



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/22/2022

45 Day Lock Exp.: 5/9/2022

60 Day Lock Exp.: 5/23/2022

W. Rate Sheet Dated: 3/23/2022

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	97.720	97.455	97.205	3.250	97.758	97.492	97.242	1.875	91.527	91.377	91.227	3.125	98.239	98.089	97.939
3.375	98.428	98.163	97.913	3.375	98.119	97.853	97.603	2.000	90.376	90.226	90.076	3.250	99.294	99.144	98.994
3.500	98.959	98.693	98.443	3.500	98.538	98.272	98.022	2.125	91.376	91.226	91.076	3.375	99.697	99.547	99.397
3.625	99.475	99.209	98.959	3.625	98.957	98.691	98.441	2.250	93.576	93.392	93.208	3.500	100.014	99.864	99.714
3.750	99.068	98.918	98.558	3.750	98.829	98.679	98.319	2.375	94.186	94.003	93.819	3.625	98.850	98.700	98.550
3.875	99.480	99.330	98.971	3.875	99.146	98.996	98.636	2.500	93.036	92.852	92.668	Margin = 2.250		Index = 1.300	
4.000	99.970	99.820	99.460	4.000	99.533	99.383	99.024	2.625	95.123	94.939	94.755	30 Year OTC			
4.125	100.450	100.300	99.941	4.125	99.943	99.793	99.433	2.750	95.740	95.510	95.279	Rate	30 Day	45 Day	60 Day
4.250	100.671	100.521	100.209	4.250	100.406	100.256	99.943	2.875	96.194	95.963	95.733	4.000	99.378	99.034	98.675
4.375	101.043	100.893	100.580	4.375	100.680	100.530	100.218	3.000	96.626	96.396	96.165	4.125	99.858	99.514	99.155
4.500	101.503	101.353	101.041	4.500	101.004	100.854	100.541	3.125	97.076	96.846	96.615	4.500	100.911	100.520	100.208
4.625	101.944	101.794	101.481	4.625	101.369	101.219	100.906	3.250	97.353	97.088	96.822	4.625	101.352	100.961	100.649
4.750	101.554	101.272	101.172	4.750	101.225	100.944	100.844	3.375	97.789	97.523	97.258	4.750	100.862	100.581	100.331
4.875	101.900	101.619	101.519	4.875	101.444	101.162	101.062	3.500	98.183	97.918	97.652	4.875	101.308	101.027	100.777
5.000	102.278	101.997	101.897	5.000	101.547	101.266	101.166	3.625	98.577	98.311	98.046	5.000	101.686	101.405	101.155
5.125	102.669	102.388	102.288	5.125	101.803	101.521	101.421	3.750	97.387	97.199	97.012	5.125	102.077	101.796	101.546
5.250	102.939	102.689	102.439	5.250	102.598	102.348	102.098	3.875	97.779	97.591	97.404	5.500	102.907	102.657	102.407
5.375	103.242	102.992	102.742	5.375	102.760	102.510	102.260	4.000	98.141	97.954	97.766	5.625	103.240	102.990	102.740
6.250	103.526	103.426	103.326	6.250	102.398	102.298	102.198	4.125	98.526	98.338	98.151	6.250	103.385	103.135	102.885

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	97.820	97.720	97.455	97.205	3.250	97.558	97.458	97.192	96.942	1.875	93.657	93.557	93.407	93.257	
3.375	98.628	98.528	98.263	98.013	3.375	98.019	97.919	97.653	97.403	2.000	92.506	92.406	92.256	92.106	
3.500	99.159	99.059	98.793	98.543	3.500	98.438	98.338	98.072	97.822	2.125	93.506	93.406	93.256	93.106	
3.625	99.675	99.575	99.309	99.059	3.625	98.857	98.757	98.491	98.241	2.250	95.706	95.606	95.422	95.238	
3.750	99.268	99.168	99.018	98.658	3.750	99.029	98.929	98.779	98.419	2.375	96.316	96.216	96.033	95.849	
3.875	99.780	99.680	99.530	99.171	3.875	99.446	99.346	99.196	98.836	2.500	95.166	95.066	94.882	94.698	
4.000	100.270	100.170	100.020	99.660	4.000	99.833	99.733	99.583	99.224	2.625	97.253	97.153	96.969	96.785	
4.125	100.750	100.650	100.500	100.141	4.125	100.243	100.143	99.993	99.633	2.750	96.770	96.670	96.440	96.209	
4.250	100.871	100.771	100.621	100.309	4.250	100.606	100.506	100.356	100.043	2.875	97.224	97.124	96.893	96.663	
4.375	101.343	101.243	101.093	100.780	4.375	100.980	100.880	100.730	100.418	3.000	97.656	97.556	97.326	97.095	
4.500	101.803	101.703	101.553	101.241	4.500	101.304	101.204	101.054	100.741	3.125	98.106	98.006	97.776	97.545	
4.625	102.244	102.144	101.994	101.681	4.625	101.669	101.569	101.419	101.106	3.250	98.983	98.883	98.618	98.352	
4.750	101.754	101.654	101.372	101.272	4.750	101.425	101.325	101.044	100.944	3.375	99.419	99.319	99.053	98.788	

