



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.: 4/21/2022

45 Day Lock Exp.: 5/6/2022

60 Day Lock Exp.: 5/23/2022

W. Rate Sheet Dated: 3/22/2022

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	97.744	97.463	97.213	3.250	97.501	97.220	96.970	1.875	91.121	90.971	90.821	3.125	99.354	99.204	99.054
3.375	98.160	97.879	97.629	3.375	97.825	97.543	97.293	2.000	89.970	89.820	89.670	3.250	98.846	98.696	98.546
3.500	98.655	98.374	98.124	3.500	98.235	97.953	97.703	2.125	90.970	90.820	90.670	3.375	99.179	99.029	98.879
3.625	99.168	98.887	98.637	3.625	98.605	98.324	98.074	2.250	93.387	93.203	93.019	3.500	99.538	99.388	99.238
3.750	98.765	98.615	98.302	3.750	98.531	98.381	98.068	2.375	93.855	93.671	93.488	3.625	99.427	99.277	99.127
3.875	99.163	99.013	98.700	3.875	98.788	98.638	98.325	2.500	94.308	94.125	93.941	Margin = 2.250		Index = 1.300	
4.000	99.620	99.470	99.157	4.000	99.152	99.002	98.690	2.625	94.723	94.539	94.355	30 Year OTC			
4.125	100.076	99.926	99.613	4.125	99.459	99.309	98.997	2.750	95.414	95.195	94.976	Rate	30 Day	45 Day	60 Day
4.250	100.188	100.038	99.492	4.250	99.900	99.750	99.204	2.875	95.843	95.624	95.405	4.000	99.028	98.684	98.372
4.375	100.543	100.393	99.846	4.375	100.080	99.930	99.384	3.000	96.270	96.051	95.832	4.125	99.484	99.140	98.828
4.500	100.968	100.818	100.271	4.500	100.390	100.240	99.693	3.125	96.641	96.423	96.204	4.500	100.376	100.064	99.517
4.625	101.415	101.265	100.718	4.625	100.425	100.275	99.728	3.250	97.050	96.784	96.519	4.625	100.823	100.511	99.964
4.750	101.359	101.078	100.781	4.750	100.977	100.695	100.399	3.375	97.448	97.182	96.917	4.750	100.667	100.386	100.089
4.875	101.671	101.390	101.093	4.875	101.160	100.879	100.582	3.500	97.833	97.568	97.302	4.875	101.079	100.798	100.501
5.000	102.032	101.751	101.454	5.000	101.415	101.134	100.837	3.625	98.178	97.913	97.647	5.000	101.440	101.159	100.862
5.125	102.435	102.154	101.857	5.125	101.630	101.349	101.052	3.750	97.338	97.188	97.038	5.125	101.843	101.562	101.265
5.250	102.804	102.554	102.304	5.250	102.510	102.260	102.010	3.875	97.671	97.521	97.371	5.500	102.570	102.320	102.070
5.375	103.054	102.804	102.554	5.375	102.693	102.443	102.193	4.000	98.010	97.860	97.710	5.625	102.852	102.602	102.352
6.250	103.471	103.371	103.271	6.250	102.372	102.272	102.172	4.125	98.292	98.142	97.992	6.250	103.392	103.142	102.892

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	97.844	97.744	97.463	97.213	3.250	97.301	97.201	96.920	96.670	1.875	93.251	93.151	93.001	92.851	
3.375	98.360	98.260	97.979	97.729	3.375	97.725	97.625	97.343	97.093	2.000	92.100	92.000	91.850	91.700	
3.500	98.855	98.755	98.474	98.224	3.500	98.135	98.035	97.753	97.503	2.125	93.100	93.000	92.850	92.700	
3.625	99.368	99.268	98.987	98.737	3.625	98.505	98.405	98.124	97.874	2.250	95.517	95.417	95.233	95.049	
3.750	98.965	98.865	98.715	98.402	3.750	98.731	98.631	98.481	98.168	2.375	95.985	95.885	95.701	95.518	
3.875	99.463	99.363	99.213	98.900	3.875	99.088	98.988	98.838	98.525	2.500	96.438	96.338	96.155	95.971	
4.000	99.920	99.820	99.670	99.357	4.000	99.452	99.352	99.202	98.890	2.625	96.853	96.753	96.569	96.385	
4.125	100.376	100.276	100.126	99.813	4.125	99.759	99.659	99.509	99.197	2.750	96.444	96.344	96.125	95.906	
4.250	100.388	100.288	100.138	99.592	4.250	100.100	100.000	99.850	99.304	2.875	96.873	96.773	96.554	96.335	
4.375	100.843	100.743	100.593	100.046	4.375	100.380	100.280	100.130	99.584	3.000	97.300	97.200	96.981	96.762	
4.500	101.268	101.168	101.018	100.471	4.500	100.690	100.590	100.440	99.893	3.125	97.671	97.571	97.353	97.134	
4.625	101.715	101.615	101.465	100.918	4.625	100.725	100.625	100.475	99.928	3.250	98.680	98.580	98.314	98.049	
4.750	101.559	101.459	101.178	100.881	4.750	101.177	101.077	100.795	100.499	3.375	99.078	98.978	98.712	98.447	

