



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/25/2022

45 Day Lock Exp.: 5/9/2022

60 Day Lock Exp.: 5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	96.798	96.548	96.298	3.250	96.855	96.605	96.355	1.875	90.656	90.506	90.356	3.125	99.531	99.381	99.231
3.375	97.494	97.244	96.994	3.375	97.209	96.959	96.709	2.000	89.505	89.355	89.205	3.250	98.895	98.745	98.595
3.500	98.037	97.787	97.537	3.500	97.661	97.411	97.161	2.125	90.505	90.355	90.205	3.375	99.294	99.144	98.994
3.625	98.568	98.318	98.068	3.625	98.057	97.807	97.557	2.250	92.455	92.259	92.064	3.500	99.697	99.547	99.397
3.750	98.240	98.090	97.777	3.750	98.011	97.861	97.549	2.375	93.065	92.870	92.675	3.625	100.014	99.864	99.714
3.875	98.652	98.502	98.190	3.875	98.334	98.184	97.872	2.500	91.915	91.719	91.524	Margin = 2.250		Index = 1.300	
4.000	99.165	99.015	98.703	4.000	98.744	98.594	98.282	2.625	92.915	92.719	92.524	30 Year OTC			
4.125	99.652	99.502	99.189	4.125	99.115	98.965	98.652	2.750	94.908	94.674	94.439	Rate	30 Day	45 Day	60 Day
4.250	99.968	99.818	99.474	4.250	99.737	99.587	99.243	2.875	95.376	95.142	94.907	4.000	98.573	98.261	97.949
4.375	100.347	100.197	99.853	4.375	99.995	99.845	99.501	3.000	95.830	95.595	95.361	4.125	99.060	98.748	98.436
4.500	100.811	100.661	100.317	4.500	100.359	100.209	99.865	3.125	96.244	96.010	95.775	4.500	100.219	99.860	99.516
4.625	101.272	101.122	100.778	4.625	100.666	100.516	100.172	3.250	96.762	96.466	96.169	4.625	100.680	100.321	99.977
4.750	100.807	100.657	100.220	4.750	100.529	100.379	99.941	3.375	97.192	96.895	96.598	4.750	100.115	99.506	99.069
4.875	101.150	101.000	100.563	4.875	100.708	100.558	100.121	3.500	97.619	97.322	97.025	4.875	100.558	99.949	99.512
5.000	101.597	101.447	101.009	5.000	101.018	100.868	100.431	3.625	97.990	97.693	97.397	5.000	101.005	100.396	99.959
5.125	101.958	101.808	101.370	5.125	101.053	100.903	100.465	3.750	96.975	96.757	96.538	5.125	101.366	100.757	100.320
5.250	102.809	102.559	102.309	5.250	102.432	102.182	101.932	3.875	97.373	97.155	96.936	5.500	102.897	102.647	102.397
5.375	103.086	102.836	102.586	5.375	102.616	102.366	102.116	4.000	97.759	97.540	97.321	5.625	103.116	102.866	102.616
6.250	103.334	103.234	103.134	6.250	102.045	101.945	101.845	4.125	98.104	97.885	97.666	6.250	103.060	102.810	102.560

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	96.898	96.798	96.548	96.298	3.250	96.655	96.555	96.305	96.055	1.875	92.786	92.686	92.536	92.386	
3.375	97.694	97.594	97.344	97.094	3.375	97.109	97.009	96.759	96.509	2.000	91.635	91.535	91.385	91.235	
3.500	98.237	98.137	97.887	97.637	3.500	97.561	97.461	97.211	96.961	2.125	92.635	92.535	92.385	92.235	
3.625	98.768	98.668	98.418	98.168	3.625	97.957	97.857	97.607	97.357	2.250	94.585	94.485	94.289	94.094	
3.750	98.440	98.340	98.190	97.877	3.750	98.211	98.111	97.961	97.649	2.375	95.195	95.095	94.900	94.705	
3.875	98.952	98.852	98.702	98.390	3.875	98.634	98.534	98.384	98.072	2.500	94.045	93.945	93.749	93.554	
4.000	99.465	99.365	99.215	98.903	4.000	99.044	98.944	98.794	98.482	2.625	95.045	94.945	94.749	94.554	
4.125	99.952	99.852	99.702	99.389	4.125	99.415	99.315	99.165	98.852	2.750	95.938	95.838	95.604	95.369	
4.250	100.168	100.068	99.918	99.574	4.250	99.937	99.837	99.687	99.343	2.875	96.406	96.306	96.072	95.837	
4.375	100.647	100.547	100.397	100.053	4.375	100.295	100.195	100.045	99.701	3.000	96.860	96.760	96.525	96.291	
4.500	101.111	101.011	100.861	100.517	4.500	100.659	100.559	100.409	100.065	3.125	97.274	97.174	96.940	96.705	
4.625	101.572	101.472	101.322	100.978	4.625	100.966	100.866	100.716	100.372	3.250	98.392	98.292	97.996	97.699	
4.750	101.007	100.907	100.757	100.320	4.750	100.729	100.629	100.479	100.041	3.375	98.822	98.722	98.425	98.128	

