

W. Rate Sheet Dated: 3/25/2022

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	96.845	96.595	96.173	3.250	96.901	96.651	96.230	1.875	90.749	90.599	90.449	3.125	99.531	99.381	99.231
3.375	97.541	97.291	96.869	3.375	97.256	97.006	96.584	2.000	89.599	89.449	89.299	3.250	98.895	98.745	98.595
3.500	98.084	97.834	97.412	3.500	97.708	97.458	97.036	2.125	90.599	90.449	90.299	3.375	99.294	99.144	98.994
3.625	98.615	98.365	97.943	3.625	98.104	97.854	97.432	2.250	92.708	92.517	92.326	3.500	99.697	99.547	99.397
3.750	98.412	98.262	97.965	3.750	98.183	98.033	97.736	2.375	93.319	93.128	92.936	3.625	100.014	99.864	99.714
3.875	98.824	98.674	98.377	3.875	98.506	98.356	98.059	2.500	92.168	91.977	91.786	Margin = 2.250		Index = 1.300	
4.000	99.337	99.187	98.890	4.000	98.916	98.766	98.469	2.625	93.168	92.977	92.786	30 Year OTC			
4.125	99.824	99.674	99.377	4.125	99.286	99.136	98.840	2.750	95.096	94.861	94.627	Rate	30 Day	45 Day	60 Day
4.250	100.218	100.068	99.709	4.250	99.987	99.837	99.478	2.875	95.564	95.329	95.095	4.000	98.745	98.401	98.104
4.375	100.597	100.447	100.088	4.375	100.245	100.095	99.735	3.000	96.017	95.783	95.548	4.125	99.232	98.888	98.591
4.500	101.061	100.911	100.551	4.500	100.609	100.459	100.100	3.125	96.432	96.197	95.963	4.500	100.469	100.094	99.735
4.625	101.522	101.372	101.012	4.625	100.916	100.766	100.406	3.250	96.872	96.575	96.278	4.625	100.930	100.555	100.196
4.750	100.807	100.657	100.220	4.750	100.529	100.379	99.941	3.375	97.301	97.004	96.707	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	97.728	97.431	97.134	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	98.100	97.803	97.506	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	97.069	96.850	96.632	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	97.467	97.248	97.030	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	97.852	97.634	97.415	5.625	103.116	102.866	102.616
6.250	103.396	103.296	103.196	6.250	102.107	102.007	101.907	4.125	98.197	97.979	97.760	6.250	103.122	102.872	102.622

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	96.945	96.845	96.595	96.173	3.250	96.701	96.601	96.351	95.930	1.875	92.879	92.779	92.629	92.479
3.375	97.741	97.641	97.391	96.969	3.375	97.156	97.056	96.806	96.384	2.000	91.729	91.629	91.479	91.329
3.500	98.284	98.184	97.934	97.512	3.500	97.608	97.508	97.258	96.836	2.125	92.729	92.629	92.479	92.329
3.625	98.815	98.715	98.465	98.043	3.625	98.004	97.904	97.654	97.232	2.250	94.838	94.738	94.547	94.356
3.750	98.612	98.512	98.362	98.065	3.750	98.383	98.283	98.133	97.836	2.375	95.449	95.349	95.158	94.966
3.875	99.124	99.024	98.874	98.577	3.875	98.806	98.706	98.556	98.259	2.500	94.298	94.198	94.007	93.816
4.000	99.637	99.537	99.387	99.090	4.000	99.216	99.116	98.966	98.669	2.625	95.298	95.198	95.007	94.816
4.125	100.124	100.024	99.874	99.577	4.125	99.586	99.486	99.336	99.040	2.750	96.126	96.026	95.791	95.557
4.250	100.418	100.318	100.168	99.809	4.250	100.187	100.087	99.937	99.578	2.875	96.594	96.494	96.259	96.025
4.375	100.897	100.797	100.647	100.288	4.375	100.545	100.445	100.295	99.935	3.000	97.047	96.947	96.713	96.478
4.500	101.361	101.261	101.111	100.751	4.500	100.909	100.809	100.659	100.300	3.125	97.462	97.362	97.127	96.893
4.625	101.822	101.722	101.572	101.212	4.625	101.216	101.116	100.966	100.606	3.250	98.502	98.402	98.105	97.808
4.750	101.007	100.907	100.757	100.320	4.750	100.729	100.629	100.479	100.041	3.375	98.931	98.831	98.534	98.237