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	96.278	95.934	95.622	5.250	98.750	98.500	98.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.734	96.390	96.078	5.750	99.750	99.500	99.250
4.875	96.210	95.929	95.632	6.250	102.250	102.000	101.500	4.500	97.626	97.314	96.767	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.849	95.568	95.271					4.625	98.073	97.761	97.214	Rate	30 Day	45 Day	60 Day
5.125	95.446	95.165	94.868					4.750	97.917	97.636	97.339	6.250	100.750	100.500	100.250
5.250	95.920	95.670	95.420					4.875	98.329	98.048	97.751	6.750	101.750	101.500	101.250
5.375	97.921	97.671	97.421					5.000	98.690	98.409	98.112		DPA Advantage Adjustment		
5.500	97.813	97.563	97.313					5.125	99.093	98.812	98.515		203(k) / 203(k)s		-0.250
5.625	97.531	97.281	97.031					5.500	99.820	99.570	99.320		203(k) & 203(k)s are Borrower Paid only		
5.750	99.758	99.508	99.258					5.625	100.102	99.852	99.602				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.642	100.392	100.142				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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30 Day Lock Exp.:

4/21/2022

45 Day Lock Exp.:

5/6/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/22/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.104	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	93.962	93.743	93.525	3.500	99.288	99.138	98.988
3.750	97.702	97.552	97.240	3.750	97.568	97.418	97.106	2.875	94.392	94.173	93.955	3.625	99.177	99.027	98.877
3.875	98.200	98.050	97.738	3.875	97.925	97.775	97.463	3.000	94.819	94.600	94.382	Margin = 2.250		Index = 1.300	
4.000	98.657	98.507	98.195	4.000	98.290	98.140	97.828	3.125	95.190	94.971	94.753	30 Year OTC			
4.125	99.113	98.963	98.651	4.125	98.597	98.447	98.135	3.250	95.855	95.589	95.324	Rate	30 Day	45 Day	60 Day
4.250	98.688	98.538	97.991	4.250	98.500	98.350	97.803	3.375	96.253	95.987	95.722	3.250	96.469	96.188	95.938
4.375	99.143	98.993	98.446	4.375	98.780	98.630	98.083	3.500	96.638	96.372	96.107	3.375	96.985	96.704	96.454
4.500	99.568	99.418	98.871	4.500	99.090	98.940	98.393	3.625	96.983	96.717	96.452	3.500	97.480	97.199	96.949
4.625	100.015	99.865	99.318	4.625	99.125	98.975	98.428	3.750	96.643	96.493	96.343	3.625	97.993	97.712	97.462
4.750	99.047	98.766	98.469	4.750	98.764	98.483	98.186	3.875	N/A	N/A	N/A	3.750	97.702	97.358	97.046
4.875	99.459	99.178	98.881	4.875	99.048	98.767	98.470	4.000	N/A	N/A	N/A	3.875	98.200	97.856	97.544
5.000	99.820	99.539	99.242	5.000	99.303	99.022	98.725	4.125	N/A	N/A	N/A	4.000	98.657	98.313	98.001
5.125	100.222	99.941	99.644	5.125	99.517	99.236	98.939	4.250	N/A	N/A	N/A	4.125	99.113	98.769	98.457
5.250	98.304	98.054	97.804	5.250	98.110	97.860	97.610	4.375	N/A	N/A	N/A	4.250	98.688	98.376	97.829
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	97.802	97.702	97.552	97.240	3.750	97.668	97.568	97.418	97.106	2.750	94.719	94.619	94.400	94.182
3.875	98.300	98.200	98.050	97.738	3.875	98.025	97.925	97.775	97.463	2.875	95.148	95.048	94.829	94.611
4.000	98.757	98.657	98.507	98.195	4.000	98.390	98.290	98.140	97.828	3.000	95.575	95.475	95.256	95.038
4.125	99.213	99.113	98.963	98.651	4.125	98.697	98.597	98.447	98.135	3.125	95.946	95.846	95.627	95.409
4.250	98.788	98.688	98.538	97.991	4.250	98.600	98.500	98.350	97.803	3.250	97.705	97.605	97.339	97.074
4.375	99.243	99.143	98.993	98.446	4.375	98.880	98.780	98.630	98.083	3.375	98.103	98.003	97.737	97.472
4.500	99.668	99.568	99.418	98.871	4.500	99.190	99.090	98.940	98.393	3.500	98.488	98.388	98.122	97.857
4.625	100.115	100.015	99.865	99.318	4.625	99.225	99.125	98.975	98.428	3.625	98.833	98.733	98.467	98.202
4.750	99.147	99.047	98.766	98.469	4.750	98.864	98.764	98.483	98.186	3.750	98.306	98.206	98.056	97.906

