



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.: 4/28/2022

45 Day Lock Exp.: 5/13/2022

60 Day Lock Exp.: 5/30/2022

W. Rate Sheet Dated: 3/29/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	97.095	96.845	96.595	3.250	97.140	96.890	96.640	1.875	90.816	90.666	90.516	3.125	98.694	98.544	98.394
3.375	97.809	97.559	97.309	3.375	97.515	97.265	97.015	2.000	89.665	89.515	89.365	3.250	99.770	99.620	99.470
3.500	96.475	96.225	95.975	3.500	97.991	97.741	97.491	2.125	90.665	90.515	90.365	3.375	100.187	100.037	99.887
3.625	98.865	98.615	98.365	3.625	98.440	98.190	97.940	2.250	92.650	92.447	92.244	3.500	98.895	98.745	98.595
3.750	98.442	98.292	97.948	3.750	98.188	98.038	97.694	2.375	93.261	93.057	92.854	3.625	99.294	99.144	98.994
3.875	98.858	98.708	98.364	3.875	98.529	98.379	98.035	2.500	92.110	91.907	91.704	Margin = 2.250		Index = 1.550	
4.000	99.353	99.203	98.859	4.000	98.955	98.805	98.462	2.625	93.110	92.907	92.704	30 Year OTC			
4.125	99.865	99.715	99.371	4.125	99.379	99.229	98.885	2.750	94.867	94.613	94.359	Rate	30 Day	45 Day	60 Day
4.250	99.909	99.759	99.368	4.250	99.668	99.518	99.127	2.875	95.497	95.243	94.989	4.000	98.761	98.433	98.089
4.375	100.307	100.157	99.766	4.375	99.973	99.823	99.432	3.000	95.965	95.711	95.458	4.125	99.273	98.945	98.601
4.500	100.764	100.614	100.223	4.500	100.382	100.232	99.841	3.125	96.434	96.180	95.926	4.500	100.172	99.797	99.406
4.625	101.220	101.070	100.679	4.625	100.705	100.555	100.165	3.250	96.786	96.481	96.176	4.625	100.628	100.253	99.862
4.750	100.989	100.839	100.448	4.750	100.716	100.566	100.175	3.375	97.236	96.931	96.627	4.750	100.297	99.922	99.531
4.875	101.343	101.193	100.803	4.875	100.955	100.805	100.415	3.500	97.686	97.382	97.077	4.875	100.751	100.376	99.985
5.000	101.769	101.619	101.228	5.000	101.321	101.171	100.780	3.625	98.110	97.806	97.501	5.000	101.177	100.802	100.411
5.125	102.215	102.065	101.675	5.125	101.537	101.387	100.997	3.750	96.975	96.678	96.382	5.125	101.623	101.248	100.857
5.250	101.972	101.722	101.472	5.250	101.663	101.413	101.163	3.875	97.392	97.095	96.798	5.500	102.053	101.803	101.553
5.375	102.284	102.034	101.784	5.375	101.737	101.487	101.237	4.000	97.793	97.496	97.199	5.625	102.456	102.206	101.956
6.250	103.206	103.106	103.006	6.250	101.524	101.424	101.324	4.125	98.191	97.894	97.598	6.250	102.534	102.284	102.034