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	95.995	95.651	95.354	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.482	96.138	95.841	6.750	101.750	101.500	101.250
4.875	95.544	94.934	94.497	6.250	102.250	102.000	101.500	4.500	97.719	97.344	96.985	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.097	94.488	94.050					4.625	98.180	97.805	97.446	Rate	30 Day	45 Day	60 Day
5.125	94.736	94.127	93.689					4.750	97.365	96.756	96.319	6.250	100.750	100.500	100.250
5.250	95.239	94.989	94.739					4.875	97.808	97.199	96.762	6.750	101.750	101.500	101.250
5.375	97.702	97.452	97.202					5.000	98.255	97.646	97.209	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	97.299	97.049	96.799					5.125	98.616	98.007	97.570				
5.625	97.079	96.829	96.579					5.500	100.147	99.897	99.647				
5.750	99.384	99.134	98.884					5.625	100.366	100.116	99.866				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.372	100.122	99.872				

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 / \$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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	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	93.644	93.410	93.175	3.500	99.447	99.297	99.147
3.750	97.537	97.387	97.090	3.750	97.408	97.258	96.961	2.875	94.112	93.878	93.643	3.625	99.764	99.614	99.464
3.875	98.049	97.899	97.602	3.875	97.831	97.681	97.384	3.000	94.566	94.332	94.097	Margin = 2.250		Index = 1.300	
4.000	98.562	98.412	98.115	4.000	98.241	98.091	97.794	3.125	94.980	94.746	94.511	30 Year OTC			
4.125	99.049	98.899	98.602	4.125	98.611	98.461	98.164	3.250	95.677	95.380	95.083	Rate	30 Day	45 Day	60 Day
4.250	98.781	98.631	98.272	4.250	98.650	98.500	98.141	3.375	96.106	95.809	95.512	3.250	95.445	95.195	94.773
4.375	99.260	99.110	98.751	4.375	99.007	98.857	98.498	3.500	96.533	96.236	95.939	3.375	96.241	95.991	95.569
4.500	99.723	99.573	99.214	4.500	99.371	99.221	98.862	3.625	96.905	96.608	96.311	3.500	96.784	96.534	96.112
4.625	100.184	100.034	99.675	4.625	99.678	99.528	99.169	3.750	96.374	96.155	95.937	3.625	97.315	97.065	96.643
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	97.537	97.193	96.896
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	98.049	97.705	97.408
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	98.562	98.218	97.921
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	99.049	98.705	98.408
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	98.781	98.406	98.047
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	97.637	97.537	97.387	97.090	3.750	97.508	97.408	97.258	96.961	2.750	94.338	94.238	94.004	93.769
3.875	98.149	98.049	97.899	97.602	3.875	97.931	97.831	97.681	97.384	2.875	94.806	94.706	94.472	94.237
4.000	98.662	98.562	98.412	98.115	4.000	98.341	98.241	98.091	97.794	3.000	95.260	95.160	94.926	94.691
4.125	99.149	99.049	98.899	98.602	4.125	98.711	98.611	98.461	98.164	3.125	95.674	95.574	95.340	95.105
4.250	98.881	98.781	98.631	98.272	4.250	98.750	98.650	98.500	98.141	3.250	97.402	97.302	97.005	96.708
4.375	99.360	99.260	99.110	98.751	4.375	99.107	99.007	98.857	98.498	3.375	97.831	97.731	97.434	97.137
4.500	99.823	99.723	99.573	99.214	4.500	99.471	99.371	99.221	98.862	3.500	98.258	98.158	97.861	97.564
4.625	100.284	100.184	100.034	99.675	4.625	99.778	99.678	99.528	99.169	3.625	98.630	98.530	98.233	97.936
4.750	98.595	98.495	98.345	97.908	4.750	98.416	98.316	98.166	97.729	3.750	98.224	98.124	97.905	97.687

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				
5.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/25/2022