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 = 3.750%-4.625%			-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"			
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	4.000	95.823	95.511	95.199	6.250	100.750	100.500	100.250
4.875	95.544	94.934	94.497	6.250	102.250	102.000	101.500	4.125	96.310	95.998	95.686	6.750	101.750	101.500	101.250
5.000	95.097	94.488	94.050					4.625	97.930	97.571	97.227	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	94.736	94.127	93.689					4.750	97.365	96.756	96.319	Rate	30 Day	45 Day	60 Day
5.250	95.239	94.989	94.739					4.875	97.808	97.199	96.762	6.250	100.750	100.500	100.250
5.375	97.702	97.452	97.202					5.000	98.255	97.646	97.209	6.750	101.750	101.500	101.250
5.500	97.299	97.049	96.799					5.125	98.616	98.007	97.570	DPA Advantage Adjustment			
5.625	97.079	96.829	96.579					5.500	100.147	99.897	99.647	203(k) / 203(k)s			
5.750	99.321	99.071	98.821					5.625	100.366	100.116	99.866	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.310	100.060	99.810				

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.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 12:20 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.281	99.131	98.981
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	98.645	98.495	98.345
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	99.044	98.894	98.744
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	93.457	93.223	92.988	3.500	99.447	99.297	99.147
3.750	97.365	97.215	96.903	3.750	97.236	97.086	96.774	2.875	93.925	93.691	93.456	3.625	99.764	99.614	99.464
3.875	97.877	97.727	97.415	3.875	97.659	97.509	97.197	3.000	94.378	94.144	93.909	Margin = 2.250		Index = 1.300	
4.000	98.390	98.240	97.928	4.000	98.069	97.919	97.607	3.125	94.793	94.559	94.324	30 Year OTC			
4.125	98.877	98.727	98.415	4.125	98.440	98.290	97.978	3.250	95.567	95.270	94.973	Rate	30 Day	45 Day	60 Day
4.250	98.531	98.381	98.037	4.250	98.400	98.250	97.906	3.375	95.997	95.700	95.403	3.250	95.398	95.148	94.898
4.375	99.010	98.860	98.516	4.375	98.757	98.607	98.263	3.500	96.424	96.127	95.830	3.375	96.194	95.944	95.694
4.500	99.473	99.323	98.979	4.500	99.121	98.971	98.627	3.625	96.795	96.498	96.201	3.500	96.737	96.487	96.237
4.625	99.934	99.784	99.440	4.625	99.428	99.278	98.934	3.750	96.280	96.061	95.843	3.625	97.268	97.018	96.768
4.750	98.495	98.345	97.908	4.750	98.316	98.166	97.729	3.875	N/A	N/A	N/A	3.750	97.365	97.053	96.740
4.875	98.938	98.788	98.351	4.875	98.596	98.446	98.009	4.000	N/A	N/A	N/A	3.875	97.877	97.565	97.252
5.000	99.384	99.234	98.797	5.000	98.906	98.756	98.319	4.125	N/A	N/A	N/A	4.000	98.390	98.078	97.765
5.125	99.745	99.595	99.158	5.125	98.940	98.790	98.353	4.250	N/A	N/A	N/A	4.125	98.877	98.565	98.252
5.250	98.309	98.059	97.809	5.250	98.032	97.782	97.532	4.375	N/A	N/A	N/A	4.250	98.531	98.172	97.828
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	97.465	97.365	97.215	96.903	3.750	97.336	97.236	97.086	96.774	2.750	94.151	94.051	93.817	93.582
3.875	97.977	97.877	97.727	97.415	3.875	97.759	97.659	97.509	97.197	2.875	94.619	94.519	94.285	94.050
4.000	98.490	98.390	98.240	97.928	4.000	98.169	98.069	97.919	97.607	3.000	95.072	94.972	94.738	94.503
4.125	98.977	98.877	98.727	98.415	4.125	98.540	98.440	98.290	97.978	3.125	95.487	95.387	95.153	94.918
4.250	98.631	98.531	98.381	98.037	4.250	98.500	98.400	98.250	97.906	3.250	97.292	97.192	96.895	96.598
4.375	99.110	99.010	98.860	98.516	4.375	98.857	98.757	98.607	98.263	3.375	97.722	97.622	97.325	97.028
4.500	99.573	99.473	99.323	98.979	4.500	99.221	99.121	98.971	98.627	3.500	98.149	98.049	97.752	97.455
4.625	100.034	99.934	99.784	99.440	4.625	99.528	99.428	99.278	98.934	3.625	98.520	98.420	98.123	97.826
4.750	98.595	98.495	98.345	97.908	4.750	98.416	98.316	98.166	97.729	3.750	98.130	98.030	97.811	97.593

