OTC			
4.125	99.598	99.448	99.057	4.125	99.081	98.931	98.540	3.250	96.199	95.941	95.683	Rate	30 Day	45 Day	60 Day
4.250	99.126	99.026	98.667	4.250	98.938	98.838	98.479	3.375	96.597	96.339	96.081	3.250	96.907	96.641	96.376
4.375	99.581	99.481	99.122	4.375	99.218	99.118	98.759	3.500	96.982	96.724	96.466	3.375	97.423	97.157	96.892
4.500	100.006	99.906	99.547	4.500	99.528	99.428	99.069	3.625	97.327	97.069	96.811	3.500	97.918	97.652	97.387
4.625	100.452	100.352	99.993	4.625	99.563	99.463	99.104	3.750	96.815	96.659	96.503	3.625	98.430	98.164	97.899
4.750	99.547	99.250	98.953	4.750	99.264	98.967	98.670	3.875	N/A	N/A	N/A	3.750	98.186	97.858	97.467
4.875	99.959	99.662	99.365	4.875	99.548	99.251	98.954	4.000	N/A	N/A	N/A	3.875	98.685	98.357	97.966
5.000	100.320	100.023	99.726	5.000	99.803	99.506	99.209	4.125	N/A	N/A	N/A	4.000	99.141	98.813	98.422
5.125	100.722	100.425	100.128	5.125	100.017	99.720	99.423	4.250	N/A	N/A	N/A	4.125	99.598	99.270	98.879
5.250	98.366	98.116	97.866	5.250	98.172	97.922	97.672	4.375	N/A	N/A	N/A	4.250	99.126	98.876	98.517
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	98.286	98.186	98.036	97.645	3.750	98.152	98.052	97.902	97.511	2.750	95.199	95.099	94.884	94.669
3.875	98.785	98.685	98.535	98.144	3.875	98.510	98.410	98.260	97.869	2.875	95.628	95.528	95.313	95.098
4.000	99.241	99.141	98.991	98.600	4.000	98.874	98.774	98.624	98.233	3.000	96.055	95.955	95.740	95.525
4.125	99.698	99.598	99.448	99.057	4.125	99.181	99.081	98.931	98.540	3.125	96.427	96.327	96.112	95.897
4.250	99.226	99.126	99.026	98.667	4.250	99.038	98.938	98.838	98.479	3.250	98.049	97.949	97.691	97.433
4.375	99.681	99.581	99.481	99.122	4.375	99.318	99.218	99.118	98.759	3.375	98.447	98.347	98.089	97.831
4.500	100.106	100.006	99.906	99.547	4.500	99.628	99.528	99.428	99.069	3.500	98.832	98.732	98.474	98.216
4.625	100.552	100.452	100.352	99.993	4.625	99.663	99.563	99.463	99.104	3.625	99.177	99.077	98.819	98.561
4.750	99.647	99.547	99.250	98.953	4.750	99.364	99.264	98.967	98.670	3.750	98.478	98.378	98.222	98.066

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			N/A

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
5.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
5.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
5.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
5.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/20/2022