5/9/2022

5/24/2022

W. Rate Sheet Dated: 3/25/2022

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	92.973	92.873	92.773	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	92.359	92.249	92.159	2.000	N/A	N/A	N/A	3.000	92.933	92.833	92.733
3.125	93.706	93.606	93.506	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	93.158	93.048	92.958	2.125	N/A	N/A	N/A	3.125	93.658	93.553	93.456
3.250	94.448	94.348	94.248	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	93.860	93.750	93.660	2.250	N/A	N/A	N/A	3.250	94.400	94.295	94.198
3.375	95.432	95.332	95.232	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	94.942	94.824	94.742	2.375	N/A	N/A	N/A	3.375	95.384	95.279	95.182
3.500	95.988	95.888	95.788	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	95.697	95.579	95.497	2.500	N/A	N/A	N/A	3.500	95.940	95.835	95.738
3.625	96.459	96.359	96.259	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	96.425	96.307	96.225	2.625	N/A	N/A	N/A	3.625	96.409	96.303	96.206
3.750	97.144	97.038	96.944	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	97.234	97.063	97.032	2.750	N/A	N/A	N/A	3.750	97.088	96.975	96.876
3.875	97.715	97.609	97.515	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.945	97.774	97.743	2.875	N/A	N/A	N/A	3.875	97.659	97.546	97.447
3.990	98.106	98.000	97.906	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	98.511	98.340	98.309	2.990	N/A	N/A	N/A	3.990	98.069	97.941	97.839
4.000	98.206	98.100	98.006	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	98.611	98.440	98.409	3.000	N/A	N/A	N/A	4.000	98.169	98.041	97.939
4.125	98.803	98.644	98.603	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	99.195	99.024	98.993	3.125	N/A	N/A	N/A	4.125	98.807	98.605	98.447
4.250	99.319	99.160	99.119	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	99.615	99.444	99.413	3.250	N/A	N/A	N/A	4.250	99.323	99.121	98.963
4.375	99.862	99.703	99.662	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	100.075	99.904	99.873	3.375	N/A	N/A	N/A	4.375	99.866	99.664	99.506
4.500	100.339	100.180	100.139	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	100.408	100.237	100.206	3.500	N/A	N/A	N/A	4.500	100.342	100.140	99.982
4.625	100.823	100.654	100.621	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.728	100.553	100.518	3.625	N/A	N/A	N/A	4.625	100.933	100.723	100.529
4.750	101.403	101.234	101.201	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.217	101.042	101.007	3.750	N/A	N/A	N/A	4.750	101.512	101.302	101.108
4.875	101.833	101.664	101.631	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.572	101.397	101.362	3.875	N/A	N/A	N/A	4.875	101.943	101.733	101.539
4.990	102.057	101.888	101.855	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.670	101.495	101.460	3.990	N/A	N/A	N/A	4.990	102.167	101.957	101.763
5.000	102.157	101.988	101.955	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.770	101.595	101.560	4.000	N/A	N/A	N/A	5.000	102.267	102.057	101.863
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	93.732	93.582	93.532	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	95.437	95.337	95.237	2.500	95.352	95.247	95.140
2.875	N/A	N/A	N/A	3.125	94.503	94.353	94.303	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.019	95.919	95.819	2.625	95.933	95.828	95.721
2.990	N/A	N/A	N/A	3.250	95.152	95.003	94.952	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	96.572	96.472	96.372	2.750	96.487	96.382	96.275
3.000	N/A	N/A	N/A	3.375	96.220	96.074	96.020	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.023	96.923	96.823	2.875	96.937	96.832	96.725
3.125	N/A	N/A	N/A	3.500	96.961	96.815	96.761	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	97.433	97.333	97.233	2.990	97.347	97.242	97.135
3.250	N/A	N/A	N/A	3.625	97.671	97.525	97.471	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	97.533	97.433	97.333	3.000	97.447	97.342	97.235
3.375	N/A	N/A	N/A	3.750	98.270	98.124	98.070	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.001	97.901	97.801	3.125	97.915	97.810	97.703
3.500	N/A	N/A	N/A	3.875	98.790	98.644	98.590	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	98.303	98.203	98.103	3.250	98.203	98.074	97.939
3.625	N/A	N/A	N/A	3.990	99.110	98.964	98.910	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	98.963	98.863	98.763	3.375	98.863	98.734	98.599
3.750	N/A	N/A	N/A	4.000	99.210	99.064	99.010	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	99.376	99.276	99.176	3.500	99.276	99.147	99.012
3.875	N/A	N/A	N/A	4.125	99.782	99.599	99.564	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	99.878	99.778	99.678	3.625	99.844	99.672	99.514
3.990	N/A	N/A	N/A	4.250	100.217	100.034	99.999	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	100.303	100.179	100.103	3.750	100.367	100.189	99.981
4.000	N/A	N/A	N/A	4.375	100.713	100.530	100.495	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	100.843	100.719	100.643	3.875	100.906	100.728	100.520
4.125	N/A	N/A	N/A	4.500	101.123	100.940	100.905	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	101.244	101.120	101.044	3.990	101.308	101.130	100.922
4.250	N/A	N/A	N/A	4.625	101.478	101.295	101.260	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	101.344	101.220	101.144	4.000	101.408	101.230	101.022
4.375	N/A	N/A	N/A	4.750	101.669	101.482	101.443	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	101.749	101.625	101.549	4.125	101.813	101.635	101.427
4.500	N/A	N/A	N/A	4.875	102.056	101.869	101.830	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	101.411	101.270	101.201	4.250	101.466	101.240	100.988
4.625	N/A	N/A	N/A	4.990	102.219	102.032	101.993	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	101.704	101.563	101.494	4.375	101.760	101.534	101.282
4.750	N/A	N/A	N/A	5.000	102.319	102.132	102.093	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	101.767	101.626	101.557	4.500	101.823	101.597	101.345
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	95.962	95.762	95.762	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.250	96.050	96.050
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.399	96.199	96.199	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.831	96.631	96.631
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.785	96.585	96.585	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.385	97.185	97.185
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.209	97.009	97.009	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.836	97.636	97.636
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.638	97.438	97.438	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.251	98.051	98.051
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.738	97.538	97.538	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.351	98.151	98.151
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.174	97.974	97.974	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.826	98.626	98.626
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.528	98.328	98.328	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.864	98.664	98.664
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.044	98.844	98.844	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.327	99.127	99.127
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.335	99.135	99.135	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.735	99.535	99.535
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.686	99.486	99.486	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.231	100.031	100.031
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.653	99.453	99.453	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.535	100.335	100.335
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	100.030	99.830	99.830	3.375	N/A	N/A	N/A	3.37							