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 = 3.750%-4.625%			N/A

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

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

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



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30 Day Lock Exp.: 4/25/2022

45 Day Lock Exp.: 5/9/2022

60 Day Lock Exp.: 5/24/2022

W. Rate Sheet Dated: 3/25/2022

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	92.129	92.029	91.929	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	91.578	91.462	91.378	2.000	N/A	N/A	N/A	3.000	92.089	91.989	91.889
3.125	92.924	92.820	92.724	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	92.377	92.261	92.177	2.125	N/A	N/A	N/A	3.125	92.871	92.758	92.671
3.250	93.667	93.563	93.467	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	93.079	92.963	92.879	2.250	N/A	N/A	N/A	3.250	93.613	93.500	93.413
3.375	94.651	94.547	94.451	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	94.067	93.943	93.867	2.375	N/A	N/A	N/A	3.375	94.597	94.484	94.397
3.500	95.206	95.102	95.006	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	94.822	94.698	94.622	2.500	N/A	N/A	N/A	3.500	95.153	95.040	94.953
3.625	95.709	95.597	95.509	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	95.550	95.426	95.350	2.625	N/A	N/A	N/A	3.625	95.647	95.526	95.431
3.750	96.394	96.282	96.194	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.484	96.313	96.282	2.750	N/A	N/A	N/A	3.750	96.332	96.211	96.110
3.875	96.965	96.853	96.765	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.195	97.024	96.993	2.875	N/A	N/A	N/A	3.875	96.903	96.782	96.681
3.990	97.356	97.244	97.156	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.761	97.590	97.559	2.990	N/A	N/A	N/A	3.990	97.332	97.180	97.073
4.000	97.456	97.344	97.256	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.861	97.690	97.659	3.000	N/A	N/A	N/A	4.000	97.432	97.280	97.173
4.125	98.084	97.925	97.884	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.445	98.274	98.243	3.125	N/A	N/A	N/A	4.125	98.088	97.886	97.734
4.250	98.601	98.442	98.401	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.865	98.694	98.663	3.250	N/A	N/A	N/A	4.250	98.604	98.402	98.250
4.375	99.143	98.984	98.943	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	99.325	99.154	99.123	3.375	N/A	N/A	N/A	4.375	99.147	98.945	98.793
4.500	99.620	99.461	99.420	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.658	99.487	99.456	3.500	N/A	N/A	N/A	4.500	99.624	99.422	99.270
4.625	100.198	100.029	99.996	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.165	99.990	99.955	3.625	N/A	N/A	N/A	4.625	100.277	100.067	99.873
4.750	100.778	100.609	100.576	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	100.655	100.480	100.445	3.750	N/A	N/A	N/A	4.750	100.856	100.646	100.452
4.875	101.208	101.039	101.006	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.009	100.834	100.799	3.875	N/A	N/A	N/A	4.875	101.287	101.077	100.883
4.990	101.432	101.263	101.230	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.107	100.932	100.897	3.990	N/A	N/A	N/A	4.990	101.510	101.300	101.106
5.000	101.532	101.363	101.330	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.207	101.032	100.997	4.000	N/A	N/A	N/A	5.000	101.610	101.400	101.206
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	92.951	92.795	92.751	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	94.844	94.744	94.644	2.500	94.758	94.653	94.546
2.875	N/A	N/A	N/A	3.125	93.721	93.565	93.521	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	95.425	95.325	95.225	2.625	95.339	95.234	95.127
2.990	N/A	N/A	N/A	3.250	94.394	94.242	94.194	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	95.979	95.879	95.779	2.750	95.893	95.788	95.681
3.000	N/A	N/A	N/A	3.375	95.470	95.318	95.270	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	96.430	96.330	96.230	2.875	96.344	96.239	96.132
3.125	N/A	N/A	N/A	3.500	96.211	96.059	96.011	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	96.839	96.739	96.639	2.990	96.753	96.648	96.541
3.250	N/A	N/A	N/A	3.625	96.921	96.769	96.721	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	96.939	96.839	96.739	3.000	96.853	96.748	96.641
3.375	N/A	N/A	N/A	3.750	97.520	97.368	97.320	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	97.407	97.307	97.207	3.125	97.321	97.216	97.109
3.500	N/A	N/A	N/A	3.875	98.040	97.888	97.840	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	97.709	97.609	97.509	3.250	97.609	97.480	97.341
3.625	N/A	N/A	N/A	3.990	98.360	98.208	98.160	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	98.369	98.269	98.169	3.375	98.269	98.140	98.002
3.750	N/A	N/A	N/A	4.000	98.460	98.308	98.260	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	98.782	98.682	98.582	3.500	98.746	98.575	98.415
3.875	N/A	N/A	N/A	4.125	99.063	98.880	98.845	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	99.341	99.226	99.141	3.625	99.342	99.164	98.981
3.990	N/A	N/A	N/A	4.250	99.498	99.315	99.280	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	99.866	99.742	99.666	3.750	99.867	99.689	99.481
4.000	N/A	N/A	N/A	4.375	99.994	99.811	99.776	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	100.405	100.281	100.205	3.875	100.406	100.228	100.020
4.125	N/A	N/A	N/A	4.500	100.404	100.221	100.186	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	100.807	100.683	100.607	3.990	100.808	100.630	100.422
4.250	N/A	N/A	N/A	4.625	100.759	100.576	100.541	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	100.907	100.783	100.707	4.000	100.908	100.730	100.522
4.375	N/A	N/A	N/A	4.750	101.044	100.857	100.818	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	101.312	101.188	101.112	4.125	101.313	101.135	100.927
4.500	N/A	N/A	N/A	4.875	101.431	101.244	101.205	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	101.036	100.895	100.826	4.250	101.029	100.803	100.551
4.625	N/A	N/A	N/A	4.990	101.594	101.407	101.368	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	101.329	101.188	101.119	4.375	101.322	101.096	100.844
4.750	N/A	N/A	N/A	5.000	101.694	101.507	101.468	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	101.392	101.251	101.182	4.500	101.385	101.159	100.907
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	95.368	95.168	95.168	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	95.656	95.456	95.456
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	95.805	95.605	95.605	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.238	96.038	96.038
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.192	95.992	95.992	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.791	96.591	96.591
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	96.615	96.415	96.415	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.242	97.042	97.042
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.044	96.844	96.844	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.657	97.457	97.457
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.144	96.944	96.944	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.757	97.557	97.557
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	97.580	97.380	97.380	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.232	98.032	98.032
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	97.934	97.734	97.734	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.270	98.070	98.070
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	98.451	98.251	98.251	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	98.739	98.539	98.539
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	98.741	98.541	98.541	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.148	98.948	98.948
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.092	98.892	98.892	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.646	99.446	99.446
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.216	99.016	99.016	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.906	99.706	99.706
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	99.592	99.9													