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	96.628	96.284	95.925	5.250	98.750	98.500	98.250		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.108	96.764	96.405	5.750	99.750	99.500	99.250		
4.875	96.294	96.012	95.762	6.250	102.250	102.000	101.500	4.500	98.161	97.770	97.458	30 yr DPA "3.5% DPA ; Lender Paid Only"					
5.000	95.916	95.634	95.384					4.625	98.602	98.211	97.899	Rate	30 Day	45 Day	60 Day		
5.125	95.525	95.243	94.993					4.750	98.112	97.831	97.581	6.250	100.750	100.500	100.250		
5.250	96.018	95.768	95.518					4.875	98.558	98.277	98.027						
5.375	97.858	97.608	97.358					5.000	98.936	98.655	98.405						
5.500	97.601	97.351	97.101					5.125	99.327	99.046	98.796						
5.625	97.268	97.018	96.768					5.500	100.157	99.907	99.657						
5.750	99.765	99.515	99.265					5.625	100.490	100.240	99.990						
Borrower Paid Comp Only				Lender Paid Only				6.250	100.635	100.385	100.135	DPA Advantage Adjustment					
								203(k) / 203(k)s								-0.250	
								203(k) & 203(k)s are Borrower Paid only									

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

4/22/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/23/2022

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	97.989	97.839	97.689
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.044	98.894	98.744
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	99.447	99.297	99.147
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	94.289	94.059	93.828	3.500	99.764	99.614	99.464
3.750	98.005	97.855	97.496	3.750	97.866	97.716	97.357	2.875	94.742	94.512	94.281	3.625	98.600	98.450	98.300
3.875	98.518	98.368	98.009	3.875	98.283	98.133	97.774	3.000	95.175	94.945	94.714	Margin = 2.250		Index = 1.300	
4.000	99.007	98.857	98.498	4.000	98.671	98.521	98.162	3.125	95.625	95.395	95.164	30 Year OTC			
4.125	99.488	99.338	98.979	4.125	99.080	98.930	98.571	3.250	96.158	95.892	95.627	Rate	30 Day	45 Day	60 Day
4.250	99.171	99.021	98.709	4.250	99.006	98.856	98.544	3.375	96.594	96.328	96.063	3.250	96.445	96.179	95.929
4.375	99.643	99.493	99.181	4.375	99.380	99.230	98.918	3.500	96.988	96.722	96.457	3.375	97.253	96.987	96.737
4.500	100.103	99.953	99.641	4.500	99.704	99.554	99.242	3.625	97.382	97.116	96.851	3.500	97.784	97.518	97.268
4.625	100.544	100.394	100.082	4.625	100.069	99.919	99.607	3.750	96.692	96.505	96.317	3.625	98.300	98.034	97.784
4.750	99.241	98.960	98.860	4.750	99.013	98.732	98.632	3.875	N/A	N/A	N/A	3.750	98.005	97.661	97.302
4.875	99.688	99.407	99.307	4.875	99.331	99.050	98.950	4.000	N/A	N/A	N/A	3.875	98.518	98.174	97.815
5.000	100.066	99.785	99.685	5.000	99.434	99.153	99.053	4.125	N/A	N/A	N/A	4.000	99.007	98.663	98.304
5.125	100.457	100.176	100.076	5.125	99.690	99.409	99.309	4.250	N/A	N/A	N/A	4.125	99.488	99.144	98.785
5.250	98.439	98.189	97.939	5.250	98.198	97.948	97.698	4.375	N/A	N/A	N/A	4.250	99.171	98.780	98.468
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	98.105	98.005	97.855	97.496	3.750	97.966	97.866	97.716	97.357	2.750	95.045	94.945	94.715	94.484
3.875	98.618	98.518	98.368	98.009	3.875	98.383	98.283	98.133	97.774	2.875	95.499	95.399	95.169	94.938
4.000	99.107	99.007	98.857	98.498	4.000	98.771	98.671	98.521	98.162	3.000	95.931	95.831	95.601	95.370
4.125	99.588	99.488	99.338	98.979	4.125	99.180	99.080	98.930	98.571	3.125	96.381	96.281	96.051	95.820
4.250	99.271	99.171	99.021	98.709	4.250	99.106	99.006	98.856	98.544	3.250	98.008	97.908	97.642	97.377
4.375	99.743	99.643	99.493	99.181	4.375	99.480	99.380	99.230	98.918	3.375	98.444	98.344	98.078	97.813
4.500	100.203	100.103	99.953	99.641	4.500	99.804	99.704	99.554	99.242	3.500	98.838	98.738	98.472	98.207
4.625	100.644	100.544	100.394	100.082	4.625	100.169	100.069	99.919	99.607	3.625	99.232	99.132	98.866	98.601
4.750	99.341	99.241	98.960	98.860	4.750	99.113	99.013	98.732	98.632	3.750	98.354	98.254	98.067	97.879