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: 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	92.973	92.873	92.773	3.000	92.359	92.249	92.159	3.000	93.732	93.582	93.532	2.500	95.437	95.337	95.237	2.500	95.962	95.762	95.762
3.125	93.706	93.606	93.506	3.125	93.158	93.048	92.958	3.125	94.503	94.353	94.303	2.625	96.019	95.919	95.819	2.625	96.399	96.199	96.199
3.250	94.448	94.348	94.248	3.250	93.860	93.750	93.660	3.250	95.152	95.003	94.952	2.750	96.572	96.472	96.372	2.750	96.785	96.585	96.585
3.375	95.432	95.332	95.232	3.375	94.942	94.824	94.742	3.375	96.220	96.074	96.020	2.875	97.023	96.923	96.823	2.875	97.209	97.009	97.009
3.500	95.988	95.888	95.788	3.500	95.697	95.579	95.497	3.500	96.961	96.815	96.761	2.990	97.433	97.333	97.233	2.990	97.638	97.438	97.438
3.625	96.459	96.359	96.259	3.625	96.425	96.307	96.225	3.625	97.671	97.525	97.471	3.000	97.533	97.433	97.333	3.000	97.738	97.538	97.538
3.750	97.144	97.038	96.944	3.750	97.234	97.063	97.032	3.750	98.270	98.124	98.070	3.125	98.001	97.901	97.801	3.125	98.174	97.974	97.974
3.875	97.715	97.609	97.515	3.875	97.945	97.774	97.743	3.875	98.790	98.644	98.590	3.250	98.303	98.203	98.103	3.250	98.528	98.328	98.328
3.990	98.106	98.000	97.906	3.990	98.511	98.340	98.309	3.990	99.110	98.964	98.910	3.375	98.963	98.863	98.763	3.375	99.044	98.844	98.844
4.000	98.206	98.100	98.006	4.000	98.611	98.440	98.409	4.000	99.210	99.064	99.010	3.500	99.376	99.276	99.176	3.500	99.335	99.135	99.135
4.125	98.803	98.644	98.603	4.125	99.195	99.024	98.993	4.125	99.782	99.599	99.564	3.625	99.878	99.778	99.678	3.625	99.686	99.486	99.486
4.250	99.319	99.160	99.119	4.250	99.615	99.444	99.413	4.250	100.217	100.034	99.999	3.750	100.303	100.179	100.103	3.750	99.653	99.453	99.453
4.375	99.862	99.703	99.662	4.375	100.075	99.904	99.873	4.375	100.713	100.530	100.495	3.875	100.843	100.719	100.643	3.875	100.030	99.830	99.830
4.500	100.339	100.180	100.139	4.500	100.408	100.237	100.206	4.500	101.123	100.940	100.905	3.990	101.244	101.120	101.044	3.990	100.268	100.068	100.068
4.625	100.823	100.654	100.621	4.625	100.728	100.553	100.518	4.625	101.478	101.295	101.260	4.000	101.344	101.220	101.144	4.000	100.368	100.168	100.168
4.750	101.403	101.234	101.201	4.750	101.217	101.042	101.007	4.750	101.669	101.482	101.443	4.125	101.749	101.625	101.549	4.125	100.644	100.444	100.444
4.875	101.833	101.664	101.631	4.875	101.572	101.397	101.362	4.875	102.056	101.869	101.830	4.250	101.411	101.270	101.201	4.250	99.497	99.297	99.287
4.990	102.057	101.888	101.855	4.990	101.670	101.495	101.460	4.990	102.219	102.032	101.993	4.375	101.704	101.563	101.494	4.375	99.699	99.499	99.489
5.000	102.157	101.988	101.955	5.000	101.770	101.595	101.560	5.000	102.319	102.132	102.093	4.500	101.767	101.626	101.557	4.500	99.736	99.536	99.526