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.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	92.129	92.029	91.929	3.000	91.578	91.462	91.378	3.000	92.951	92.795	92.751	2.500	94.844	94.744	94.644	2.500	95.368	95.168	95.168
3.125	92.924	92.820	92.724	3.125	92.377	92.261	92.177	3.125	93.721	93.565	93.521	2.625	95.425	95.325	95.225	2.625	95.805	95.605	95.605
3.250	93.667	93.563	93.467	3.250	93.079	92.963	92.879	3.250	94.394	94.242	94.194	2.750	95.979	95.879	95.779	2.750	96.192	95.992	95.992
3.375	94.651	94.547	94.451	3.375	94.067	93.943	93.867	3.375	95.470	95.318	95.270	2.875	96.430	96.330	96.230	2.875	96.615	96.415	96.415
3.500	95.206	95.102	95.006	3.500	94.822	94.698	94.622	3.500	96.211	96.059	96.011	2.990	96.839	96.739	96.639	2.990	97.044	96.844	96.844
3.625	95.709	95.597	95.509	3.625	95.550	95.426	95.350	3.625	96.921	96.769	96.721	3.000	96.939	96.839	96.739	3.000	97.144	96.944	96.944
3.750	96.394	96.282	96.194	3.750	96.484	96.313	96.282	3.750	97.520	97.368	97.320	3.125	97.407	97.307	97.207	3.125	97.580	97.380	97.380
3.875	96.965	96.853	96.765	3.875	97.195	97.024	96.993	3.875	98.040	97.888	97.840	3.250	97.709	97.609	97.509	3.250	97.934	97.734	97.734
3.990	97.356	97.244	97.156	3.990	97.761	97.590	97.559	3.990	98.360	98.208	98.160	3.375	98.369	98.269	98.169	3.375	98.451	98.251	98.251
4.000	97.456	97.344	97.256	4.000	97.861	97.690	97.659	4.000	98.460	98.308	98.260	3.500	98.782	98.682	98.582	3.500	98.741	98.541	98.541
4.125	98.084	97.925	97.884	4.125	98.445	98.274	98.243	4.125	99.063	98.880	98.845	3.625	99.341	99.226	99.141	3.625	99.092	98.892	98.892
4.250	98.601	98.442	98.401	4.250	98.865	98.694	98.663	4.250	99.498	99.315	99.280	3.750	99.866	99.742	99.666	3.750	99.216	99.016	99.016
4.375	99.143	98.984	98.943	4.375	99.325	99.154	99.123	4.375	99.994	99.811	99.776	3.875	100.405	100.281	100.205	3.875	99.592	99.392	99.392
4.500	99.620	99.461	99.420	4.500	99.658	99.487	99.456	4.500	100.404	100.221	100.186	3.990	100.807	100.683	100.607	3.990	99.831	99.631	99.631
4.625	100.198	100.029	99.996	4.625	100.165	99.990	99.955	4.625	100.759	100.576	100.541	4.000	100.907	100.783	100.707	4.000	99.931	99.731	99.731
4.750	100.778	100.609	100.576	4.750	100.655	100.480	100.445	4.750	101.044	100.857	100.818	4.125	101.312	101.188	101.112	4.125	100.206	100.006	100.006
4.875	101.208	101.039	101.006	4.875	101.009	100.834	100.799	4.875	101.431	101.244	101.205	4.250	101.036	100.895	100.826	4.250	99.122	98.922	98.912
4.990	101.432	101.263	101.230	4.990	101.107	100.932	100.897	4.990	101.594	101.407	101.368	4.375	101.329	101.188	101.119	4.375	99.324	99.124	99.114
5.000	101.532	101.363	101.330	5.000	101.207	101.032	100.997	5.000	101.694	101.507	101.468	4.500	101.392	101.251	101.182	4.500	99.361	99.161	99.151