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60 Day Lock Exp.: 5/20/2022

W. Rate Sheet Dated: 3/21/2022

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	93.554	93.454	93.354	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	92.898	92.798	92.698	2.000	N/A	N/A	N/A	3.000	93.529	93.429	93.329
3.125	94.243	94.143	94.043	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	93.696	93.596	93.496	2.125	N/A	N/A	N/A	3.125	94.225	94.125	94.025
3.250	94.983	94.883	94.783	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	94.588	94.471	94.388	2.250	N/A	N/A	N/A	3.250	94.965	94.865	94.765
3.375	95.965	95.865	95.765	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	95.740	95.623	95.540	2.375	N/A	N/A	N/A	3.375	95.947	95.847	95.747
3.500	96.512	96.412	96.312	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	96.491	96.374	96.291	2.500	N/A	N/A	N/A	3.500	96.494	96.394	96.294
3.625	97.132	97.022	96.932	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	97.192	97.075	96.992	2.625	N/A	N/A	N/A	3.625	97.096	96.942	96.836
3.750	97.789	97.679	97.589	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	97.784	97.667	97.584	2.750	N/A	N/A	N/A	3.750	97.752	97.599	97.488
3.875	98.351	98.241	98.151	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	98.341	98.216	98.141	2.875	N/A	N/A	N/A	3.875	98.315	98.161	98.051
3.990	98.737	98.627	98.537	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	98.801	98.776	98.701	2.990	N/A	N/A	N/A	3.990	98.701	98.548	98.437
4.000	98.837	98.727	98.637	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	99.001	98.876	98.801	3.000	N/A	N/A	N/A	4.000	98.801	98.648	98.537
4.125	99.258	99.148	99.058	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	99.587	99.462	99.387	3.125	N/A	N/A	N/A	4.125	99.308	99.138	98.993
4.250	99.775	99.658	99.575	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.010	99.885	99.810	3.250	N/A	N/A	N/A	4.250	99.825	99.655	99.498
4.375	100.310	100.193	100.110	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	100.461	100.336	100.261	3.375	N/A	N/A	N/A	4.375	100.360	100.190	100.033
4.500	100.775	100.658	100.575	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	100.787	100.662	100.587	3.500	N/A	N/A	N/A	4.500	100.825	100.655	100.498
4.625	101.192	101.064	100.992	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.065	100.933	100.865	3.625	N/A	N/A	N/A	4.625	101.376	101.182	101.002
4.750	101.714	101.586	101.514	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.498	101.366	101.298	3.750	N/A	N/A	N/A	4.750	101.897	101.703	101.523
4.875	102.165	102.037	101.965	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.876	101.744	101.676	3.875	N/A	N/A	N/A	4.875	102.349	102.155	101.975
4.990	102.397	102.269	102.197	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.986	101.854	101.786	3.990	N/A	N/A	N/A	4.990	102.580	102.386	102.206
5.000	102.497	102.369	102.297	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.086	101.954	101.886	4.000	N/A	N/A	N/A	5.000	102.680	102.486	102.306
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	94.287	94.163	94.087	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	95.910	95.810	95.710	2.500	95.833	95.728	95.624
2.875	N/A	N/A	N/A	3.125	95.056	94.932	94.856	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.491	96.391	96.291	2.625	96.413	96.308	96.204
2.990	N/A	N/A	N/A	3.250	95.817	95.662	95.617	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	97.035	96.935	96.835	2.750	96.958	96.853	96.749
3.000	N/A	N/A	N/A	3.375	96.894	96.736	96.694	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.477	97.377	97.277	2.875	97.399	97.294	97.190