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

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

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

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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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.: 4/22/2022

45 Day Lock Exp.: 5/9/2022

60 Day Lock Exp.: 5/23/2022

W. Rate Sheet Dated: 3/23/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	93.541	93.441	93.341	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	92.793	92.693	92.593	2.000	N/A	N/A	N/A	3.000	93.510	93.410	93.310
3.125	94.088	93.988	93.888	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	93.541	93.442	93.341	2.125	N/A	N/A	N/A	3.125	94.045	93.942	93.845
3.250	94.836	94.736	94.636	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	94.248	94.139	94.048	2.250	N/A	N/A	N/A	3.250	94.787	94.674	94.587
3.375	95.825	95.725	95.625	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	95.238	95.121	95.038	2.375	N/A	N/A	N/A	3.375	95.776	95.663	95.576
3.500	96.385	96.285	96.185	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	95.996	95.879	95.796	2.500	N/A	N/A	N/A	3.500	96.336	96.223	96.136
3.625	96.857	96.757	96.657	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	96.730	96.613	96.530	2.625	N/A	N/A	N/A	3.625	96.808	96.695	96.608
3.750	97.455	97.348	97.255	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	97.357	97.240	97.157	2.750	N/A	N/A	N/A	3.750	97.398	97.277	97.168
3.875	98.031	97.924	97.831	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	98.019	97.863	97.817	2.875	N/A	N/A	N/A	3.875	97.973	97.852	97.743
3.990	98.427	98.320	98.227	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	98.593	98.437	98.391	2.990	N/A	N/A	N/A	3.990	98.370	98.249	98.140
4.000	98.527	98.420	98.327	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	98.693	98.537	98.491	3.000	N/A	N/A	N/A	4.000	98.470	98.349	98.240
4.125	98.983	98.865	98.783	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	99.282	99.126	99.080	3.125	N/A	N/A	N/A	4.125	99.003	98.801	98.664
4.250	99.505	99.359	99.305	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	99.707	99.551	99.505	3.250	N/A	N/A	N/A	4.250	99.524	99.322	99.157
4.375	100.054	99.908	99.854	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	100.171	100.015	99.969	3.375	N/A	N/A	N/A	4.375	100.074	99.872	99.707
4.500	100.534	100.388	100.334	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	100.509	100.353	100.307	3.500	N/A	N/A	N/A	4.500	100.553	100.351	100.186
4.625	101.018	100.866	100.816	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.922	100.765	100.712	3.625	N/A	N/A	N/A	4.625	101.145	100.935	100.748
4.750	101.604	101.452	101.402	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.418	101.261	101.208	3.750	N/A	N/A	N/A	4.750	101.731	101.521	101.334
4.875	102.040	101.888	101.838	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.777	101.620	101.567	3.875	N/A	N/A	N/A	4.875	102.168	101.958	101.771
4.990	102.270	102.118	102.068	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.879	101.722	101.669	3.990	N/A	N/A	N/A	4.990	102.397	102.187	102.000
5.000	102.370	102.218	102.168	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.979	101.822	101.769	4.000	N/A	N/A	N/A	5.000	102.497	102.287	102.100
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	94.234	94.092	94.034	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	95.836	95.736	95.636	2.500	95.756	95.656	95.556
2.875	N/A	N/A	N/A	3.125	94.895	94.742	94.695	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.422	96.322	96.222	2.625	96.342	96.242	96.142
2.990	N/A	N/A	N/A	3.250	95.548	95.395	95.348	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	96.979	96.879	96.779	2.750	96.899	96.799	96.699
3.000	N/A	N/A	N/A	3.375	96.523	96.372	96.323	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.427	97.327	97.227	2.875	97.348	97.248	97.148
3.125	N/A	N/A	N/A	3.500	97.270	97.119	97.070	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	97.843	97.743	97.643	2.990	97.764	97.664	97.564
3.250	N/A	N/A	N/A	3.625	97.986	97.835	97.786	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	97.943	97.843	97.743	3.000	97.864	97.764	97.664
3.375	N/A	N/A	N/A	3.750	98.590	98.439	98.390	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.415	98.315	98.215	3.125	98.335	98.235	98.135
3.500	N/A	N/A	N/A	3.875	99.113	98.962	98.913	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	98.519	98.419	98.319	3.250	98.428	98.307	98.190
3.625	N/A	N/A	N/A	3.990	99.440	99.289	99.240	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	99.184	99.084	98.984	3.375	99.093	98.972	98.855
3.750	N/A	N/A	N/A	4.000	99.540	99.389	99.340	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	99.601	99.501	99.401	3.500	99.509	99.388	99.271
3.875	N/A	N/A	N/A	4.125	99.927	99.776	99.727	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	100.109	100.009	99.909	3.625	100.036	99.903	99.778
3.990	N/A	N/A	N/A	4.250	100.263	100.098	100.045	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	100.526	100.419	100.326	3.750	100.561	100.407	100.237
4.000	N/A	N/A	N/A	4.375	100.764	100.599	100.546	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.034	100.927	100.834	3.875	101.069	100.915	100.745
4.125	N/A	N/A	N/A	4.500	101.178	101.013	100.960	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	101.441	101.334	101.241	3.990	101.477	101.323	101.153
4.250	N/A	N/A	N/A	4.625	101.537	101.372	101.319	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	101.541	101.434	101.341	4.000	101.577	101.423	101.253
4.375	N/A	N/A	N/A	4.750	101.870	101.703	101.644	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	101.966	101.858	101.766	4.125	102.001	101.847	101.677
4.500	N/A	N/A	N/A	4.875	102.264	102.097	102.038	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	101.743	101.617	101.533	4.250	101.801	101.575	101.351
4.625	N/A	N/A	N/A	4.990	102.430	102.263	102.204	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.035	101.909	101.825	4.375	102.092	101.866	101.642
4.750	N/A	N/A	N/A	5.000	102.530	102.363	102.304	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.099	101.973	101.889	4.500	102.156	101.930	101.706
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	96.361	96.161	96.161	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.711	96.511	96.511
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.801	96.601	96.601	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.297	97.097	97.097
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.192	96.992	96.992	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.854	97.654	97.654
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.502	97.302	97.302	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.308	98.108	98.108
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.843	97.643	97.643	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.731	98.531	98.531
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.943	97.743	97.743	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.831	98.631	98.631
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.382	98.182	98.182	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.311	99.111	99.111
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.740	98.540	98.540	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.888	99.688	99.688
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.266	99.066	99.066	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.452	99.252	99.252
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.556	99.356	99.356	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.862	99.662	99.662
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.911	99.711	99.711	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.364	100.164	100.164
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.811	99.611	99.611	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.679	100.479	100.479
3.375	N/A	N/A	N/A	3.375	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.:

4/22/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/23/2022

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	93.541	93.441	93.341	3.000	92.793	92.693	92.593	3.000	94.234	94.092	94.034	2.500	95.836	95.736	95.636	2.500	96.361	96.161	96.161
3.125	94.088	93.988	93.888	3.125	93.541	93.432	93.341	3.125	94.895	94.742	94.695	2.625	96.422	96.322	96.222	2.625	96.801	96.601	96.601
3.250	94.836	94.736	94.636	3.250	94.248	94.139	94.048	3.250	95.548	95.395	95.348	2.750	96.979	96.879	96.779	2.750	97.192	96.992	96.992
3.375	95.825	95.725	95.625	3.375	95.238	95.121	95.038	3.375	96.523	96.372	96.323	2.875	97.427	97.327	97.227	2.875	97.502	97.302	97.302
3.500	96.385	96.285	96.185	3.500	95.996	95.879	95.796	3.500	97.270	97.119	97.070	2.990	97.843	97.743	97.643	2.990	97.843	97.643	97.643
3.625	96.857	96.757	96.657	3.625	96.730	96.613	96.530	3.625	97.986	97.835	97.786	3.000	97.943	97.843	97.743	3.000	97.943	97.743	97.743
3.750	97.455	97.348	97.255	3.750	97.357	97.240	97.157	3.750	98.590	98.439	98.390	3.125	98.415	98.315	98.215	3.125	98.382	98.182	98.182
3.875	98.031	97.924	97.831	3.875	98.019	97.863	97.817	3.875	99.113	98.962	98.913	3.250	98.519	98.419	98.319	3.250	98.740	98.540	98.540
3.990	98.427	98.320	98.227	3.990	98.593	98.437	98.391	3.990	99.440	99.289	99.240	3.375	99.184	99.084	98.984	3.375	99.266	99.066	99.066
4.000	98.527	98.420	98.327	4.000	98.693	98.537	98.491	4.000	99.540	99.389	99.340	3.500	99.601	99.501	99.401	3.500	99.556	99.356	99.356
4.125	98.983	98.865	98.783	4.125	99.282	99.126	99.080	4.125	99.927	99.776	99.727	3.625	100.109	100.009	99.909	3.625	99.911	99.711	99.711
4.250	99.505	99.359	99.305	4.250	99.707	99.551	99.505	4.250	100.263	100.098	100.045	3.750	100.526	100.419	100.326	3.750	99.811	99.611	99.611
4.375	100.054	99.908	99.854	4.375	100.171	100.015	99.969	4.375	100.764	100.599	100.546	3.875	101.034	100.927	100.834	3.875	100.156	99.956	99.956
4.500	100.534	100.388	100.334	4.500	100.509	100.353	100.307	4.500	101.178	101.013	100.960	3.990	101.441	101.334	101.241	3.990	100.403	100.203	100.203
4.625	101.018	100.866	100.816	4.625	100.922	100.765	100.712	4.625	101.537	101.372	101.319	4.000	101.541	101.434	101.341	4.000	100.503	100.303	100.303
4.750	101.604	101.452	101.402	4.750	101.418	101.261	101.208	4.750	101.870	101.703	101.644	4.125	101.966	101.858	101.766	4.125	100.787	100.587	100.587
4.875	102.040	101.888	101.838	4.875	101.777	101.620	101.567	4.875	102.264	102.097	102.038	4.250	101.743	101.617	101.533	4.250	99.826	99.626	99.616
4.990	102.270	102.118	102.068	4.990	101.879	101.722	101.669	4.990	102.430	102.263	102.204	4.375	102.035	101.909	101.825	4.375	100.023	99.823	99.813
5.000	102.370	102.218	102.168	5.000	101.979	101.822	101.769	5.000	102.530	102.363	102.304	4.500	102.099	101.973	101.889	4.500	100.063	99.863	99.853