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)
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.: 4/25/2022
45 Day Lock Exp.: 5/9/2022
60 Day Lock Exp.: 5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	92.385	92.285	92.185	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	90.235	90.135	90.035	2.750	N/A	N/A	N/A	3.000	91.766	91.666	91.566
3.125	93.234	93.134	93.034	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	91.084	90.984	90.884	2.875	N/A	N/A	N/A	3.125	92.668	92.568	92.468
3.250	93.827	93.714	93.548	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	91.677	91.564	91.398	2.990	N/A	N/A	N/A	3.250	93.083	92.970	92.804
3.375	94.908	94.796	94.630	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	92.758	92.646	92.480	3.000	N/A	N/A	N/A	3.375	94.164	94.052	93.886
3.500	95.507	95.397	95.232	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	93.357	93.247	93.082	3.125	N/A	N/A	N/A	3.500	94.763	94.653	94.488
3.625	96.015	95.907	95.737	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	93.865	93.757	93.587	3.250	N/A	N/A	N/A	3.625	95.272	95.164	94.994
3.750	96.676	96.557	96.428	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	94.526	94.407	94.278	3.375	N/A	N/A	N/A	3.750	94.811	94.692	94.563
3.875	97.284	97.167	97.032	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	95.134	95.017	94.882	3.500	N/A	N/A	N/A	3.875	95.419	95.302	95.167
3.990	97.703	97.588	97.455	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	95.553	95.438	95.305	3.625	N/A	N/A	N/A	3.990	95.838	95.723	95.590
4.000	97.803	97.688	97.555	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	95.653	95.538	95.405	3.750	N/A	N/A	N/A	4.000	95.938	95.823	95.690
4.125	98.253	98.138	98.007	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	96.103	95.988	95.857	3.875	N/A	N/A	N/A	4.125	96.388	96.273	96.142
4.250	98.820	98.668	98.536	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	96.670	96.518	96.386	3.990	N/A	N/A	N/A	4.250	95.905	95.753	95.621
4.375	99.347	99.195	99.062	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	97.197	97.045	96.912	4.000	N/A	N/A	N/A	4.375	96.433	96.281	96.148
4.500	99.915	99.764	99.623	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	97.765	97.614	97.473	4.125	N/A	N/A	N/A	4.500	97.000	96.849	96.708
4.625	100.207	100.057	99.917	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	98.057	97.907	97.767	4.250	N/A	N/A	N/A	4.625	97.632	97.482	97.342
4.750	100.728	100.609	100.411	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	98.578	98.459	98.261	4.375	N/A	N/A	N/A	4.750	97.572	97.453	97.255
4.875	101.232	101.114	100.914	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	99.082	98.964	98.764	4.500	N/A	N/A	N/A	4.875	98.076	97.958	97.758
4.990	101.504	101.385	101.183	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	99.354	99.235	99.033	4.625	N/A	N/A	N/A	4.990	98.347	98.228	98.026
5.000	101.604	101.485	101.283	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	99.454	99.335	99.133	4.750	N/A	N/A	N/A	5.000	98.447	98.328	98.126
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	93.352	93.252	93.092	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	94.884	94.784	94.672	2.500	94.338	94.238	94.126
2.875	N/A	N/A	N/A	3.125	94.052	93.952	93.785	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	95.464	95.364	95.250	2.625	94.840	94.740	94.626
2.990	N/A	N/A	N/A	3.250	94.847	94.747	94.563	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	96.018	95.918	95.801	2.750	94.831	94.731	94.614
3.000	N/A	N/A	N/A	3.375	95.865	95.765	95.582	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	96.696	96.596	96.479	2.875	95.509	95.409	95.292
3.125	N/A	N/A	N/A	3.500	96.496	96.396	96.209	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	96.994	96.894	96.776	2.990	95.807	95.707	95.589
3.250	N/A	N/A	N/A	3.625	97.245	97.145	96.953	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	97.094	96.994	96.876	3.000	95.907	95.807	95.689
3.375	N/A	N/A	N/A	3.750	97.964	97.864	97.669	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	97.272	97.172	96.980	3.125	96.839	96.739	96.547
3.500	N/A	N/A	N/A	3.875	98.484	98.384	98.185	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	97.739	97.639	97.445	3.250	95.915	95.815	95.621
3.625	N/A	N/A	N/A	3.990	98.814	98.714	98.508	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	98.405	98.305	98.112	3.375	96.582	96.482	96.289
3.750	N/A	N/A	N/A	4.000	98.914	98.814	98.608	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	98.824	98.724	98.535	3.500	97.001	96.901	96.712
3.875	N/A	N/A	N/A	4.125	98.869	98.768	98.558	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	99.231	99.131	98.989	3.625	98.218	98.118	97.976
3.990	N/A	N/A	N/A	4.250	99.363	99.263	99.049	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	99.839	99.739	99.596	3.750	97.912	97.812	97.669
4.000	N/A	N/A	N/A	4.375	99.868	99.768	99.550	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.201	100.101	99.960	3.875	98.274	98.174	98.033
4.125	N/A	N/A	N/A	4.500	100.204	100.104	99.887	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.536	100.436	100.290	3.990	98.609	98.509	98.363
4.250	N/A	N/A	N/A	4.625	100.340	100.222	99.932	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.636	100.536	100.390	4.000	98.709	98.609	98.463
4.375	N/A	N/A	N/A	4.750	100.797	100.679	100.387	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.427	100.327	100.227	4.125	98.677	98.577	98.477
4.500	N/A	N/A	N/A	4.875	101.243	101.124	100.832	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	100.856	100.756	100.655	4.250	98.607	98.507	98.406
4.625	N/A	N/A	N/A	4.990	101.392	101.274	100.978	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	101.264	101.164	101.059	4.375	99.015	98.915	98.810
4.750	N/A	N/A	N/A	5.000	101.492	101.374	101.078	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	101.631	101.531	101.431	4.500	99.382	99.282	99.182
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	92.684	92.584	92.472	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	93.264	93.164	93.050	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	93.818	93.718	93.601	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	94.496	94.396	94.279	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	94.794	94.694	94.576	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	94.894	94.794	94.676	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	95.072	94.972	94.780	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	95.539	95.439	95.245	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	96.205	96.105	95.912	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	96.624	96.524	96.335	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.031	96.931	96.789	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	97.639	97.539	97.396	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.001	97.901	97.760	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	98.336	98.236	98.090	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	98.436	98.336	98.190	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	98.227	98.127	98.027	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	98.656	98.556	98.455	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A				
3.990	N/A	N/A	N/A	3																			