FHA Streamline															
30/25 Year				20 Year				15/10 Year							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	97.195	97.095	96.845	96.595	3.250	96.940	96.840	96.590	96.340	1.875	92.946	92.846	92.696	92.546	
3.375	98.009	97.909	97.659	97.409	3.375	97.415	97.315	97.065	96.815	2.000	91.795	91.695	91.545	91.395	
3.500	96.675	96.575	96.325	96.075	3.500	97.891	97.791	97.541	97.291	2.125	92.795	92.695	92.545	92.395	
3.625	99.065	98.965	98.715	98.465	3.625	98.340	98.240	97.990	97.740	2.250	94.780	94.680	94.477	94.274	
3.750	98.642	98.542	98.392	98.048	3.750	98.388	98.288	98.138	97.794	2.375	95.391	95.291	95.087	94.884	
3.875	99.158	99.058	98.908	98.564	3.875	98.829	98.729	98.579	98.235	2.500	94.240	94.140	93.937	93.734	
4.000	99.653	99.553	99.403	99.059	4.000	99.255	99.155	99.005	98.662	2.625	95.240	95.140	94.937	94.734	
4.125	100.165	100.065	99.915	99.571	4.125	99.679	99.579	99.429	99.085	2.750	95.897	95.797	95.543	95.289	
4.250	100.109	100.009	99.859	99.468	4.250	99.868	99.768	99.618	99.277	2.875	96.527	96.427	96.173	95.919	
4.375	100.607	100.507	100.357	99.966	4.375	100.273	100.173	100.023	99.632	3.000	96.995	96.895	96.641	96.388	
4.500	101.064	100.964	100.814	100.423	4.500	100.682	100.582	100.432	100.041	3.125	97.464	97.364	97.110	96.856	
4.625	101.520	101.420	101.270	100.879	4.625	101.005	100.905	100.755	100.365	3.250	98.416	98.316	98.011	97.706	
4.750	101.189	101.089	100.939	100.548	4.750	100.916	100.816	100.666	100.275	3.375	98.866	98.766	98.461	98.157	

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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	96.011	95.683	95.339	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.523	96.195	95.851	6.750	101.750	101.500	101.250
4.875	95.694	95.319	94.928	6.250	102.250	102.000	101.500	4.500	97.422	97.047	96.656	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.269	94.894	94.503					4.625	97.878	97.503	97.112	Rate	30 Day	45 Day	60 Day
5.125	94.822	94.447	94.057					4.750	97.547	97.172	96.781	6.250	100.750	100.500	100.250
5.250	95.346	95.096	94.846					4.875	98.001	97.626	97.235	6.750	101.750	101.500	101.250
5.375	96.816	96.566	96.316					5.000	98.427	98.052	97.661		DPA Advantage Adjustment		
5.500	96.455	96.205	95.955					5.125	98.873	98.498	98.107		203(k) / 203(k)s		-0.250
5.625	96.052	95.802	95.552					5.500	99.303	99.053	98.803		203(k) & 203(k)s are Borrower Paid only		
5.750	98.784	98.534	98.284					5.625	99.706	99.456	99.206				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.784	99.534	99.284				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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4/28/2022

45 Day Lock Exp.:

5/13/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/29/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.444	98.294	98.144
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.520	99.370	99.220
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	99.937	99.787	99.637
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	93.415	93.161	92.907	3.500	98.645	98.495	98.345
3.750	97.567	97.417	97.073	3.750	97.413	97.263	96.919	2.875	94.046	93.792	93.538	3.625	99.044	98.894	98.744
3.875	98.083	97.933	97.589	3.875	97.854	97.704	97.360	3.000	94.514	94.260	94.006	Margin = 2.250		Index = 1.550	
4.000	98.578	98.428	98.084	4.000	98.280	98.130	97.786	3.125	94.982	94.728	94.474	30 Year OTC			
4.125	99.090	98.940	98.596	4.125	98.704	98.554	98.210	3.250	95.591	95.286	94.982	Rate	30 Day	45 Day	60 Day
4.250	98.471	98.321	97.930	4.250	98.330	98.180	97.789	3.375	96.041	95.736	95.432	3.250	95.695	95.445	95.195
4.375	98.969	98.819	98.428	4.375	98.735	98.585	98.194	3.500	96.491	96.186	95.882	3.375	96.509	96.259	96.009
4.500	99.426	99.276	98.885	4.500	99.144	98.994	98.603	3.625	96.915	96.610	96.306	3.500	95.175	94.925	94.675
4.625	99.882	99.732	99.341	4.625	99.468	99.318	98.927	3.750	96.280	95.983	95.686	3.625	97.565	97.315	97.065
4.750	98.676	98.526	98.135	4.750	98.503	98.353	97.962	3.875	N/A	N/A	N/A	3.750	97.567	97.239	96.895
4.875	99.131	98.981	98.590	4.875	98.843	98.693	98.302	4.000	N/A	N/A	N/A	3.875	98.083	97.755	97.411
5.000	99.556	99.406	99.015	5.000	99.208	99.058	98.667	4.125	N/A	N/A	N/A	4.000	98.578	98.250	97.906
5.125	100.003	99.853	99.462	5.125	99.425	99.275	98.884	4.250	N/A	N/A	N/A	4.125	99.090	98.762	98.418
5.250	97.472	97.222	96.972	5.250	97.263	97.013	96.763	4.375	N/A	N/A	N/A	4.250	98.471	98.096	97.705
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	97.667	97.567	97.417	97.073	3.750	97.513	97.413	97.263	96.919	2.750	94.109	94.009	93.755	93.501
3.875	98.183	98.083	97.933	97.589	3.875	97.954	97.854	97.704	97.360	2.875	94.740	94.640	94.386	94.132
4.000	98.678	98.578	98.428	98.084	4.000	98.380	98.280	98.130	97.786	3.000	95.208	95.108	94.854	94.600
4.125	99.190	99.090	98.940	98.596	4.125	98.804	98.704	98.554	98.210	3.125	95.676	95.576	95.322	95.068
4.250	98.571	98.471	98.321	97.930	4.250	98.430	98.330	98.180	97.789	3.250	97.316	97.216	96.911	96.607
4.375	99.069	98.969	98.819	98.428	4.375	98.835	98.735	98.585	98.194	3.375	97.766	97.666	97.361	97.057
4.500	99.526	99.426	99.276	98.885	4.500	99.244	99.144	98.994	98.603	3.500	98.216	98.116	97.811	97.507
4.625	99.982	99.882	99.732	99.341	4.625	99.568	99.468	99.318	98.927	3.625	98.640	98.540	98.235	97.931
4.750	98.776	98.676	98.526	98.135	4.750	98.603	98.503	98.353	97.962	3.750	98.130	98.030	97.733	97.436