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	N/A	N/A	N/A	N/A	N/A	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.: 4/22/2022
45 Day Lock Exp.: 5/9/2022
60 Day Lock Exp.: 5/23/2022

W. Rate Sheet Dated: 3/23/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	93.645	93.545	93.410	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.285	93.185	93.050	2.750	N/A	N/A	N/A	3.000	93.026	92.926	92.791
3.125	94.486	94.386	94.248	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.132	94.032	93.894	2.875	N/A	N/A	N/A	3.125	93.920	93.820	93.682
3.250	94.965	94.851	94.656	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	94.691	94.577	94.382	2.990	N/A	N/A	N/A	3.250	94.221	94.107	93.912
3.375	96.037	95.923	95.728	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	95.765	95.651	95.456	3.000	N/A	N/A	N/A	3.375	95.293	95.179	94.984
3.500	96.618	96.507	96.311	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.296	96.185	95.989	3.125	N/A	N/A	N/A	3.500	95.874	95.763	95.567
3.625	97.097	96.987	96.790	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	96.945	96.835	96.638	3.250	N/A	N/A	N/A	3.625	96.354	96.244	96.047
3.750	97.709	97.578	97.481	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.379	97.248	97.151	3.375	N/A	N/A	N/A	3.750	95.844	95.713	95.616
3.875	98.296	98.167	98.065	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	97.768	97.639	97.537	3.500	N/A	N/A	N/A	3.875	96.431	96.302	96.200
3.990	98.699	98.572	98.469	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.369	98.242	98.139	3.625	N/A	N/A	N/A	3.990	96.834	96.707	96.604
4.000	98.799	98.672	98.569	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.469	98.342	98.239	3.750	N/A	N/A	N/A	4.000	96.934	96.807	96.704
4.125	99.238	99.111	99.011	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.448	98.321	98.221	3.875	N/A	N/A	N/A	4.125	97.373	97.246	97.146
4.250	99.674	99.529	99.392	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.998	98.853	98.716	3.990	N/A	N/A	N/A	4.250	96.759	96.614	96.477
4.375	100.191	100.046	99.908	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.517	99.372	99.234	4.000	N/A	N/A	N/A	4.375	97.277	97.132	96.994
4.500	100.624	100.480	100.337	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.686	99.542	99.399	4.125	N/A	N/A	N/A	4.500	97.709	97.565	97.422
4.625	100.921	100.777	100.633	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.815	99.671	99.527	4.250	N/A	N/A	N/A	4.625	98.346	98.202	98.058
4.750	101.408	101.264	101.060	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.442	99.298	99.094	4.375	N/A	N/A	N/A	4.750	98.252	98.108	97.904
4.875	101.921	101.777	101.571	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.095	99.951	99.745	4.500	N/A	N/A	N/A	4.875	98.765	98.621	98.415
4.990	102.181	102.036	101.827	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.369	100.224	100.015	4.625	N/A	N/A	N/A	4.990	99.024	98.879	98.670
5.000	102.281	102.136	101.927	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.469	100.324	100.115	4.750	N/A	N/A	N/A	5.000	99.124	98.979	98.770
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	94.511	94.411	94.178	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	95.865	95.765	95.661	2.500	95.319	95.219	95.115
2.875	N/A	N/A	N/A	3.125	95.199	95.099	94.861	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.440	96.340	96.235	2.625	95.816	95.716	95.611
2.990	N/A	N/A	N/A	3.250	95.737	95.637	95.460	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	96.987	96.887	96.781	2.750	95.800	95.700	95.594
3.000	N/A	N/A	N/A	3.375	96.751	96.651	96.468	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	97.647	97.547	97.439	2.875	96.460	96.360	96.252
3.125	N/A	N/A	N/A	3.500	97.372	97.272	97.086	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	97.943	97.843	97.734	2.990	96.756	96.656	96.547
3.250	N/A	N/A	N/A	3.625	98.105	98.005	97.816	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	98.043	97.943	97.834	3.000	96.856	96.756	96.647
3.375	N/A	N/A	N/A	3.750	98.714	98.614	98.423	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.112	98.012	97.873	3.125	97.679	97.579	97.440
3.500	N/A	N/A	N/A	3.875	99.224	99.124	98.928	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	98.542	98.442	98.302	3.250	96.718	96.618	96.478
3.625	N/A	N/A	N/A	3.990	99.540	99.440	99.241	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	99.211	99.111	98.971	3.375	97.388	97.288	97.148
3.750	N/A	N/A	N/A	4.000	99.640	99.540	99.341	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	99.638	99.538	99.397	3.500	97.815	97.715	97.574
3.875	N/A	N/A	N/A	4.125	99.733	99.611	99.391	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	99.838	99.738	99.585	3.625	98.825	98.725	98.572
3.990	N/A	N/A	N/A	4.250	100.037	99.915	99.693	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.320	100.220	100.065	3.750	98.393	98.293	98.138
4.000	N/A	N/A	N/A	4.375	100.528	100.406	100.184	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.755	100.655	100.499	3.875	98.828	98.728	98.572
4.125	N/A	N/A	N/A	4.500	100.901	100.780	100.553	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.077	100.977	100.824	3.990	99.150	99.050	98.897
4.250	N/A	N/A	N/A	4.625	101.057	100.912	100.615	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.177	101.077	100.924	4.000	99.250	99.150	98.997
4.375	N/A	N/A	N/A	4.750	101.501	101.357	101.058	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.860	100.760	100.660	4.125	99.110	99.010	98.810
4.500	N/A	N/A	N/A	4.875	101.930	101.786	101.486	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.284	101.184	101.084	4.250	99.035	98.935	98.835
4.625	N/A	N/A	N/A	4.990	102.069	101.925	101.624	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	101.673	101.573	101.473	4.375	99.424	99.324	99.224
4.750	N/A	N/A	N/A	5.000	102.169	102.025	101.724	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.029	101.929	101.829	4.500	99.780	99.680	99.580
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	95.769	95.669	95.565	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.252	96.152	96.047	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	96.419	96.319	96.213	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	97.095	96.995	96.887	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	97.407	97.307	97.198	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	97.507	97.407	97.298	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	98.484	98.384	98.245	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	97.782	97.682	97.542	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	98.453	98.353	98.213	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	98.884	98.784	98.643	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	99.626	99.526	99.373	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	99.704	99.604	99.449	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	100.145	100.045	99.889	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	100.473	100.373	100.220	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	100.573	100.473	100.320	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	101.750	101.650	101.550	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	100.938	100.838	100.738	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A				