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.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	92.385	92.285	92.185	3.000	90.235	90.135	90.035	3.000	93.352	93.252	93.092	2.500	94.884	94.784	94.672	2.500	92.684	92.584	92.472
3.125	93.234	93.134	93.034	3.125	91.084	90.984	90.884	3.125	94.052	93.952	93.785	2.625	95.464	95.364	95.250	2.625	93.264	93.164	93.050
3.250	93.827	93.714	93.548	3.250	91.677	91.564	91.398	3.250	94.847	94.747	94.563	2.750	96.018	95.918	95.801	2.750	93.818	93.718	93.601
3.375	94.908	94.796	94.630	3.375	92.758	92.646	92.480	3.375	95.865	95.765	95.582	2.875	96.696	96.596	96.479	2.875	94.496	94.396	94.279
3.500	95.507	95.397	95.232	3.500	93.357	93.247	93.082	3.500	96.496	96.396	96.209	2.990	96.994	96.894	96.776	2.990	94.794	94.694	94.576
3.625	96.015	95.907	95.737	3.625	93.865	93.757	93.587	3.625	97.245	97.145	96.953	3.000	97.094	96.994	96.876	3.000	94.894	94.794	94.676
3.750	96.676	96.557	96.428	3.750	94.526	94.407	94.278	3.750	97.964	97.864	97.669	3.125	97.272	97.172	96.980	3.125	95.072	94.972	94.780
3.875	97.284	97.167	97.032	3.875	95.134	95.017	94.882	3.875	98.484	98.384	98.185	3.250	97.739	97.639	97.445	3.250	95.539	95.439	95.245
3.990	97.703	97.588	97.455	3.990	95.553	95.438	95.305	3.990	98.814	98.714	98.508	3.375	98.405	98.305	98.112	3.375	96.205	96.105	95.912
4.000	97.803	97.688	97.555	4.000	95.653	95.538	95.405	4.000	98.914	98.814	98.608	3.500	98.824	98.724	98.535	3.500	96.624	96.524	96.335
4.125	98.253	98.138	98.007	4.125	96.103	95.988	95.857	4.125	98.869	98.768	98.558	3.625	99.231	99.131	98.989	3.625	97.031	96.931	96.789
4.250	98.820	98.668	98.536	4.250	96.670	96.518	96.386	4.250	99.363	99.263	99.049	3.750	99.839	99.739	99.596	3.750	97.639	97.539	97.396
4.375	99.347	99.195	99.062	4.375	97.197	97.045	96.912	4.375	99.868	99.768	99.550	3.875	100.201	100.101	99.960	3.875	98.001	97.901	97.760
4.500	99.915	99.764	99.623	4.500	97.765	97.614	97.473	4.500	100.204	100.104	99.887	3.990	100.536	100.436	100.290	3.990	98.336	98.236	98.090
4.625	100.207	100.057	99.917	4.625	98.057	97.907	97.767	4.625	100.340	100.222	99.932	4.000	100.636	100.536	100.390	4.000	98.436	98.336	98.190
4.750	100.728	100.609	100.411	4.750	98.578	98.459	98.261	4.750	100.797	100.679	100.387	4.125	100.427	100.327	100.227	4.125	98.227	98.127	98.027
4.875	101.232	101.114	100.914	4.875	99.082	98.964	98.764	4.875	101.243	101.124	100.832	4.250	100.856	100.756	100.655	4.250	98.656	98.556	98.455
4.990	101.504	101.385	101.183	4.990	99.354	99.235	99.033	4.990	101.392	101.274	100.978	4.375	101.264	101.164	101.059	4.375	99.064	98.964	98.859
5.000	101.604	101.485	101.283	5.000	99.454	99.335	99.133	5.000	101.492	101.374	101.078	4.500	101.631	101.531	101.431	4.500	99.431	99.331	99.231