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
								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
Borrower Paid Comp Only				Lender Paid Only											

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



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30 Day Lock Exp.:

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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	93.349	93.249	93.149	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	92.670	92.565	92.470	2.000	N/A	N/A	N/A	3.000	93.324	93.224	93.124
3.125	94.018	93.918	93.818	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	93.471	93.366	93.271	2.125	N/A	N/A	N/A	3.125	93.971	93.858	93.760
3.250	94.761	94.661	94.561	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	94.173	94.068	93.973	2.250	N/A	N/A	N/A	3.250	94.714	94.601	94.503
3.375	95.746	95.646	95.546	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	95.272	95.167	95.072	2.375	N/A	N/A	N/A	3.375	95.700	95.587	95.489
3.500	96.300	96.200	96.100	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	96.025	95.920	95.825	2.500	N/A	N/A	N/A	3.500	96.253	96.140	96.042
3.625	96.744	96.644	96.544	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	96.731	96.626	96.531	2.625	N/A	N/A	N/A	3.625	96.697	96.584	96.486
3.750	97.332	97.232	97.132	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	97.328	97.223	97.128	2.750	N/A	N/A	N/A	3.750	97.309	97.188	97.078
3.875	97.902	97.802	97.702	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.851	97.738	97.651	2.875	N/A	N/A	N/A	3.875	97.878	97.757	97.647
3.990	98.290	98.190	98.090	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	98.417	98.291	98.217	2.990	N/A	N/A	N/A	3.990	98.267	98.146	98.036
4.000	98.390	98.290	98.190	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	98.517	98.391	98.317	3.000	N/A	N/A	N/A	4.000	98.367	98.246	98.136
4.125	98.819	98.719	98.619	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	99.110	98.984	98.910	3.125	N/A	N/A	N/A	4.125	98.835	98.686	98.565
4.250	99.304	99.186	99.104	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	99.537	99.411	99.337	3.250	N/A	N/A	N/A	4.250	99.353	99.191	99.039
4.375	99.845	99.727	99.645	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	99.996	99.870	99.796	3.375	N/A	N/A	N/A	4.375	99.894	99.732	99.580
4.500	100.319	100.201	100.119	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	100.326	100.200	100.126	3.500	N/A	N/A	N/A	4.500	100.367	100.205	100.053
4.625	100.744	100.604	100.544	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.618	100.474	100.416	3.625	N/A	N/A	N/A	4.625	100.884	100.682	100.500
4.750	101.275	101.135	101.075	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.059	100.915	100.857	3.750	N/A	N/A	N/A	4.750	101.415	101.213	101.031
4.875	101.737	101.597	101.537	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.444	101.300	101.242	3.875	N/A	N/A	N/A	4.875	101.877	101.675	101.493
4.990	101.981	101.841	101.781	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.563	101.419	101.361	3.990	N/A	N/A	N/A	4.990	102.121	101.919	101.737
5.000	102.081	101.941	101.881	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.663	101.519	101.461	4.000	N/A	N/A	N/A	5.000	102.221	102.019	101.837
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	94.060	93.910	93.860	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	95.592	95.492	95.392	2.500	95.516	95.416	95.316
2.875	N/A	N/A	N/A	3.125	94.827	94.675	94.627	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.174	96.074	95.974	2.625	96.098	95.998	95.898
2.990	N/A	N/A	N/A	3.250	95.476	95.324	95.276	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	96.722	96.622	96.522	2.750	96.645	96.545	96.445
3.000	N/A	N/A	N/A	3.375	96.419	96.276	96.219	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.166	97.066	96.966	2.875	97.089	96.989	96.889
3.125	N/A	N/A	N/A	3.500	97.161	97.018	96.961	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	97.577	97.477	97.377	2.990	97.501	97.401	97.301
3.250	N/A	N/A	N/A	3.625	97.847	97.705	97.647	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	97.677	97.577	97.477	3.000	97.601	97.501	97.401
3.375	N/A	N/A	N/A	3.750	98.422	98.279	98.222	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.142	98.042	97.942	3.125	98.065	97.965	97.865
3.500	N/A	N/A	N/A	3.875	98.942	98.800	98.742	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	98.375	98.275	98.175	3.250	98.286	98.186	98.086
3.625	N/A	N/A	N/A	3.990	99.263	99.120	99.063	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	99.035	98.935	98.835	3.375	98.946	98.846	98.746
3.750	N/A	N/A	N/A	4.000	99.363	99.220	99.163	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	99.448	99.348	99.248	3.500	99.360	99.239	99.119
3.875	N/A	N/A	N/A	4.125	99.749	99.607	99.549	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	99.952	99.852	99.752	3.625	99.863	99.742	99.622
3.990	N/A	N/A	N/A	4.250	99.998	99.863	99.798	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	100.253	100.152	100.053	3.750	100.309	100.156	99.989
4.000	N/A	N/A	N/A	4.375	100.494	100.359	100.294	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	100.755	100.654	100.555	3.875	100.810	100.656	100.490
4.125	N/A	N/A	N/A	4.500	100.901	100.766	100.701	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	101.166	101.065	100.966	3.990	101.221	101.068	100.901
4.250	N/A	N/A	N/A	4.625	101.187	101.052	100.987	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	101.266	101.165	101.066	4.000	101.321	101.168	101.001
4.375	N/A	N/A	N/A	4.750	101.477	101.324	101.259	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	101.687	101.586	101.487	4.125	101.742	101.589	101.422
4.500	N/A	N/A	N/A	4.875	101.895	101.742	101.677	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	101.510	101.409	101.310	4.250	101.524	101.354	101.172
4.625	N/A	N/A	N/A	4.990	102.081	101.928	101.863	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	101.797	101.690	101.597	4.375	101.812	101.642	101.460
4.750	N/A	N/A	N/A	5.000	102.181	102.028	101.963	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	101.859	101.752	101.659	4.500	101.874	101.704	101.522
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	96.117	95.917	95.917	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.467	96.267	96.267
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.555	96.355	96.355	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.049	96.849	96.849
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.937	96.737	96.737	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.603	97.403	97.403
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.275	97.075	97.075	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.054	97.854	97.854
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.701	97.501	97.501	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.473	98.273	98.273
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.801	97.601	97.601	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.573	98.373	98.373
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.239	98.039	98.039	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.038	98.838	98.838
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.600	98.400	98.400	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.839	98.639	98.639
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.119	98.919	98.919	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.297	99.097	99.097
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.407	99.207	99.207	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.705	99.505	99.505
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.759	99.559	99.559	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.207	100.007	100.007
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.541	99.341	99.341	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.457	100.257	100.257
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	99.883	99.683	99.683	3.375	N/A	N/A	N/A	3.375	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.:

4/21/2022

45 Day Lock Exp.:

5/6/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/22/2022

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	93.349	93.249	93.149	3.000	92.670	92.565	92.470	3.000	94.060	93.910	93.860	2.500	95.592	95.492	95.392	2.500	96.117	95.917	95.917
3.125	94.018	93.918	93.818	3.125	93.471	93.366	93.271	3.125	94.827	94.675	94.627	2.625	96.174	96.074	95.974	2.625	96.555	96.355	96.355
3.250	94.761	94.661	94.561	3.250	94.173	94.068	93.973	3.250	95.476	95.324	95.276	2.750	96.722	96.622	96.522	2.750	96.937	96.737	96.737
3.375	95.746	95.646	95.546	3.375	95.272	95.167	95.072	3.375	96.419	96.276	96.219	2.875	97.166	97.066	96.966	2.875	97.275	97.075	97.075
3.500	96.300	96.200	96.100	3.500	96.025	95.920	95.825	3.500	97.161	97.018	96.961	2.990	97.577	97.477	97.377	2.990	97.701	97.501	97.501
3.625	96.744	96.644	96.544	3.625	96.731	96.626	96.531	3.625	97.847	97.705	97.647	3.000	97.677	97.577	97.477	3.000	97.801	97.601	97.601
3.750	97.332	97.232	97.132	3.750	97.328	97.223	97.128	3.750	98.422	98.279	98.222	3.125	98.142	98.042	97.942	3.125	98.239	98.039	98.039
3.875	97.902	97.802	97.702	3.875	97.851	97.738	97.651	3.875	98.942	98.800	98.742	3.250	98.375	98.275	98.175	3.250	98.600	98.400	98.400
3.990	98.290	98.190	98.090	3.990	98.417	98.291	98.217	3.990	99.263	99.120	99.063	3.375	99.035	98.935	98.835	3.375	99.119	98.919	98.919
4.000	98.390	98.290	98.190	4.000	98.517	98.391	98.317	4.000	99.363	99.220	99.163	3.500	99.448	99.348	99.248	3.500	99.407	99.207	99.207
4.125	98.819	98.719	98.619	4.125	99.110	98.984	98.910	4.125	99.749	99.607	99.549	3.625	99.952	99.852	99.752	3.625	99.759	99.559	99.559
4.250	99.304	99.186	99.104	4.250	99.537	99.411	99.337	4.250	99.998	99.863	99.798	3.750	100.253	100.152	100.053	3.750	99.541	99.341	99.341
4.375	99.845	99.727	99.645	4.375	99.996	99.870	99.796	4.375	100.494	100.359	100.294	3.875	100.755	100.654	100.555	3.875	99.883	99.683	99.683
4.500	100.319	100.201	100.119	4.500	100.326	100.200	100.126	4.500	100.901	100.766	100.701	3.990	101.166	101.065	100.966	3.990	100.132	99.932	99.932
4.625	100.744	100.604	100.544	4.625	100.618	100.474	100.416	4.625	101.187	101.052	100.987	4.000	101.266	101.165	101.066	4.000	100.232	100.032	100.032
4.750	101.275	101.135	101.075	4.750	101.059	100.915	100.857	4.750	101.477	101.324	101.259	4.125	101.687	101.586	101.487	4.125	100.519	100.319	100.319
4.875	101.737	101.597	101.537	4.875	101.444	101.300	101.242	4.875	101.895	101.742	101.677	4.250	101.510	101.403	101.310	4.250	99.520	99.320	99.320
4.990	101.981	101.841	101.781	4.990	101.563	101.419	101.361	4.990	102.081	101.928	101.863	4.375	101.797	101.690	101.597	4.375	99.714	99.514	99.514
5.000	102.081	101.941	101.881	5.000	101.663	101.519	101.461	5.000	102.181	102.028	101.963	4.500	101.859	101.752	101.659	4.500	99.750	99.550	99.550