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/22/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/23/2022

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	93.645	93.545	93.410	3.000	93.285	93.185	93.050	3.000	94.511	94.411	94.178	2.500	95.865	95.765	95.661	2.500	95.769	95.669	95.565
3.125	94.486	94.386	94.248	3.125	94.132	94.032	93.894	3.125	95.199	95.099	94.861	2.625	96.440	96.340	96.235	2.625	96.252	96.152	96.047
3.250	94.965	94.851	94.656	3.250	94.691	94.577	94.382	3.250	95.737	95.637	95.460	2.750	96.987	96.887	96.781	2.750	96.419	96.319	96.213
3.375	96.037	95.923	95.728	3.375	95.765	95.651	95.456	3.375	96.751	96.651	96.468	2.875	97.647	97.547	97.439	2.875	97.095	96.995	96.887
3.500	96.618	96.507	96.311	3.500	96.296	96.185	95.989	3.500	97.372	97.272	97.086	2.990	97.943	97.843	97.734	2.990	97.407	97.307	97.198
3.625	97.097	96.987	96.790	3.625	96.945	96.835	96.638	3.625	98.105	98.005	97.816	3.000	98.043	97.943	97.834	3.000	97.507	97.407	97.298
3.750	97.709	97.578	97.481	3.750	97.379	97.248	97.151	3.750	98.714	98.614	98.423	3.125	98.112	98.012	97.873	3.125	98.484	98.384	98.245
3.875	98.296	98.167	98.065	3.875	97.768	97.639	97.537	3.875	99.224	99.124	98.928	3.250	98.542	98.442	98.302	3.250	97.782	97.682	97.542
3.990	98.699	98.572	98.469	3.990	98.369	98.242	98.139	3.990	99.540	99.440	99.241	3.375	99.211	99.111	98.971	3.375	98.453	98.353	98.213
4.000	98.799	98.672	98.569	4.000	98.469	98.342	98.239	4.000	99.640	99.540	99.341	3.500	99.638	99.538	99.397	3.500	98.884	98.784	98.643
4.125	99.238	99.111	99.011	4.125	98.448	98.321	98.221	4.125	99.733	99.611	99.391	3.625	99.838	99.738	99.585	3.625	99.626	99.526	99.373
4.250	99.674	99.529	99.392	4.250	98.998	98.853	98.716	4.250	100.037	99.915	99.693	3.750	100.320	100.220	100.065	3.750	99.704	99.604	99.449
4.375	100.191	100.046	99.908	4.375	99.517	99.372	99.234	4.375	100.528	100.406	100.184	3.875	100.755	100.655	100.499	3.875	100.145	100.045	99.889
4.500	100.624	100.480	100.337	4.500	99.686	99.542	99.399	4.500	100.901	100.780	100.553	3.990	101.077	100.977	100.824	3.990	100.473	100.373	100.220
4.625	100.921	100.777	100.633	4.625	99.815	99.671	99.527	4.625	101.057	100.912	100.615	4.000	101.177	101.077	100.924	4.000	100.573	100.473	100.320
4.750	101.408	101.264	101.060	4.750	99.442	99.298	99.094	4.750	101.501	101.357	101.058	4.125	100.860	100.760	100.660	4.125	101.750	101.650	101.550
4.875	101.921	101.777	101.571	4.875	100.095	99.951	99.745	4.875	101.930	101.786	101.486	4.250	101.284	101.184	101.084	4.250	100.938	100.838	100.738
4.990	102.181	102.036	101.827	4.990	100.369	100.224	100.015	4.990	102.069	101.925	101.624	4.375	101.673	101.573	101.473	4.375	101.345	101.245	101.145
5.000	102.281	102.136	101.927	5.000	100.469	100.324	100.115	5.000	102.169	102.025	101.724	4.500	102.029	101.929	101.829	4.500	101.719	101.619	101.519

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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