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 AVIM	-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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

5/13/2022

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5/30/2022

W. Rate Sheet Dated: 3/29/2022

Release Time: 10:00 am ET

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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
3.750	96.621	96.500	96.421	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	96.668	96.466	96.468	2.000	N/A	N/A	N/A	3.750	96.549	96.430	96.334
3.875	97.216	97.095	97.016	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	97.400	97.198	97.200	2.125	N/A	N/A	N/A	3.875	97.145	97.026	96.930
3.990	97.608	97.487	97.408	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	97.964	97.762	97.764	2.250	N/A	N/A	N/A	3.990	97.536	97.417	97.321
4.000	97.708	97.587	97.508	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	98.064	97.862	97.864	2.375	N/A	N/A	N/A	4.000	97.636	97.517	97.421
4.125	98.288	98.102	98.088	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	98.650	98.448	98.450	2.500	N/A	N/A	N/A	4.125	98.199	98.002	97.879
4.250	98.806	98.620	98.606	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	99.071	98.869	98.871	2.625	N/A	N/A	N/A	4.250	98.716	98.518	98.379
4.375	99.348	99.162	99.148	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	99.526	99.324	99.326	2.750	N/A	N/A	N/A	4.375	99.258	99.060	98.921
4.500	99.827	99.641	99.627	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	99.865	99.663	99.665	2.875	N/A	N/A	N/A	4.500	99.737	99.539	99.400
4.625	100.225	100.039	100.025	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	100.142	99.932	99.933	2.990	N/A	N/A	N/A	4.625	100.187	99.980	99.821
4.750	100.762	100.560	100.562	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	100.639	100.429	100.428	3.000	N/A	N/A	N/A	4.750	100.774	100.565	100.375
4.875	101.267	101.065	101.067	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	101.065	100.855	100.854	3.125	N/A	N/A	N/A	4.875	101.279	101.070	100.880
4.990	101.489	101.287	101.289	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	101.156	100.946	100.945	3.250	N/A	N/A	N/A	4.990	101.500	101.291	101.101
5.000	101.589	101.387	101.389	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	101.256	101.046	101.045	3.375	N/A	N/A	N/A	5.000	101.600	101.391	101.201
5.125	101.728	101.526	101.528	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	101.258	101.048	101.047	3.500	N/A	N/A	N/A	5.125	101.739	101.530	101.340
5.250	102.087	101.901	101.887	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.613	100.427	100.413	3.625	N/A	N/A	N/A	5.250	102.123	101.952	101.769
5.375	102.389	102.203	102.189	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.866	100.680	100.666	3.750	N/A	N/A	N/A	5.375	102.425	102.254	102.071
5.500	102.671	102.485	102.471	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	101.055	100.869	100.855	3.875	N/A	N/A	N/A	5.500	102.707	102.536	102.353
5.625	103.317	103.107	103.108	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	101.207	101.008	101.006	3.990	N/A	N/A	N/A	5.625	103.204	103.011	102.836
5.750	103.812	103.602	103.603	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.624	101.414	101.413	4.000	N/A	N/A	N/A	5.750	103.700	103.507	103.332
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	3.750	97.792	97.639	97.592	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	96.000	95.900	95.800	2.750	95.906	95.801	95.706
2.875	N/A	N/A	N/A	3.875	98.336	98.182	98.136	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	96.447	96.347	96.247	2.875	96.353	96.248	96.153
2.990	N/A	N/A	N/A	3.990	98.660	98.507	98.460	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	96.858	96.758	96.658	2.990	96.763	96.658	96.563
3.000	N/A	N/A	N/A	4.000	98.760	98.607	98.560	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	96.958	96.858	96.758	3.000	96.863	96.758	96.663
3.125	N/A	N/A	N/A	4.125	99.267	99.053	99.059	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	97.429	97.329	97.229	3.125	97.334	97.229	97.134
3.250	N/A	N/A	N/A	4.250	99.705	99.487	99.491	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	97.766	97.648	97.566	3.250	97.648	97.511	97.381
3.375	N/A	N/A	N/A	4.375	100.198	99.980	99.984	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	98.426	98.308	98.226	3.375	98.308	98.171	98.041
3.500	N/A	N/A	N/A	4.500	100.612	100.394	100.398	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	98.839	98.721	98.639	3.500	98.732	98.586	98.454
3.625	N/A	N/A	N/A	4.625	100.976	100.758	100.762	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	99.347	99.229	99.147	3.625	99.311	99.133	98.971
3.750	N/A	N/A	N/A	4.750	101.029	100.803	100.804	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	99.864	99.716	99.664	3.750	99.841	99.663	99.438
3.875	N/A	N/A	N/A	4.875	101.490	101.264	101.265	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	100.407	100.259	100.207	3.875	100.384	100.206	99.981
3.990	N/A	N/A	N/A	4.990	101.651	101.425	101.426	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	100.816	100.668	100.616	3.990	100.793	100.615	100.390
4.000	N/A	N/A	N/A	5.000	101.751	101.525	101.526	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	100.916	100.768	100.716	4.000	100.893	100.715	100.490
4.125	N/A	N/A	N/A	5.125	101.864	101.648	101.648	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.331	101.183	101.131	4.125	101.308	101.130	100.905
4.250	N/A	N/A	N/A	5.250	102.220	102.018	102.017	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.384	101.218	101.182	4.250	101.347	101.129	100.864
4.375	N/A	N/A	N/A	5.375	102.486	102.284	102.283	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.686	101.520	101.484	4.375	101.649	101.431	101.166
4.500	N/A	N/A	N/A	5.500	102.724	102.522	102.521	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	101.756	101.590	101.554	4.500	101.720	101.502	101.237
4.625	N/A	N/A	N/A	5.625	103.202	103.008	103.002	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.992	101.826	101.790	4.625	101.956	101.738	101.473
4.750	N/A	N/A	N/A	5.750	103.554	103.360	103.354	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.874	101.729	101.674	4.750	102.077	101.883	101.659
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	2.750	96.215	96.015	96.015	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	96.813	96.613	96.613
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.675	96.475	96.475	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	97.260	97.060	97.060
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.101	96.901	96.901	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.676	97.476	97.476
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.201	97.001	97.001	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.776	97.576	97.576
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.636	97.436	97.436	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	98.254	98.054	98.054
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.989	97.789	97.789	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.323	98.123	98.123
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.507	98.307	98.307	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.792	98.592	98.592
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.798	98.598	98.598	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.201	99.001	99.001
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.154	98.954	98.954	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.704	99.504	99.504
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.212	99.012	99.012	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.900	99.700	99.700
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.591	99.391	99.391	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.634	100.434	100.434
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.836	99.636	99.636	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	101.078	100.878	100.878
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	99.936														