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.: 4/21/2022
45 Day Lock Exp.: 5/6/2022
60 Day Lock Exp.: 5/23/2022

W. Rate Sheet Dated: 3/22/2022

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	Rate	30 Day	45 Day	60 Day												
3.000	93.468	93.368	93.268	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.172	93.072	92.972	2.750	N/A	N/A	N/A	3.000	92.849	92.749	92.649	3.000	93.172	93.072	92.972	2.750	N/A	N/A	N/A												
3.125	94.314	94.214	94.114	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.026	93.926	93.826	2.875	N/A	N/A	N/A	3.125	93.748	93.648	93.548	3.125	94.026	93.926	93.826	2.875	N/A	N/A	N/A												
3.250	94.860	94.748	94.580	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	94.402	94.290	94.122	2.990	N/A	N/A	N/A	3.250	94.116	94.004	93.836	3.250	94.402	94.290	94.122	2.990	N/A	N/A	N/A												
3.375	95.937	95.827	95.658	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	95.483	95.373	95.204	3.000	N/A	N/A	N/A	3.375	95.193	95.083	94.914	3.375	95.483	95.373	95.204	3.000	N/A	N/A	N/A												
3.500	96.527	96.418	96.249	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.021	95.912	95.743	3.125	N/A	N/A	N/A	3.500	95.783	95.674	95.505	3.500	96.021	95.912	95.743	3.125	N/A	N/A	N/A												
3.625	96.987	96.880	96.711	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	96.653	96.546	96.377	3.250	N/A	N/A	N/A	3.625	96.244	96.137	95.968	3.625	96.653	96.546	96.377	3.250	N/A	N/A	N/A												
3.750	97.564	97.444	97.328	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	96.968	96.848	96.732	3.375	N/A	N/A	N/A	3.750	95.699	95.579	95.463	3.750	96.968	96.848	96.732	3.375	N/A	N/A	N/A												
3.875	98.161	98.042	97.921	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	97.361	97.242	97.121	3.500	N/A	N/A	N/A	3.875	96.296	96.177	96.056	3.875	97.361	97.242	97.121	3.500	N/A	N/A	N/A												
3.990	98.571	98.454	98.331	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	97.975	97.858	97.735	3.625	N/A	N/A	N/A	3.990	96.706	96.589	96.466	3.990	97.975	97.858	97.735	3.625	N/A	N/A	N/A												
4.000	98.671	98.554	98.431	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.075	97.958	97.835	3.750	N/A	N/A	N/A	4.000	96.806	96.689	96.566	4.000	98.075	97.958	97.835	3.750	N/A	N/A	N/A												
4.125	99.120	99.004	98.886	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.052	97.936	97.818	3.875	N/A	N/A	N/A	4.125	97.255	97.139	97.021	4.125	98.052	97.936	97.818	3.875	N/A	N/A	N/A												
4.250	99.481	99.350	99.208	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.301	98.170	98.028	3.990	N/A	N/A	N/A	4.250	96.566	96.435	96.293	4.250	98.301	98.170	98.028	3.990	N/A	N/A	N/A												
4.375	100.004	99.872	99.727	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	98.824	98.692	98.547	4.000	N/A	N/A	N/A	4.375	97.090	96.958	96.813	4.375	98.824	98.692	98.547	4.000	N/A	N/A	N/A												
4.500	100.438	100.307	100.159	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	98.990	98.859	98.711	4.125	N/A	N/A	N/A	4.500	97.523	97.392	97.244	4.500	98.990	98.859	98.711	4.125	N/A	N/A	N/A												
4.625	100.675	100.545	100.395	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.057	98.927	98.777	4.250	N/A	N/A	N/A	4.625	98.100	97.970	97.820	4.625	99.057	98.927	98.777	4.250	N/A	N/A	N/A												
4.750	101.166	101.038	100.885	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	98.560	98.432	98.249	4.375	N/A	N/A	N/A	4.750	98.010	97.882	97.699	4.750	98.560	98.432	98.249	4.375	N/A	N/A	N/A												
4.875	101.721	101.593	101.407	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	99.253	99.125	98.939	4.500	N/A	N/A	N/A	4.875	98.565	98.437	98.251	4.875	99.253	99.125	98.939	4.500	N/A	N/A	N/A												
4.990	102.012	101.884	101.696	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	99.560	99.432	99.244	4.625	N/A	N/A	N/A	4.990	98.855	98.727	98.539	4.990	99.560	99.432	99.244	4.625	N/A	N/A	N/A												
5.000	102.112	101.984	101.796	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	99.660	99.532	99.344	4.750	N/A	N/A	N/A	5.000	98.955	98.827	98.639	5.000	99.660	99.532	99.344	4.750	N/A	N/A	N/A												