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.: 4/22/2022
45 Day Lock Exp.: 5/9/2022
60 Day Lock Exp.: 5/23/2022

W. Rate Sheet Dated: 3/23/2022

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.:

4/22/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/23/2022

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	93.645	93.545	93.410	3.000	94.511	94.411	94.178	2.500	95.865	95.765	95.661	3.000	92.790	92.690	92.555	2.500	95.167	95.067	94.963
3.125	94.486	94.386	94.248	3.125	95.199	95.099	94.861	2.625	96.440	96.340	96.235	3.125	93.634	93.534	93.396	2.625	95.696	95.596	95.491
3.250	94.965	94.851	94.656	3.250	95.737	95.637	95.460	2.750	96.987	96.887	96.781	3.250	94.153	94.039	93.844	2.750	96.053	95.953	95.847
3.375	96.037	95.923	95.728	3.375	96.751	96.651	96.468	2.875	97.647	97.547	97.439	3.375	95.226	95.112	94.917	2.875	96.721	96.621	96.513
3.500	96.618	96.507	96.311	3.500	97.372	97.272	97.086	2.990	97.943	97.843	97.734	3.500	95.782	95.671	95.475	2.990	97.025	96.925	96.816
3.625	97.097	96.987	96.790	3.625	98.105	98.005	97.816	3.000	98.043	97.943	97.834	3.625	96.346	96.236	96.039	3.000	97.125	97.025	96.916
3.750	97.709	97.578	97.481	3.750	98.714	98.614	98.423	3.125	98.112	98.012	97.873	3.750	96.869	96.738	96.641	3.125	97.648	97.548	97.409
3.875	98.296	98.167	98.065	3.875	99.224	99.124	98.928	3.250	98.542	98.442	98.302	3.875	97.357	97.228	97.126	3.250	97.512	97.412	97.272
3.990	98.699	98.572	98.469	3.990	99.540	99.440	99.241	3.375	99.211	99.111	98.971	3.990	97.859	97.732	97.629	3.375	98.182	98.082	97.942
4.000	98.799	98.672	98.569	4.000	99.640	99.540	99.341	3.500	99.638	99.538	99.397	4.000	97.959	97.832	97.729	3.500	98.611	98.511	98.370
4.125	99.238	99.111	99.011	4.125	99.733	99.611	99.391	3.625	99.838	99.738	99.585	4.125	98.168	98.041	97.941	3.625	99.082	98.982	98.829
4.250	99.674	99.529	99.392	4.250	100.037	99.915	99.693	3.750	100.320	100.220	100.065	4.250	98.661	98.516	98.379	3.750	99.362	99.262	99.107
4.375	100.191	100.046	99.908	4.375	100.528	100.406	100.184	3.875	100.755	100.655	100.499	4.375	99.179	99.034	98.896	3.875	99.800	99.700	99.544
4.500	100.624	100.480	100.337	4.500	100.901	100.780	100.553	3.990	101.077	100.977	100.824	4.500	99.480	99.336	99.193	3.990	100.125	100.025	99.872
4.625	100.921	100.777	100.633	4.625	101.057	100.912	100.615	4.000	101.177	101.077	100.924	4.625	99.693	99.549	99.405	4.000	100.225	100.125	99.972
4.750	101.408	101.264	101.060	4.750	101.501	101.357	101.058	4.125	100.860	100.760	100.660	4.750	99.750	99.606	99.402	4.125	100.655	100.555	100.455
4.875	101.921	101.777	101.571	4.875	101.930	101.786	101.486	4.250	101.284	101.184	101.084	4.875	100.333	100.189	99.983	4.250	100.461	100.361	100.261
4.990	102.181	102.036	101.827	4.990	102.069	101.925	101.624	4.375	101.673	101.573	101.473	4.990	100.600	100.455	100.246	4.375	100.859	100.759	100.659
5.000	102.281	102.136	101.927	5.000	102.169	102.025	101.724	4.500	102.029	101.929	101.829	5.000	100.700	100.555	100.346	4.500	101.224	101.124	101.024