3.125	N/A	N/A	N/A	3.500	97.630	97.472	97.430	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	97.882	97.782	97.682	2.990	97.804	97.699	97.595
3.250	N/A	N/A	N/A	3.625	98.312	98.154	98.112	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	97.982	97.882	97.782	3.000	97.904	97.799	97.695
3.375	N/A	N/A	N/A	3.750	98.882	98.724	98.682	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.443	98.343	98.243	3.125	98.365	98.260	98.156
3.500	N/A	N/A	N/A	3.875	99.396	99.238	99.196	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	98.718	98.618	98.518	3.250	98.633	98.528	98.404
3.625	N/A	N/A	N/A	3.990	99.710	99.552	99.510	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	99.374	99.274	99.174	3.375	99.289	99.176	99.060
3.750	N/A	N/A	N/A	4.000	99.810	99.652	99.610	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	99.780	99.680	99.580	3.500	99.695	99.582	99.466
3.875	N/A	N/A	N/A	4.125	100.195	100.037	99.995	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	100.279	100.179	100.079	3.625	100.194	100.081	99.965
3.990	N/A	N/A	N/A	4.250	100.468	100.335	100.268	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	100.603	100.481	100.403	3.750	100.543	100.389	100.226
4.000	N/A	N/A	N/A	4.375	100.958	100.825	100.758	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.095	100.973	100.895	3.875	101.036	100.883	100.719
4.125	N/A	N/A	N/A	4.500	101.359	101.226	101.159	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	101.496	101.374	101.296	3.990	101.436	101.282	101.119
4.250	N/A	N/A	N/A	4.625	101.636	101.504	101.436	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	101.596	101.474	101.396	4.000	101.536	101.382	101.219
4.375	N/A	N/A	N/A	4.750	101.913	101.773	101.703	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	102.008	101.886	101.808	4.125	101.949	101.795	101.632
4.500	N/A	N/A	N/A	4.875	102.323	102.183	102.113	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	101.615	101.492	101.415	4.250	101.614	101.436	101.253
4.625	N/A	N/A	N/A	4.990	102.498	102.358	102.288	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	101.894	101.771	101.694	4.375	101.894	101.716	101.533
4.750	N/A	N/A	N/A	5.000	102.598	102.458	102.388	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	101.953	101.830	101.753	4.500	101.953	101.775	101.592
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	96.435	96.235	96.235	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.879	96.679	96.679
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.871	96.671	96.671	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.460	97.260	97.260
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.250	97.050	97.050	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.010	97.810	97.810
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.627	97.427	97.427	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.458	98.258	98.258
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.051	97.851	97.851	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.871	98.671	98.671
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.151	97.951	97.951	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.971	98.771	98.771
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.586	98.386	98.386	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.433	99.233	99.233
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.943	98.743	98.743	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.777	99.577	99.577
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.462	99.262	99.262	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.731	99.531	99.531