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@afwholesale.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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment															
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
3.000	93.154	93.054	92.954	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	92.982	92.882	92.782	2.750	N/A	N/A	N/A	3.000	92.535	92.435	92.335	3.125	93.988	93.888	93.788	2.875	N/A	N/A	N/A				
3.125	93.988	93.888	93.788	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	93.822	93.722	93.622	2.875	N/A	N/A	N/A	3.125	93.422	93.322	93.222	3.250	94.540	94.428	94.294	2.990	N/A	N/A	N/A				
3.250	94.540	94.428	94.294	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	94.290	94.178	94.044	2.990	N/A	N/A	N/A	3.250	93.796	93.684	93.550	3.375	95.607	95.497	95.361	3.000	N/A	N/A	N/A				
3.375	95.607	95.497	95.361	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	95.543	95.433	95.297	3.000	N/A	N/A	N/A	3.375	94.863	94.753	94.617	3.500	96.188	96.079	95.943	3.125	N/A	N/A	N/A				
3.500	96.188	96.079	95.943	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	95.780	95.671	95.535	3.125	N/A	N/A	N/A	3.500	95.444	95.335	95.199	3.625	96.675	96.568	96.431	3.250	N/A	N/A	N/A				
3.625	96.675	96.568	96.431	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	96.171	96.064	95.927	3.250	N/A	N/A	N/A	3.625	95.932	95.825	95.688	3.750	97.367	97.249	97.135	3.375	N/A	N/A	N/A				
3.750	97.367	97.249	97.135	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.127	97.009	96.895	3.375	N/A	N/A	N/A	3.750	95.502	95.384	95.270	3.875	97.954	97.838	97.720	3.500	N/A	N/A	N/A				
3.875	97.954	97.838	97.720	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	97.524	97.408	97.290	3.500	N/A	N/A	N/A	3.875	96.089	95.973	95.855	3.990	98.356	98.242	98.124	3.625	N/A	N/A	N/A				
3.990	98.356	98.242	98.124	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.040	97.926	97.808	3.625	N/A	N/A	N/A	3.990	96.491	96.377	96.259	4.000	98.456	98.342	98.224	3.750	N/A	N/A	N/A				
4.000	98.456	98.342	98.224	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.140	98.026	97.908	3.750	N/A	N/A	N/A	4.000	96.591	96.477	96.359	4.125	98.890	98.776	98.661	3.875	N/A	N/A	N/A				
4.125	98.890	98.776	98.661	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.486	98.372	98.257	3.875	N/A	N/A	N/A	4.125	97.025	96.911	96.796	4.250	99.466	99.315	99.183	3.990	N/A	N/A	N/A				
4.250	99.466	99.315	99.183	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	98.444	98.293	98.161	3.990	N/A	N/A	N/A	4.250	96.551	96.400	96.268	4.375	99.980	99.830	99.696	4.000	N/A	N/A	N/A				
4.375	99.980	99.830	99.696	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	98.964	98.814	98.680	4.000	N/A	N/A	N/A	4.375	97.066	96.916	96.782	4.500	100.532	100.383	100.244	4.125	N/A	N/A	N/A				
4.500	100.532	100.383	100.244	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.526	99.377	99.238	4.125	N/A	N/A	N/A	4.500	97.617	97.468	97.329	4.625	100.816	100.667	100.531	4.250	N/A	N/A	N/A				
4.625	100.816	100.667	100.531	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.820	99.671	99.535	4.250	N/A	N/A	N/A	4.625	98.241	98.092	97.956	4.750	101.334	101.216	100.987	4.375	N/A	N/A	N/A				
4.750	101.334	101.216	100.987	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.606	99.488	99.259	4.375	N/A	N/A	N/A	4.750	98.178	98.060	97.831	4.875	101.824	101.705	101.474	4.500	N/A	N/A	N/A				
4.875	101.824	101.705	101.474	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.160	100.041	99.810	4.500	N/A	N/A	N/A	4.875	98.668	98.549	98.318	4.990	102.081	101.963	101.729	4.625	N/A	N/A	N/A				
4.990	102.081	101.963	101.729	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.427	100.309	100.075	4.625	N/A	N/A	N/A	4.990	98.924	98.806	98.572	5.000	102.181	102.063	101.829	4.750	N/A	N/A	N/A				
5.000	102.181	102.063	101.829	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.527	100.409	100.175	4.750	N/A	N/A	N/A	5.000	99.024	98.906	98.672												
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment															