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.		
For use by mortgage professionals only and should not be distributed to borrowers.		
FHA ID# - 1358600006		



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.:

4/22/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/23/2022

W. Rate Sheet Dated: 3/23/2022

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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

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

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

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

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



AFR Loan Center

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W. Rate Sheet Dated: 3/23/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year			
OO & 2ndH / NOO with PPP*		101.050	
NOO without PPP*		100.425	
Rate	30 Day	45 Day	60 Day
4.125	93.175	93.050	92.925
4.250	94.050	93.925	93.800
4.375	94.550	94.425	94.300
4.500	95.050	94.925	94.800
4.625	95.675	95.550	95.425
4.750	96.300	96.175	96.050
4.875	96.675	96.550	96.425
4.990	97.135	97.010	96.885
5.125	97.425	97.300	97.175
5.250	97.800	97.675	97.550
5.375	98.300	98.175	98.050
5.500	98.550	98.425	98.300
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	102.050	101.925	101.800
7.250	102.175	102.050	101.925
7.375	102.300	102.175	102.050
7.500	102.425	102.300	102.175
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*			101.050	
NOO without PPP*			100.425	
Rate	30 Day	45 Day	60 Day	
4.125	92.925	92.800	92.675	
4.250	93.800	93.675	93.550	
4.375	94.300	94.175	94.050	
4.500	94.800	94.675	94.550	
4.625	95.425	95.300	95.175	
4.750	96.050	95.925	95.800	
4.875	96.425	96.300	96.175	
4.990	96.885	96.760	96.635	
5.125	97.175	97.050	96.925	
5.250	97.550	97.425	97.300	
5.375	98.050	97.925	97.800	
5.500	98.300	98.175	98.050	
5.625	99.050	98.925	98.800	
5.750	99.300	99.175	99.050	
5.875	99.550	99.425	99.300	
5.990	99.780	99.655	99.530	
6.125	100.050	99.925	99.800	
6.250	100.300	100.175	100.050	
6.375	100.550	100.425	100.300	
6.500	100.800	100.675	100.550	
6.625	100.925	100.800	100.675	
6.750	101.175	101.050	100.925	
6.875	101.425	101.300	101.175	
6.990	101.655	101.530	101.405	
7.125	101.800	101.675	101.550	
7.250	101.925	101.800	101.675	
7.375	102.050	101.925	101.800	
7.500	102.175	102.050	101.925	
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*			101.050	
NOO without PPP*			100.425	
Rate	30 Day	45 Day	60 Day	
4.250	93.550	93.425	93.300	
4.375	94.050	93.925	93.800	
4.500	94.550	94.425	94.300	
4.625	95.175	95.050	94.925	
4.750	95.800	95.675	95.550	
4.875	96.175	96.050	95.925	
4.990	96.635	96.510	96.385	
5.125	96.925	96.800	96.675	
5.250	97.300	97.175	97.050	
5.375	97.800	97.675	97.550	
5.500	98.050	97.925	97.800	
5.625	98.800	98.675	98.550	
5.750	99.050	98.925	98.800	
5.875	99.300	99.175	99.050	
5.990	99.530	99.405	99.280	
6.125	99.800	99.675	99.550	
6.250	100.050	99.925	99.800	
6.375	100.300	100.175	100.050	
6.500	100.550	100.425	100.300	
6.625	100.675	100.550	100.425	
6.750	100.925	100.800	100.675	
6.875	101.175	101.050	100.925	
6.990	101.405	101.280	101.155	
7.125	101.550	101.425	101.300	
7.250	101.675	101.550	101.425	
7.375	101.800	101.675	101.550	
7.500	101.925	101.800	101.675	
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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