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.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 1:15 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	93.554	93.454	93.354	3.000	92.898	92.798	92.698	3.000	94.287	94.163	94.087	2.500	95.910	95.810	95.710	2.500	96.435	96.235	96.235
3.125	94.243	94.143	94.043	3.125	93.696	93.596	93.496	3.125	95.056	94.932	94.856	2.625	96.491	96.391	96.291	2.625	96.871	96.671	96.671
3.250	94.983	94.883	94.783	3.250	94.588	94.471	94.388	3.250	95.817	95.662	95.617	2.750	97.035	96.935	96.835	2.750	97.250	97.050	97.050
3.375	95.965	95.865	95.765	3.375	95.740	95.623	95.540	3.375	96.894	96.736	96.694	2.875	97.477	97.377	97.277	2.875	97.627	97.427	97.427
3.500	96.512	96.412	96.312	3.500	96.491	96.374	96.291	3.500	97.630	97.472	97.430	2.990	97.882	97.782	97.682	2.990	98.051	97.851	97.851
3.625	97.132	97.022	96.932	3.625	97.192	97.075	96.992	3.625	98.312	98.154	98.112	3.000	97.982	97.882	97.782	3.000	98.151	97.951	97.951
3.750	97.789	97.679	97.589	3.750	97.784	97.667	97.584	3.750	98.882	98.724	98.682	3.125	98.443	98.343	98.243	3.125	98.586	98.386	98.386
3.875	98.351	98.241	98.151	3.875	98.341	98.216	98.141	3.875	99.396	99.238	99.196	3.250	98.718	98.618	98.518	3.250	98.943	98.743	98.743
3.990	98.737	98.627	98.537	3.990	98.901	98.776	98.701	3.990	99.710	99.552	99.510	3.375	99.374	99.274	99.174	3.375	99.462	99.262	99.262
4.000	98.837	98.727	98.637	4.000	99.001	98.876	98.801	4.000	99.810	99.652	99.610	3.500	99.780	99.680	99.580	3.500	99.748	99.548	99.548
4.125	99.258	99.148	99.058	4.125	99.587	99.462	99.387	4.125	100.195	100.037	99.995	3.625	100.279	100.179	100.079	3.625	100.092	99.892	99.892
4.250	99.775	99.658	99.575	4.250	100.010	99.885	99.810	4.250	100.468	100.335	100.268	3.750	100.603	100.481	100.403	3.750	99.800	99.600	99.600
4.375	100.310	100.193	100.110	4.375	100.461	100.336	100.261	4.375	100.958	100.825	100.758	3.875	101.095	100.973	100.895	3.875	100.136	99.936	99.936
4.500	100.775	100.658	100.575	4.500	100.787	100.662	100.587	4.500	101.359	101.226	101.159	3.990	101.496	101.374	101.296	3.990	100.376	100.176	100.176
4.625	101.192	101.064	100.992	4.625	101.065	100.933	100.865	4.625	101.636	101.504	101.436	4.000	101.596	101.474	101.396	4.000	100.476	100.276	100.276
4.750	101.714	101.586	101.514	4.750	101.498	101.366	101.298	4.750	101.913	101.773	101.703	4.125	102.008	101.886	101.808	4.125	100.758	100.558	100.558
4.875	102.165	102.037	101.965	4.875	101.876	101.744	101.676	4.875	102.323	102.183	102.113	4.250	101.615	101.492	101.415	4.250	99.627	99.427	99.427
4.990	102.397	102.269	102.197	4.990	101.986	101.854	101.786	4.990	102.498	102.358	102.288	4.375	101.894	101.771	101.694	4.375	99.817	99.617	99.617
5.000	102.497	102.369	102.297	5.000	102.086	101.954	101.886	5.000	102.598	102.458	102.388	4.500	101.953	101.830	101.753	4.500	99.852	99.652	99.652