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.										

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

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

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

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

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



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

30 Day Lock Exp.: 4/25/2022
45 Day Lock Exp.: 5/9/2022
60 Day Lock Exp.: 5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	92.385	92.285	92.185	3.000	93.352	93.252	93.092	2.500	94.884	94.784	94.672	3.000	90.635	90.535	90.435	2.500	93.134	93.034	92.922
3.125	93.234	93.134	93.034	3.125	94.052	93.952	93.785	2.625	95.464	95.364	95.250	3.125	91.484	91.384	91.284	2.625	93.714	93.614	93.500
3.250	93.827	93.714	93.548	3.250	94.847	94.747	94.563	2.750	96.018	95.918	95.801	3.250	92.077	91.964	91.798	2.750	94.268	94.168	94.051
3.375	94.908	94.796	94.630	3.375	95.865	95.765	95.582	2.875	96.696	96.596	96.479	3.375	93.158	93.046	92.880	2.875	94.946	94.846	94.729
3.500	95.507	95.397	95.232	3.500	96.496	96.396	96.209	2.990	96.994	96.894	96.776	3.500	93.757	93.647	93.482	2.990	95.244	95.144	95.026
3.625	96.015	95.907	95.737	3.625	97.245	97.145	96.953	3.000	97.094	96.994	96.876	3.625	94.265	94.157	93.987	3.000	95.344	95.244	95.126
3.750	96.676	96.557	96.428	3.750	97.964	97.864	97.669	3.125	97.272	97.172	96.980	3.750	94.926	94.807	94.678	3.125	95.522	95.422	95.230
3.875	97.284	97.167	97.032	3.875	98.484	98.384	98.185	3.250	97.739	97.639	97.445	3.875	95.534	95.417	95.282	3.250	95.989	95.889	95.695
3.990	97.703	97.588	97.455	3.990	98.814	98.714	98.508	3.375	98.405	98.305	98.112	3.990	95.953	95.838	95.705	3.375	96.655	96.555	96.362
4.000	97.803	97.688	97.555	4.000	98.914	98.814	98.608	3.500	98.824	98.724	98.535	4.000	96.053	95.938	95.805	3.500	97.074	96.974	96.785
4.125	98.253	98.138	98.007	4.125	98.869	98.768	98.558	3.625	99.231	99.131	98.989	4.125	96.503	96.388	96.257	3.625	97.481	97.381	97.239
4.250	98.820	98.668	98.536	4.250	99.363	99.263	99.049	3.750	99.839	99.739	99.596	4.250	97.070	96.918	96.786	3.750	98.089	97.989	97.846
4.375	99.347	99.195	99.062	4.375	99.868	99.768	99.550	3.875	100.201	100.101	99.960	4.375	97.597	97.445	97.312	3.875	98.451	98.351	98.210
4.500	99.915	99.764	99.623	4.500	100.204	100.104	99.887	3.990	100.536	100.436	100.290	4.500	98.165	98.014	97.873	3.990	98.786	98.686	98.540
4.625	100.207	100.057	99.917	4.625	100.340	100.222	99.932	4.000	100.636	100.536	100.390	4.625	98.457	98.307	98.167	4.000	98.886	98.786	98.640
4.750	100.728	100.609	100.411	4.750	100.797	100.679	100.387	4.125	100.427	100.327	100.227	4.750	98.978	98.859	98.661	4.125	98.677	98.577	98.477
4.875	101.232	101.114	100.914	4.875	101.243	101.124	100.832	4.250	100.856	100.756	100.655	4.875	99.482	99.364	99.164	4.250	99.106	99.006	98.905
4.990	101.504	101.385	101.183	4.990	101.392	101.274	100.978	4.375	101.264	101.164	101.059	4.990	99.754	99.635	99.433	4.375	99.514	99.414	99.309
5.000	101.604	101.485	101.283	5.000	101.492	101.374	101.078	4.500	101.631	101.531	101.431	5.000	99.854	99.735	99.533	4.500	99.881	99.781	99.681