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.:

4/28/2022

45 Day Lock Exp.:

5/13/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/29/2022

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
3.750	96.621	96.500	96.421	3.750	96.668	96.466	96.468	3.750	97.792	97.639	97.592	2.750	96.000	95.900	95.800	2.750	96.215	96.015	96.015
3.875	97.216	97.095	97.016	3.875	97.400	97.198	97.200	3.875	98.336	98.182	98.136	2.875	96.447	96.347	96.247	2.875	96.675	96.475	96.475
3.990	97.608	97.487	97.408	3.990	97.964	97.762	97.764	3.990	98.660	98.507	98.460	2.990	96.858	96.758	96.658	2.990	97.101	96.901	96.901
4.000	97.708	97.587	97.508	4.000	98.064	97.862	97.864	4.000	98.760	98.607	98.560	3.000	96.958	96.858	96.758	3.000	97.201	97.001	97.001
4.125	98.288	98.102	98.088	4.125	98.650	98.448	98.450	4.125	99.267	99.053	99.059	3.125	97.429	97.329	97.229	3.125	97.636	97.436	97.436
4.250	98.806	98.620	98.606	4.250	99.071	98.869	98.871	4.250	99.705	99.487	99.491	3.250	97.766	97.648	97.566	3.250	97.989	97.789	97.789
4.375	99.348	99.162	99.148	4.375	99.526	99.324	99.326	4.375	100.198	99.980	99.984	3.375	98.426	98.308	98.226	3.375	98.507	98.307	98.307
4.500	99.827	99.641	99.627	4.500	99.865	99.663	99.665	4.500	100.612	100.394	100.398	3.500	98.839	98.721	98.639	3.500	98.798	98.598	98.598
4.625	100.225	100.039	100.025	4.625	100.142	99.932	99.933	4.625	100.976	100.758	100.762	3.625	99.347	99.229	99.147	3.625	99.154	98.954	98.954
4.750	100.762	100.560	100.562	4.750	100.639	100.429	100.428	4.750	101.029	100.803	100.804	3.750	99.864	99.716	99.664	3.750	99.212	99.012	99.012
4.875	101.267	101.065	101.067	4.875	101.065	100.855	100.854	4.875	101.490	101.264	101.265	3.875	100.407	100.259	100.207	3.875	99.591	99.391	99.391
4.990	101.489	101.287	101.289	4.990	101.156	100.946	100.945	4.990	101.651	101.425	101.426	3.990	100.816	100.668	100.616	3.990	99.836	99.636	99.636
5.000	101.589	101.387	101.389	5.000	101.256	101.046	101.045	5.000	101.751	101.525	101.526	4.000	100.916	100.768	100.716	4.000	99.936	99.736	99.736
5.125	101.728	101.526	101.528	5.125	101.258	101.048	101.047	5.125	101.864	101.648	101.648	4.125	101.331	101.183	101.131	4.125	100.220	100.020	100.020
5.250	102.087	101.901	101.887	5.250	100.613	100.427	100.413	5.250	102.220	102.018	102.017	4.250	101.384	101.218	101.182	4.250	99.466	99.266	99.264
5.375	102.389	102.203	102.189	5.375	100.866	100.680	100.666	5.375	102.486	102.284	102.283	4.375	101.686	101.520	101.484	4.375	99.671	99.471	99.469
5.500	102.671	102.485	102.471	5.500	101.055	100.869	100.855	5.500	102.724	102.522	102.521	4.500	101.756	101.590	101.554	4.500	99.712	99.512	99.510
5.625	103.317	103.107	103.108	5.625	101.207	101.008	101.006	5.625	103.202	103.008	103.002	4.625	101.992	101.826	101.790	4.625	99.876	99.676	99.674
5.750	103.812	103.602	103.603	5.750	101.624	101.414	101.413	5.750	103.554	103.360	103.354	4.750	101.874	101.729	101.674	4.750	99.888	99.688	99.688

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.: 4/28/2022
45 Day Lock Exp.: 5/13/2022
60 Day Lock Exp.: 5/30/2022