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	3.000	93.991	93.891	93.728	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	95.450	95.350	95.237	2.500	94.904	94.804	94.691	2.875	N/A	N/A	N/A	3.125	94.676	94.576	94.409	2.625	N/A	N/A	N/A
2.875	N/A	N/A	N/A	3.125	94.676	94.576	94.409	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.023	95.923	95.809	2.625	95.399	95.299	95.185	2.990	N/A	N/A	N/A	3.250	95.526	95.426	95.262	2.750	N/A	N/A	N/A
2.990	N/A	N/A	N/A	3.250	95.526	95.426	95.262	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	96.567	96.467	96.352	2.750	95.380	95.280	95.165	3.000	N/A	N/A	N/A	3.375	96.535	96.435	96.268	2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.375	96.535	96.435	96.268	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	97.234	97.134	97.014	2.875	96.047	95.947	95.827	3.125	N/A	N/A	N/A	3.500	97.155	97.055	96.884	2.990	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.500	97.155	97.055	96.884	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	97.521	97.421	97.303	2.990	96.334	96.234	96.116	3.250	N/A	N/A	N/A	3.625	97.887	97.787	97.611	3.000	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.625	97.887	97.787	97.611	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	97.621	97.521	97.403	3.000	96.434	96.334	96.216	3.375	N/A	N/A	N/A	3.750	98.588	98.488	98.309	3.125	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.750	98.588	98.488	98.309	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	97.858	97.758	97.566	3.125	97.425	97.325	97.133	3.500	N/A	N/A	N/A	3.875	99.094	98.994	98.810	3.250	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.875	99.094	98.994	98.810	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	98.316	98.216	98.022	3.250	96.492	96.392	96.198	3.625	N/A	N/A	N/A	3.990	99.411	99.311	99.124	3.375	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.990	99.411	99.311	99.124	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	98.973	98.873	98.680	3.375	97.150	97.050	96.857	3.750	N/A	N/A	N/A	4.000	99.511	99.411	99.224	3.500	N/A	N/A	N/A
3.750	N/A	N/A	N/A	4.000	99.511	99.411	99.224	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	99.384	99.284	99.094	3.500	97.561	97.461	97.271	3.875	N/A	N/A	N/A	4.125	99.477	99.377	99.186	3.625	N/A	N/A	N/A
3.875	N/A	N/A	N/A	4.125	99.477	99.377	99.186	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	99.664	99.564	99.422	3.625	98.551	98.451	98.259	3.990	N/A	N/A	N/A	4.250	99.958	99.858	99.643	3.750	N/A	N/A	N/A
3.990	N/A	N/A	N/A	4.250	99.958	99.858	99.643	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.260	100.160	100.017	3.750	98.333	98.233	98.090	4.000	N/A	N/A	N/A	4.375	100.446	100.346	100.130	3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.375	100.446	100.346	100.130	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.617	100.517	100.373	3.875	98.690	98.590	98.446	4.125	N/A	N/A	N/A	4.500	100.776	100.676	100.459	3.990	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.500	100.776	100.676	100.459	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.938	100.838	100.693	3.990	99.011	98.911	98.766	4.250	N/A	N/A	N/A	4.625	100.897	100.779	100.459	4.000	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.625	100.897	100.779	100.459	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.038	100.938	100.793	4.000	99.111	99.011	98.866	4.375	N/A	N/A	N/A	4.750	101.342	101.224	100.901	4.125	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.750	101.342	101.224	100.901	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.979	100.479	100.379	4.125	98.829	98.729	98.629	4.500	N/A	N/A	N/A	4.875	101.773	101.655	101.331	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.875	101.773	101.655	101.331	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	100.597	100.897	100.797	4.250	98.748	98.648	98.548	4.625	N/A	N/A	N/A	4.990	101.913	101.795	101.470	4.375	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.990	101.913	101.795	101.470	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	101.390	101.290	101.190																