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	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.

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.

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



AFR Loan Center

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5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 12:20 pm 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	92.675	92.550	92.425	
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	99.425	99.300	99.175	
5.990	99.655	99.530	99.405	
6.125	99.925	99.800	99.675	
6.250	100.175	100.050	99.925	
6.375	100.425	100.300	100.175	
6.500	100.675	100.550	100.425	
6.625	100.800	100.675	100.550	
6.750	101.050	100.925	100.800	
6.875	101.300	101.175	101.050	
6.990	101.530	101.405	101.280	
7.125	101.675	101.550	101.425	
7.250	101.800	101.675	101.550	
7.375	101.925	101.800	101.675	
7.500	102.050	101.925	101.800	
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	92.425	92.300	92.175	
4.250	93.300	93.175	93.050	
4.375	93.800	93.675	93.550	
4.500	94.300	94.175	94.050	
4.625	94.925	94.800	94.675	
4.750	95.550	95.425	95.300	
4.875	95.925	95.800	95.675	
4.990	96.385	96.260	96.135	
5.125	96.675	96.550	96.425	
5.250	97.050	96.925	96.800	
5.375	97.550	97.425	97.300	
5.500	97.800	97.675	97.550	
5.625	98.550	98.425	98.300	
5.750	98.800	98.675	98.550	
5.875	99.175	99.050	98.925	
5.990	99.405	99.280	99.155	
6.125	99.675	99.550	99.425	
6.250	99.925	99.800	99.675	
6.375	100.175	100.050	99.925	
6.500	100.425	100.300	100.175	
6.625	100.550	100.425	100.300	
6.750	100.800	100.675	100.550	
6.875	101.050	100.925	100.800	
6.990	101.280	101.155	101.030	
7.125	101.425	101.300	101.175	
7.250	101.550	101.425	101.300	
7.375	101.675	101.550	101.425	
7.500	101.800	101.675	101.550	
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	93.050	92.925	92.800	
4.375	93.550	93.425	93.300	
4.500	94.050	93.925	93.800	
4.625	94.675	94.550	94.425	
4.750	95.300	95.175	95.050	
4.875	95.675	95.550	95.425	
4.990	96.135	96.010	95.885	
5.125	96.425	96.300	96.175	
5.250	96.800	96.675	96.550	
5.375	97.300	97.175	97.050	
5.500	97.550	97.425	97.300	
5.625	98.300	98.175	98.050	
5.750	98.550	98.425	98.300	
5.875	98.925	98.800	98.675	
5.990	99.155	99.030	98.905	
6.125	99.425	99.300	99.175	
6.250	99.675	99.550	99.425	
6.375	99.925	99.800	99.675	
6.500	100.175	100.050	99.925	
6.625	100.300	100.175	100.050	
6.750	100.550	100.425	100.300	
6.875	100.800	100.675	100.550	
6.990	101.030	100.905	100.780	
7.125	101.175	101.050	100.925	
7.250	101.300	101.175	101.050	
7.375	101.425	101.300	101.175	
7.500	101.550	101.425	101.300	
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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Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)