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.: 4/20/2022
45 Day Lock Exp.: 5/5/2022
60 Day Lock Exp.: 5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 1:15 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.150	94.050	93.950	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	92.000	91.900	91.800	2.750	N/A	N/A	N/A	3.000	93.531	93.431	93.331
3.125	94.977	94.877	94.777	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	92.827	92.727	92.627	2.875	N/A	N/A	N/A	3.125	94.411	94.311	94.211
3.250	95.579	95.466	95.322	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	93.429	93.316	93.172	2.990	N/A	N/A	N/A	3.250	94.835	94.722	94.578
3.375	96.636	96.524	96.380	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	94.486	94.374	94.230	3.000	N/A	N/A	N/A	3.375	95.892	95.780	95.636
3.500	97.206	97.096	96.951	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	95.056	94.946	94.801	3.125	N/A	N/A	N/A	3.500	96.462	96.352	96.207
3.625	97.639	97.531	97.388	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	95.489	95.381	95.238	3.250	N/A	N/A	N/A	3.625	96.896	96.788	96.645
3.750	98.300	98.179	98.090	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	96.150	96.029	95.940	3.375	N/A	N/A	N/A	3.750	96.435	96.314	96.225
3.875	98.869	98.750	98.656	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	96.719	96.600	96.506	3.500	N/A	N/A	N/A	3.875	97.004	96.885	96.791
3.990	99.255	99.138	99.043	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	97.105	96.988	96.893	3.625	N/A	N/A	N/A	3.990	97.390	97.273	97.178
4.000	99.355	99.238	99.143	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	97.205	97.088	96.993	3.750	N/A	N/A	N/A	4.000	97.490	97.373	97.278
4.125	99.789	99.671	99.583	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	97.639	97.521	97.433	3.875	N/A	N/A	N/A	4.125	97.924	97.806	97.718
4.250	100.245	100.121	99.979	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.095	97.971	97.829	3.990	N/A	N/A	N/A	4.250	97.330	97.206	97.064
4.375	100.749	100.626	100.482	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	98.599	98.476	98.332	4.000	N/A	N/A	N/A	4.375	97.835	97.712	97.568
4.500	101.170	101.046	100.901	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.020	98.896	98.751	4.125	N/A	N/A	N/A	4.500	98.255	98.131	97.986
4.625	101.396	101.272	101.126	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.246	99.122	98.976	4.250	N/A	N/A	N/A	4.625	98.821	98.697	98.551
4.750	101.857	101.727	101.563	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.707	99.577	99.413	4.375	N/A	N/A	N/A	4.750	98.701	98.571	98.407
4.875	102.389	102.259	102.093	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.239	100.109	99.943	4.500	N/A	N/A	N/A	4.875	99.233	99.103	98.937
4.990	102.659	102.528	102.362	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.509	100.378	100.212	4.625	N/A	N/A	N/A	4.990	99.502	99.371	99.205
5.000	102.759	102.628	102.462	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.609	100.478	100.312	4.750	N/A	N/A	N/A	5.000	99.602	99.471	99.305
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	95.090	94.990	94.810	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	96.214	96.114	96.014	2.500	95.668	95.568	95.468
2.875	N/A	N/A	N/A	3.125	95.771	95.671	95.479	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.785	96.685	96.585	2.625	96.161	96.061	95.961
2.990	N/A	N/A	N/A	3.250	96.421	96.321	96.166	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	97.319	97.219	97.119	2.750	96.132	96.032	95.932
3.000	N/A	N/A	N/A	3.375	97.431	97.331	97.169	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	97.970	97.870	97.770	2.875	96.783	96.683	96.583
3.125	N/A	N/A	N/A	3.500	98.044	97.944	97.779	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	98.259	98.159	98.059	2.990	97.072	96.972	96.872
3.250	N/A	N/A	N/A	3.625	98.741	98.641	98.474	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	98.359	98.259	98.159	3.000	97.172	97.072	96.972
3.375	N/A	N/A	N/A	3.750	99.317	99.217	99.047	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.527	98.427	98.307	3.125	98.094	97.994	97.874
3.500	N/A	N/A	N/A	3.875	99.816	99.716	99.543	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	98.954	98.854	98.735	3.250	97.130	97.030	96.911
3.625	N/A	N/A	N/A	3.990	100.122	100.022	99.847	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	99.613	99.513	99.396	3.375	97.790	97.690	97.573
3.750	N/A	N/A	N/A	4.000	100.222	100.122	99.947	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.039	99.939	99.818	3.500	98.216	98.116	97.995
3.875	N/A	N/A	N/A	4.125	100.292	100.191	99.956	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.107	100.007	99.859	3.625	99.094	98.994	98.846
3.990	N/A	N/A	N/A	4.250	100.599	100.489	100.262	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.544	100.444	100.296	3.750	98.617	98.517	98.369
4.000	N/A	N/A	N/A	4.375	101.080	100.970	100.740	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.975	100.875	100.724	3.875	99.048	98.948	98.797