W. Rate Sheet Dated: 3/29/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.825	96.702	96.562	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	94.675	94.552	94.412	2.750	N/A	N/A	N/A	3.750	96.987	96.864	96.724
3.875	97.412	97.284	97.146	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	95.262	95.134	94.996	2.875	N/A	N/A	N/A	3.875	97.568	97.440	97.302
3.990	97.809	97.679	97.543	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	95.659	95.529	95.393	2.990	N/A	N/A	N/A	3.990	97.963	97.833	97.697
4.000	97.909	97.779	97.643	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	95.759	95.629	95.493	3.000	N/A	N/A	N/A	4.000	98.063	97.933	97.797
4.125	98.384	98.204	98.063	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	96.234	96.054	95.913	3.125	N/A	N/A	N/A	4.125	98.515	98.335	98.194
4.250	98.941	98.761	98.620	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	96.791	96.611	96.470	3.250	N/A	N/A	N/A	4.250	99.068	98.888	98.747
4.375	99.419	99.235	99.095	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	97.269	97.085	96.945	3.375	N/A	N/A	N/A	4.375	99.542	99.358	99.218
4.500	99.934	99.745	99.604	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	97.784	97.595	97.454	3.500	N/A	N/A	N/A	4.500	100.054	99.865	99.724
4.625	100.258	100.066	99.926	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.108	97.916	97.776	3.625	N/A	N/A	N/A	4.625	100.375	100.183	100.043
4.750	100.721	100.492	100.341	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.571	98.342	98.191	3.750	N/A	N/A	N/A	4.750	100.814	100.585	100.434
4.875	101.207	100.976	100.825	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.057	98.826	98.675	3.875	N/A	N/A	N/A	4.875	101.298	101.067	100.916
4.990	101.512	101.278	101.127	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.362	99.128	98.977	3.990	N/A	N/A	N/A	4.990	101.600	101.366	101.215
5.000	101.612	101.378	101.227	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.462	99.228	99.077	4.000	N/A	N/A	N/A	5.000	101.700	101.466	101.315
5.125	101.701	101.466	101.315	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	99.551	99.316	99.165	4.125	N/A	N/A	N/A	5.125	101.785	101.550	101.399
5.250	102.038	101.832	101.658	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	99.888	99.682	99.508	4.250	N/A	N/A	N/A	5.250	102.084	101.878	101.704
5.375	102.241	102.036	101.862	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	100.091	99.886	99.712	4.375	N/A	N/A	N/A	5.375	102.286	102.081	101.907
5.500	102.652	102.449	102.274	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.502	100.299	100.124	4.500	N/A	N/A	N/A	5.500	102.692	102.489	102.314
5.625	103.064	102.863	102.688	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.914	100.713	100.538	4.625	N/A	N/A	N/A	5.625	103.100	102.899	102.724
5.750	103.468	103.368	103.268	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	101.318	101.218	101.118	4.750	N/A	N/A	N/A	5.750	103.498	103.398	103.298
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	3.750	97.980	97.781	97.678	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	96.022	95.922	95.809	2.750	96.161	96.061	95.948
2.875	N/A	N/A	N/A	3.875	98.484	98.284	98.181	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	96.654	96.554	96.437	2.875	96.791	96.691	96.574
2.990	N/A	N/A	N/A	3.990	98.784	98.579	98.475	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	96.947	96.847	96.728	2.990	97.083	96.983	96.864
3.000	N/A	N/A	N/A	4.000	98.884	98.679	98.575	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	97.047	96.947	96.828	3.000	97.183	97.083	96.964
3.125	N/A	N/A	N/A	4.125	99.128	98.917	98.790	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	97.292	97.192	97.046	3.125	97.654	97.554	97.408
3.250	N/A	N/A	N/A	4.250	99.671	99.457	99.330	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	97.795	97.695	97.546	3.250	97.871	97.771	97.622
3.375	N/A	N/A	N/A	4.375	100.130	99.913	99.786	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	98.425	98.325	98.177	3.375	98.500	98.400	98.252
3.500	N/A	N/A	N/A	4.500	100.443	100.224	100.097	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.773	98.673	98.525	3.500	98.847	98.747	98.599
3.625	N/A	N/A	N/A	4.625	100.326	100.005	99.853	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	99.287	99.187	99.024	3.625	99.412	99.312	99.149
3.750	N/A	N/A	N/A	4.750	100.737	100.414	100.263	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.800	99.700	99.537	3.750	99.923	99.823	99.660
3.875	N/A	N/A	N/A	4.875	101.210	100.886	100.735	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	100.211	100.111	99.948	3.875	100.333	100.233	100.070
3.990	N/A	N/A	N/A	4.990	101.324	101.000	100.849	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	100.450	100.350	100.182	3.990	100.570	100.470	100.302
4.000	N/A	N/A	N/A	5.000	101.424	101.100	100.949	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	100.550	100.450	100.282	4.000	100.670	100.570	100.402
4.125	N/A	N/A	N/A	5.125	101.541	101.242	101.067	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	100.550	100.444	100.345	4.125	101.066	100.960	100.861
4.250	N/A	N/A	N/A	5.250	102.048	101.749	101.574	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	100.963	100.857	100.756	4.250	101.148	101.042	100.941
4.375	N/A	N/A	N/A	5.375	102.214	101.816	101.641	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	101.383	101.278	101.176	4.375	101.568	101.463	101.361
4.500	N/A	N/A	N/A	5.500	102.455	102.158	102.057	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.602	101.497	101.397	4.500	101.786	101.681	101.581
4.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.625	101.616	101.516	101.406	4.625	102.205	102.105	101.995
4.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.750	101.969	101.869	101.761	4.750	101.882	101.782	101.674