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	Rate	30 Day	45 Day	60 Day												
2.750	N/A	N/A	N/A	3.000	94.376	94.276	94.133	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	95.617	95.517	95.410	2.500	95.071	94.971	94.864	2.500	95.617	95.517	95.410	2.500	95.071	94.971	94.864												
2.875	N/A	N/A	N/A	3.125	95.071	94.971	94.820	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.194	96.094	95.986	2.625	95.570	95.470	95.362	2.625	96.194	96.094	95.986	2.625	95.570	95.470	95.362												
2.990	N/A	N/A	N/A	3.250	95.648	95.548	95.365	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	96.738	96.638	96.528	2.750	95.551	95.451	95.341	2.750	96.738	96.638	96.528	2.750	95.551	95.451	95.341												
3.000	N/A	N/A	N/A	3.375	96.666	96.566	96.377	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	97.404	97.304	97.189	2.875	96.217	96.117	96.002	2.875	96.666	96.566	96.377	2.875	96.217	96.117	96.002												
3.125	N/A	N/A	N/A	3.500	97.290	97.190	96.999	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	97.701	97.601	97.485	2.990	96.514	96.414	96.298	2.990	97.290	97.190	96.999	2.990	96.514	96.414	96.298												
3.250	N/A	N/A	N/A	3.625	98.003	97.903	97.708	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	97.801	97.701	97.585	3.000	96.614	96.514	96.398	3.000	98.003	97.903	97.708	3.000	96.614	96.514	96.398												
3.375	N/A	N/A	N/A	3.750	98.592	98.492	98.295	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	97.910	97.810	97.698	3.125	97.477	97.377	97.265	3.125	98.592	98.492	98.295	3.125	97.477	97.377	97.265												
3.500	N/A	N/A	N/A	3.875	99.106	99.006	98.804	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	98.349	98.249	98.137	3.250	96.525	96.425	96.313	3.250	99.106	99.006	98.804	3.250	96.525	96.425	96.313												
3.625	N/A	N/A	N/A	3.990	99.428	99.328	99.120	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	99.020	98.920	98.807	3.375	97.197	97.097	96.984	3.375	99.428	99.328	99.120	3.375	97.197	97.097	96.984												
3.750	N/A	N/A	N/A	4.000	99.528	99.428	99.220	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	99.453	99.353	99.238	3.500	97.630	97.530	97.415	3.500	99.528	99.428	99.220	3.500	97.630	97.530	97.415												
3.875	N/A	N/A	N/A	4.125	99.553	99.453	99.219	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	99.642	99.542	99.383	3.625	98.629	98.529	98.370	3.625	99.553	99.453	99.219	3.625	98.629	98.529	98.370												
3.990	N/A	N/A	N/A	4.250	99.870	99.762	99.534	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.092	99.992	99.831	3.750	98.165	98.065	97.904	3.750	99.870	99.762	99.534	3.750	98.165	98.065	97.904												
4.000	N/A	N/A	N/A	4.375	100.369	100.261	100.029	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.532	100.432	100.270	3.875	98.605	98.505	98.343	3.875	100.369	100.261	100.029	3.875	98.605	98.505	98.343												
4.125	N/A	N/A	N/A	4.500	100.743	100.634	100.400	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.873	100.773	100.609	3.990	98.946	98.846	98.682	3.990	100.743	100.634	100.400	3.990	98.946	98.846	98.682												
4.250	N/A	N/A	N/A	4.625	100.854	100.726	100.451	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.973	100.873	100.709	4.000	99.046	98.946	98.782	4.000	100.854	100.726	100.451	4.000	99.046	98.946	98.782												
4.375	N/A	N/A	N/A	4.750	101.256	101.128	100.850	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.770	100.663	100.548	4.125	99.020	98.913	98.798	4.125	101.256	101.128	100.850	4.125	99.020	98.913	98.798												
4.500	N/A	N/A	N/A	4.875	101.726	101.598	101.318	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.194	101.087	100.971	4.250	98.945	98.838	98.722	4.250	101.726	101.598	101.318	4.250	98.945	98.838	98.722												
4.625	N/A	N/A	N/A	4.990	101.894	101.766	101.487	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	101.589	101.482	101.365	4.375	98.940	98.833	98.716	4.375	101.894	101.766	101.487	4.375	98.940	98.833	98.716												
4.750	N/A	N/A	N/A	5.000	101.994	101.866	101.587	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	101.951	101.843	101.725	4.500	98.940	98.833	98.716	4.500	101.994	101.866	101.587	4.500	98.940	98.833	98.716												