4.125	N/A	N/A	N/A	4.500	101.439	101.329	101.101	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.299	101.199	101.047	3.990	99.372	99.272	99.120
4.250	N/A	N/A	N/A	4.625	101.580	101.449	101.192	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.399	101.299	101.147	4.000	99.472	99.372	99.220
4.375	N/A	N/A	N/A	4.750	101.968	101.837	101.580	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.158	101.048	100.944	4.125	99.408	99.298	99.194
4.500	N/A	N/A	N/A	4.875	102.420	102.290	102.029	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.567	101.457	101.354	4.250	99.318	99.208	99.105
4.625	N/A	N/A	N/A	4.990	102.577	102.447	102.187	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	101.945	101.835	101.731	4.375	99.696	99.586	99.482
4.750	N/A	N/A	N/A	5.000	102.677	102.547	102.287	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.292	102.182	102.082	4.500	100.043	99.933	99.833
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	94.014	93.914	93.814	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	94.585	94.485	94.385	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	95.119	95.019	94.919	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	95.770	95.670	95.570	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	96.059	95.959	95.859	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	96.159	96.059	95.959	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	96.327	96.227	96.107	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	96.754	96.654	96.535	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	97.413	97.313	97.196	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	97.839	97.739	97.618	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	97.907	97.807	97.659	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	98.344	98.244	98.096	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	98.775	98.675	98.524	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	99.099	98.999	98.847	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	99.199	99.099	98.947	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	98.958	98.848	98.744	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	99.367	99.257	99.154	3.875	N/A	N/A	N/A	3.875	N/A	N/A	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.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 1:15 pm 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	94.150	94.050	93.950	3.000	92.000	91.900	91.800	3.000	95.090	94.990	94.810	2.500	96.214	96.114	96.014	2.500	94.014	93.914	93.814
3.125	94.977	94.877	94.777	3.125	92.827	92.727	92.627	3.125	95.771	95.671	95.479	2.625	96.785	96.685	96.585	2.625	94.585	94.485	94.385
3.250	95.579	95.466	95.322	3.250	93.429	93.316	93.172	3.250	96.421	96.321	96.166	2.750	97.319	97.219	97.119	2.750	95.119	95.019	94.919
3.375	96.636	96.524	96.380	3.375	94.486	94.374	94.230	3.375	97.431	97.331	97.169	2.875	97.970	97.870	97.770	2.875	95.770	95.670	95.570
3.500	97.206	97.096	96.951	3.500	95.056	94.946	94.801	3.500	98.044	97.944	97.779	2.990	98.259	98.159	98.059	2.990	96.059	95.959	95.859
3.625	97.639	97.531	97.388	3.625	95.489	95.381	95.238	3.625	98.741	98.641	98.474	3.000	98.359	98.259	98.159	3.000	96.159	96.059	95.959
3.750	98.300	98.179	98.090	3.750	96.150	96.029	95.940	3.750	99.317	99.217	99.047	3.125	98.527	98.427	98.307	3.125	96.327	96.227	96.107
3.875	98.869	98.750	98.656	3.875	96.719	96.600	96.506	3.875	99.816	99.716	99.543	3.250	98.954	98.854	98.735	3.250	96.754	96.654	96.535
3.990	99.255	99.138	99.043	3.990	97.105	96.988	96.893	3.990	100.122	100.022	99.847	3.375	99.613	99.513	99.396	3.375	97.413	97.313	97.196
4.000	99.355	99.238	99.143	4.000	97.205	97.088	96.993	4.000	100.222	100.122	99.947	3.500	100.039	99.939	99.818	3.500	97.839	97.739	97.618
4.125	99.789	99.671	99.583	4.125	97.639	97.521	97.433	4.125	100.292	100.181	99.956	3.625	100.107	100.007	99.859	3.625	97.907	97.807	97.659
4.250	100.245	100.121	99.979	4.250	98.095	97.971	97.829	4.250	100.599	100.489	100.262	3.750	100.544	100.444	100.296	3.750	98.344	98.244	98.096
4.375	100.749	100.626	100.482	4.375	98.599	98.476	98.332	4.375	101.080	100.970	100.740	3.875	100.975	100.875	100.724	3.875	98.775	98.675	98.524
4.500	101.170	101.046	100.901	4.500	99.020	98.896	98.751	4.500	101.439	101.329	101.101	3.990	101.299	101.199	101.047	3.990	99.099	98.999	98.847
4.625	101.396	101.272	101.126	4.625	99.246	99.122	98.976	4.625	101.580	101.449	101.192	4.000	101.399	101.299	101.147	4.000	99.199	99.099	98.947
4.750	101.857	101.727	101.563	4.750	99.707	99.577	99.413	4.750	101.968	101.837	101.580	4.125	101.158	101.048	100.944	4.125	98.958	98.848	98.744
4.875	102.389	102.259	102.093	4.875	100.239	100.109	99.943	4.875	102.420	102.290	102.029	4.250	101.567	101.457	101.354	4.250	99.367	99.257	99.154
4.990	102.659	102.528	102.362	4.990	100.509	100.378	100.212	4.990	102.577	102.447	102.187	4.375	101.945	101.835	101.731	4.375	99.745	99.635	99.531
5.000	102.759	102.628	102.462	5.000	100.609	100.478	100.312	5.000	102.677	102.547	102.287	4.500	102.292	102.182	102.082	4.500	100.092	99.982	99.882