AFR Loan Center

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/28/2022

45 Day Lock Exp.:

5/13/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/29/2022

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
3.750	96.825	96.702	96.562	3.750	94.675	94.552	94.412	3.750	97.980	97.781	97.678	2.750	96.022	95.922	95.809	2.750	93.822	93.722	93.609
3.875	97.412	97.284	97.146	3.875	95.262	95.134	94.996	3.875	98.484	98.284	98.181	2.875	96.654	96.554	96.437	2.875	94.454	94.354	94.237
3.990	97.809	97.679	97.543	3.990	95.659	95.529	95.393	3.990	98.784	98.579	98.475	2.990	96.947	96.847	96.728	2.990	94.747	94.647	94.528
4.000	97.909	97.779	97.643	4.000	95.759	95.629	95.493	4.000	98.884	98.679	98.575	3.000	97.047	96.947	96.828	3.000	94.847	94.747	94.628
4.125	98.384	98.204	98.063	4.125	96.234	96.054	95.913	4.125	99.128	98.917	98.790	3.125	97.292	97.192	97.046	3.125	95.092	94.992	94.846
4.250	98.941	98.761	98.620	4.250	96.791	96.611	96.470	4.250	99.671	99.457	99.330	3.250	97.795	97.695	97.546	3.250	95.595	95.495	95.346
4.375	99.419	99.235	99.095	4.375	97.269	97.085	96.945	4.375	100.130	99.913	99.786	3.375	98.425	98.325	98.177	3.375	96.225	96.125	95.977
4.500	99.934	99.745	99.604	4.500	97.784	97.595	97.454	4.500	100.443	100.224	100.097	3.500	98.773	98.673	98.525	3.500	96.573	96.473	96.325
4.625	100.258	100.066	99.926	4.625	98.108	97.916	97.776	4.625	100.326	100.005	99.853	3.625	99.287	99.187	99.024	3.625	97.087	96.987	96.824
4.750	100.721	100.492	100.341	4.750	98.571	98.342	98.191	4.750	100.737	100.414	100.263	3.750	99.800	99.700	99.537	3.750	97.600	97.500	97.337
4.875	101.207	100.976	100.825	4.875	99.057	98.826	98.675	4.875	101.210	100.886	100.735	3.875	100.211	100.111	99.948	3.875	98.011	97.911	97.748
4.990	101.512	101.278	101.127	4.990	99.362	99.128	98.977	4.990	101.324	101.000	100.849	3.990	100.450	100.350	100.182	3.990	98.250	98.150	97.982
5.000	101.612	101.378	101.227	5.000	99.462	99.228	99.077	5.000	101.424	101.100	100.949	4.000	100.550	100.450	100.282	4.000	98.350	98.250	98.082
5.125	101.701	101.466	101.315	5.125	99.551	99.316	99.165	5.125	101.541	101.242	101.067	4.125	100.550	100.444	100.345	4.125	98.350	98.244	98.145
5.250	102.038	101.832	101.658	5.250	99.888	99.682	99.508	5.250	102.048	101.749	101.574	4.250	100.963	100.857	100.756	4.250	98.763	98.657	98.556
5.375	102.241	102.036	101.862	5.375	100.091	99.886	99.712	5.375	102.114	101.816	101.641	4.375	101.383	101.278	101.176	4.375	99.183	99.078	98.976
5.500	102.652	102.449	102.274	5.500	100.502	100.299	100.124	5.500	102.455	102.158	102.057	4.500	101.602	101.497	101.397	4.500	99.402	99.297	99.197
5.625	103.064	102.863	102.688	5.625	100.914	100.713	100.538	5.625	N/A	N/A	N/A	4.625	101.616	101.516	101.406	4.625	99.416	99.316	99.206
5.750	103.468	103.268	103.088	5.750	101.318	101.118	100.943	5.750	N/A	N/A	N/A	4.750	101.969	101.869	101.761	4.750	99.769	99.669	99.561