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.:

4/21/2022

45 Day Lock Exp.:

5/6/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/22/2022

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	93.468	93.368	93.268	3.000	93.172	93.072	92.972	3.000	94.376	94.276	94.133	2.500	95.617	95.517	95.410	2.500	95.545	95.445	95.338
3.125	94.314	94.214	94.114	3.125	94.026	93.926	93.826	3.125	95.071	94.971	94.820	2.625	96.194	96.094	95.986	2.625	96.030	95.930	95.822
3.250	94.860	94.748	94.580	3.250	94.402	94.290	94.122	3.250	95.648	95.548	95.365	2.750	96.738	96.638	96.528	2.750	96.166	96.066	95.956
3.375	95.937	95.827	95.658	3.375	95.483	95.373	95.204	3.375	96.666	96.566	96.377	2.875	97.404	97.304	97.189	2.875	96.846	96.746	96.631
3.500	96.527	96.418	96.249	3.500	96.021	95.912	95.743	3.500	97.290	97.190	96.999	2.990	97.701	97.601	97.485	2.990	97.155	97.055	96.939
3.625	96.987	96.880	96.711	3.625	96.653	96.546	96.377	3.625	98.003	97.903	97.708	3.000	97.801	97.701	97.585	3.000	97.255	97.155	97.039
3.750	97.564	97.444	97.328	3.750	96.968	96.848	96.732	3.750	98.592	98.492	98.295	3.125	97.910	97.810	97.698	3.125	98.072	97.972	97.860
3.875	98.161	98.042	97.921	3.875	97.361	97.242	97.121	3.875	99.106	99.006	98.804	3.250	98.349	98.249	98.137	3.250	97.393	97.293	97.181
3.990	98.571	98.454	98.331	3.990	97.975	97.858	97.735	3.990	99.428	99.328	99.120	3.375	99.020	98.920	98.807	3.375	98.068	97.968	97.855
4.000	98.671	98.554	98.431	4.000	98.075	97.958	97.835	4.000	99.528	99.428	99.220	3.500	99.453	99.353	99.238	3.500	98.505	98.405	98.290
4.125	99.120	99.004	98.886	4.125	98.052	97.936	97.818	4.125	99.553	99.445	99.219	3.625	99.642	99.542	99.383	3.625	99.190	99.090	98.931
4.250	99.481	99.350	99.208	4.250	98.301	98.170	98.028	4.250	99.870	99.762	99.534	3.750	100.092	99.992	99.831	3.750	99.094	98.994	98.833
4.375	100.004	99.872	99.727	4.375	98.824	98.692	98.547	4.375	100.369	100.261	100.029	3.875	100.532	100.432	100.270	3.875	99.540	99.440	99.278
4.500	100.438	100.307	100.159	4.500	98.990	98.859	98.711	4.500	100.743	100.634	100.400	3.990	100.873	100.773	100.609	3.990	99.885	99.785	99.621
4.625	100.675	100.545	100.395	4.625	99.057	98.927	98.777	4.625	100.854	100.726	100.451	4.000	100.973	100.873	100.709	4.000	99.985	99.885	99.721
4.750	101.166	101.038	100.855	4.750	98.560	98.432	98.249	4.750	101.256	101.128	100.850	4.125	100.770	100.663	100.548	4.125	101.090	100.983	100.868
4.875	101.721	101.593	101.407	4.875	99.253	99.125	98.939	4.875	101.726	101.598	101.318	4.250	101.194	101.087	100.971	4.250	100.426	100.319	100.203
4.990	102.012	101.884	101.696	4.990	99.560	99.432	99.244	4.990	101.894	101.766	101.487	4.375	101.589	101.482	101.365	4.375	100.839	100.732	100.615
5.000	102.112	101.984	101.796	5.000	99.660	99.532	99.344	5.000	101.994	101.866	101.587	4.500	101.951	101.843	101.725	4.500	101.221	101.113	100.995