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: 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	93.154	93.054	92.954	3.000	92.982	92.882	92.782	3.000	93.991	93.891	93.728	2.500	95.450	95.350	95.237	2.500	94.958	94.858	94.745
3.125	93.988	93.888	93.788	3.125	93.822	93.722	93.622	3.125	94.676	94.576	94.409	2.625	96.023	95.923	95.809	2.625	95.439	95.339	95.225
3.250	94.540	94.428	94.294	3.250	94.290	94.178	94.044	3.250	95.526	95.426	95.262	2.750	96.567	96.467	96.352	2.750	95.999	95.899	95.784
3.375	95.607	95.497	95.361	3.375	95.543	95.433	95.297	3.375	96.535	96.435	96.268	2.875	97.234	97.134	97.014	2.875	96.680	96.580	96.460
3.500	96.188	96.079	95.943	3.500	95.780	95.671	95.535	3.500	97.155	97.055	96.884	2.990	97.521	97.421	97.303	2.990	96.983	96.883	96.765
3.625	96.675	96.568	96.431	3.625	96.171	96.064	95.927	3.625	97.887	97.787	97.611	3.000	97.621	97.521	97.403	3.000	97.083	96.983	96.865
3.750	97.367	97.249	97.135	3.750	97.127	97.009	96.895	3.750	98.588	98.488	98.309	3.125	97.858	97.758	97.566	3.125	98.036	97.936	97.744
3.875	97.954	97.838	97.720	3.875	97.524	97.408	97.290	3.875	99.094	98.994	98.810	3.250	98.316	98.216	98.022	3.250	97.552	97.452	97.258
3.990	98.356	98.242	98.124	3.990	98.040	97.926	97.808	3.990	99.411	99.311	99.124	3.375	98.973	98.873	98.680	3.375	98.213	98.113	97.920
4.000	98.456	98.342	98.224	4.000	98.140	98.026	97.908	4.000	99.511	99.411	99.224	3.500	99.384	99.284	99.094	3.500	98.626	98.526	98.336
4.125	98.890	98.776	98.661	4.125	98.486	98.372	98.257	4.125	99.477	99.377	99.166	3.625	99.664	99.564	99.422	3.625	99.226	99.126	98.984
4.250	99.466	99.315	99.183	4.250	98.444	98.293	98.161	4.250	99.958	99.858	99.643	3.750	100.260	100.160	100.017	3.750	99.640	99.540	99.397
4.375	99.980	99.830	99.696	4.375	98.964	98.814	98.680	4.375	100.446	100.346	100.130	3.875	100.617	100.517	100.373	3.875	100.003	99.903	99.759
4.500	100.532	100.383	100.244	4.500	99.526	99.377	99.238	4.500	100.776	100.676	100.455	3.990	100.938	100.838	100.693	3.990	100.330	100.230	100.085
4.625	100.816	100.667	100.531	4.625	99.820	99.671	99.535	4.625	100.897	100.779	100.459	4.000	101.038	100.938	100.793	4.000	100.430	100.330	100.185
4.750	101.334	101.216	100.987	4.750	99.606	99.488	99.259	4.750	101.342	101.224	100.901	4.125	100.579	100.479	100.379	4.125	101.103	101.003	100.903
4.875	101.824	101.705	101.474	4.875	100.160	100.041	99.810	4.875	101.773	101.655	101.331	4.250	100.997	100.897	100.797	4.250	100.465	100.365	100.265
4.990	102.081	101.963	101.729	4.990	100.427	100.309	100.075	4.990	101.913	101.795	101.470	4.375	101.390	101.290	101.190	4.375	100.874	100.774	100.674
5.000	102.181	102.063	101.829	5.000	100.527	100.409	100.175	5.000	102.013	101.895	101.570	4.500	101.749	101.649	101.549	4.500	101.251	101.151	101.051