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 1:15 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 1:15 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.150	94.050	93.950	3.000	95.090	94.990	94.810	2.500	96.214	96.114	96.014	3.000	92.400	92.300	92.200	2.500	94.464	94.364	94.264
3.125	94.977	94.877	94.777	3.125	95.771	95.671	95.479	2.625	96.785	96.685	96.585	3.125	93.227	93.127	93.027	2.625	95.035	94.935	94.835
3.250	95.579	95.466	95.322	3.250	96.421	96.321	96.166	2.750	97.319	97.219	97.119	3.250	93.829	93.716	93.572	2.750	95.569	95.469	95.369
3.375	96.636	96.524	96.380	3.375	97.431	97.331	97.169	2.875	97.970	97.870	97.770	3.375	94.886	94.774	94.630	2.875	96.220	96.120	96.020
3.500	97.206	97.096	96.951	3.500	98.044	97.944	97.779	2.990	98.259	98.159	98.059	3.500	95.456	95.346	95.201	2.990	96.509	96.409	96.309
3.625	97.639	97.531	97.388	3.625	98.741	98.641	98.474	3.000	98.359	98.259	98.159	3.625	95.889	95.781	95.638	3.000	96.609	96.509	96.409
3.750	98.300	98.179	98.090	3.750	99.317	99.217	99.047	3.125	98.527	98.427	98.307	3.750	96.550	96.429	96.340	3.125	96.777	96.677	96.557
3.875	98.869	98.750	98.656	3.875	99.816	99.716	99.543	3.250	98.954	98.854	98.735	3.875	97.119	97.000	96.906	3.250	97.204	97.104	96.985
3.990	99.255	99.138	99.043	3.990	100.122	100.022	99.847	3.375	99.613	99.513	99.396	3.990	97.505	97.388	97.293	3.375	97.863	97.763	97.646
4.000	99.355	99.238	99.143	4.000	100.222	100.122	99.947	3.500	100.039	99.939	99.818	4.000	97.605	97.488	97.393	3.500	98.289	98.189	98.068
4.125	99.789	99.671	99.583	4.125	100.292	100.181	99.956	3.625	100.107	100.007	99.859	4.125	98.039	97.921	97.833	3.625	98.357	98.257	98.109
4.250	100.245	100.121	99.979	4.250	100.599	100.489	100.262	3.750	100.544	100.444	100.296	4.250	98.495	98.371	98.229	3.750	98.794	98.694	98.546
4.375	100.749	100.626	100.482	4.375	101.080	100.970	100.740	3.875	100.975	100.875	100.724	4.375	98.999	98.876	98.732	3.875	99.225	99.125	98.974
4.500	101.170	101.046	100.901	4.500	101.439	101.329	101.101	3.990	101.299	101.199	101.047	4.500	99.420	99.296	99.151	3.990	99.549	99.449	99.297
4.625	101.396	101.272	101.126	4.625	101.580	101.449	101.192	4.000	101.399	101.299	101.147	4.625	99.646	99.522	99.376	4.000	99.649	99.549	99.397
4.750	101.857	101.727	101.563	4.750	101.968	101.837	101.580	4.125	101.158	101.048	100.944	4.750	100.107	99.977	99.813	4.125	99.408	99.298	99.194
4.875	102.389	102.259	102.093	4.875	102.420	102.290	102.029	4.250	101.567	101.457	101.354	4.875	100.639	100.509	100.343	4.250	99.817	99.707	99.604
4.990	102.659	102.528	102.362	4.990	102.577	102.447	102.187	4.375	101.945	101.835	101.731	4.990	100.909	100.778	100.612	4.375	100.195	100.085	99.981
5.000	102.759	102.628	102.462	5.000	102.677	102.547	102.287	4.500	102.292	102.182	102.082	5.000	101.009	100.878	100.712	4.500	100.542	100.432	100.332

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

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

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

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

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

Lock Desk Policy			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 1:15 pm 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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5/20/2022

W. Rate Sheet Dated: 3/21/2022

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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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FHA ID# - 1358600006		
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