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/21/2022

45 Day Lock Exp.:

5/6/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/22/2022

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.:

4/21/2022

45 Day Lock Exp.:

5/6/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/22/2022

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	93.468	93.368	93.268	3.000	94.376	94.276	94.133	2.500	95.617	95.517	95.410	3.000	92.645	92.545	92.445	2.500	94.931	94.831	94.724
3.125	94.314	94.214	94.114	3.125	95.071	94.971	94.820	2.625	96.194	96.094	95.986	3.125	93.495	93.395	93.295	2.625	95.462	95.362	95.254
3.250	94.860	94.748	94.580	3.250	95.648	95.548	95.365	2.750	96.738	96.638	96.528	3.250	93.956	93.844	93.676	2.750	95.802	95.702	95.592
3.375	95.937	95.827	95.658	3.375	96.666	96.566	96.377	2.875	97.404	97.304	97.189	3.375	95.035	94.925	94.756	2.875	96.475	96.375	96.260
3.500	96.527	96.418	96.249	3.500	97.290	97.190	96.999	2.990	97.701	97.601	97.485	3.500	95.599	95.490	95.321	2.990	96.778	96.678	96.562
3.625	96.987	96.880	96.711	3.625	98.003	97.903	97.708	3.000	97.801	97.701	97.585	3.625	96.145	96.038	95.869	3.000	96.878	96.778	96.662
3.750	97.564	97.444	97.328	3.750	98.592	98.492	98.295	3.125	97.910	97.810	97.698	3.750	96.591	96.471	96.355	3.125	97.341	97.241	97.129
3.875	98.161	98.042	97.921	3.875	99.106	99.006	98.804	3.250	98.349	98.249	98.137	3.875	97.086	96.967	96.846	3.250	97.221	97.121	97.009
3.990	98.571	98.454	98.331	3.990	99.428	99.328	99.120	3.375	99.020	98.920	98.807	3.990	97.598	97.481	97.358	3.375	97.894	97.794	97.681
4.000	98.671	98.554	98.431	4.000	99.528	99.428	99.220	3.500	99.453	99.353	99.238	4.000	97.698	97.581	97.458	3.500	98.329	98.229	98.114
4.125	99.120	99.004	98.886	4.125	99.553	99.445	99.219	3.625	99.642	99.542	99.383	4.125	97.911	97.795	97.677	3.625	98.766	98.666	98.507
4.250	99.481	99.350	99.208	4.250	99.870	99.762	99.534	3.750	100.092	99.992	99.831	4.250	98.216	98.085	97.943	3.750	98.943	98.843	98.682
4.375	100.004	99.872	99.727	4.375	100.369	100.261	100.029	3.875	100.532	100.432	100.270	4.375	98.739	98.607	98.462	3.875	99.386	99.286	99.124
4.500	100.438	100.307	100.159	4.500	100.743	100.634	100.400	3.990	100.873	100.773	100.609	4.500	99.039	98.908	98.760	3.990	99.729	99.629	99.465
4.625	100.675	100.545	100.395	4.625	100.854	100.726	100.451	4.000	100.973	100.873	100.709	4.625	99.191	99.061	98.911	4.000	99.829	99.729	99.565
4.750	101.166	101.038	100.855	4.750	101.256	101.128	100.850	4.125	100.770	100.663	100.548	4.750	99.188	99.060	98.877	4.125	100.280	100.173	100.058
4.875	101.721	101.593	101.407	4.875	101.726	101.598	101.318	4.250	101.194	101.087	100.971	4.875	99.812	99.684	99.498	4.250	100.160	100.053	99.937
4.990	102.012	101.884	101.696	4.990	101.894	101.766	101.487	4.375	101.589	101.482	101.365	4.990	100.111	99.983	99.795	4.375	100.564	100.457	100.340
5.000	102.112	101.984	101.796	5.000	101.994	101.866	101.587	4.500	101.951	101.843	101.725	5.000	100.211	100.083	99.895	4.500	100.936	100.828	100.710

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.:

4/21/2022

45 Day Lock Exp.:

5/6/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/22/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

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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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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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