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 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: 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.:

4/25/2022

45 Day Lock Exp.:

5/9/2022

60 Day Lock Exp.:

5/24/2022

W. Rate Sheet Dated: 3/25/2022

Release Time: 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	93.154	93.054	92.954	3.000	93.991	93.891	93.728	2.500	95.450	95.350	95.237	3.000	92.393	92.293	92.193	2.500	94.554	94.454	94.341
3.125	93.988	93.888	93.788	3.125	94.676	94.576	94.409	2.625	96.023	95.923	95.809	3.125	93.230	93.130	93.030	2.625	95.081	94.981	94.867
3.250	94.540	94.428	94.294	3.250	95.526	95.426	95.262	2.750	96.567	96.467	96.352	3.250	93.740	93.628	93.494	2.750	95.633	95.533	95.418
3.375	95.607	95.497	95.361	3.375	96.535	96.435	96.268	2.875	97.234	97.134	97.014	3.375	94.900	94.790	94.654	2.875	96.307	96.207	96.087
3.500	96.188	96.079	95.943	3.500	97.155	97.055	96.884	2.990	97.521	97.421	97.303	3.500	95.309	95.200	95.064	2.990	96.602	96.502	96.384
3.625	96.675	96.568	96.431	3.625	97.887	97.787	97.611	3.000	97.621	97.521	97.403	3.625	95.748	95.641	95.504	3.000	96.702	96.602	96.484
3.750	97.367	97.249	97.135	3.750	98.588	98.488	98.309	3.125	97.858	97.758	97.566	3.750	96.572	96.454	96.340	3.125	97.297	97.197	97.005
3.875	97.954	97.838	97.720	3.875	99.094	98.994	98.810	3.250	98.316	98.216	98.022	3.875	97.064	96.948	96.830	3.250	97.284	97.184	96.990
3.990	98.356	98.242	98.124	3.990	99.411	99.311	99.124	3.375	98.973	98.873	98.680	3.990	97.523	97.409	97.291	3.375	97.943	97.843	97.650
4.000	98.456	98.342	98.224	4.000	99.511	99.411	99.224	3.500	99.384	99.284	99.094	4.000	97.623	97.509	97.391	3.500	98.355	98.255	98.065
4.125	98.890	98.776	98.661	4.125	99.477	99.377	99.166	3.625	99.664	99.564	99.422	4.125	98.013	97.899	97.784	3.625	98.795	98.695	98.553
4.250	99.466	99.315	99.183	4.250	99.958	99.858	99.643	3.750	100.260	100.160	100.017	4.250	98.280	98.129	97.997	3.750	99.300	99.200	99.057
4.375	99.980	99.830	99.696	4.375	100.446	100.346	100.130	3.875	100.617	100.517	100.373	4.375	98.797	98.647	98.513	3.875	99.660	99.560	99.416
4.500	100.532	100.383	100.244	4.500	100.776	100.676	100.455	3.990	100.938	100.838	100.693	4.500	99.354	99.205	99.066	3.990	99.984	99.884	99.739
4.625	100.816	100.667	100.531	4.625	100.897	100.779	100.459	4.000	101.038	100.938	100.793	4.625	99.643	99.494	99.358	4.000	100.084	99.984	99.839
4.750	101.334	101.216	100.987	4.750	101.342	101.224	100.901	4.125	100.579	100.479	100.379	4.750	99.795	99.677	99.448	4.125	100.191	100.091	99.991
4.875	101.824	101.705	101.474	4.875	101.773	101.655	101.331	4.250	100.997	100.897	100.797	4.875	100.317	100.198	99.967	4.250	100.081	99.981	99.881
4.990	102.081	101.963	101.729	4.990	101.913	101.795	101.470	4.375	101.390	101.290	101.190	4.990	100.579	100.461	100.227	4.375	100.482	100.382	100.282
5.000	102.181	102.063	101.829	5.000	102.013	101.895	101.570	4.500	101.749	101.649	101.549	5.000	100.679	100.561	100.327	4.500	100.850	100.750	100.650

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

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

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

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

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

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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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

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5/24/2022

W. Rate Sheet Dated: 3/25/2022

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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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