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		

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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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5/13/2022

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5/30/2022

W. Rate Sheet Dated: 3/29/2022

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
3.750	0.500	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.990	0.500	0.375	0.250	0.250	0.125	0.000	0.000
4.000	0.625	0.500	0.375	0.250	0.125	0.125	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.125	0.000
4.250	0.750	0.625	0.500	0.375	0.250	0.125	0.000
4.375	0.750	0.500	0.375	0.250	0.125	0.125	0.000
4.500	0.875	0.500	0.375	0.250	0.125	0.125	0.000
4.625	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.750	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.875	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.990	1.000	0.625	0.500	0.500	0.375	0.250	0.000
5.000	1.000	0.625	0.500	0.500	0.375	0.250	0.000
5.125	1.125	0.750	0.625	0.500	0.375	0.250	0.000
5.250	1.500	1.000	0.625	0.625	0.375	0.250	0.000
5.375	1.500	1.000	0.625	0.625	0.375	0.250	0.000
5.500	1.625	1.250	0.750	0.625	0.375	0.250	0.000
5.625	1.750	1.375	0.875	0.625	0.375	0.250	0.000
5.750	1.750	1.375	0.875	0.625	0.375	0.250	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.625	0.500	0.375	0.375	0.250	0.125	0.125
3.875	0.625	0.500	0.375	0.375	0.250	0.250	0.125
3.990	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.000	0.625	0.625	0.500	0.375	0.250	0.250	0.125
4.125	0.750	0.500	0.375	0.375	0.250	0.250	0.125
4.250	0.875	0.625	0.500	0.375	0.250	0.250	0.125
4.375	0.875	0.625	0.500	0.375	0.250	0.250	0.125
4.500	0.875	0.625	0.500	0.375	0.250	0.125	0.125
4.625	0.875	0.625	0.500	0.375	0.250	0.125	0.000
4.750	1.000	0.625	0.500	0.500	0.250	0.250	0.125
4.875	1.000	0.625	0.500	0.375	0.250	0.125	0.125
4.990	1.000	0.625	0.500	0.375	0.250	0.125	0.125
5.000	1.000	0.625	0.500	0.375	0.250	0.125	0.125
5.125	1.250	0.875	0.750	0.625	0.500	0.375	0.375
5.250	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.375	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.500	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.625	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.750	0.375	0.250	0.250	0.250	0.125	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
3.750	0.250	0.250	0.250	0.125	0.000	0.000	0.000
3.875	0.250	0.250	0.250	0.125	0.000	0.000	0.000
3.990	0.250	0.250	0.250	0.125	0.000	0.000	0.000
4.000	0.250	0.250	0.250	0.125	0.000	0.000	0.000
4.125	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.250	0.625	0.500	0.000	0.000	-0.125	0.000	0.000
4.375	0.625	0.625	0.125	0.000	-0.125	0.000	0.000
4.500	0.750	0.625	0.250	0.000	-0.125	0.000	0.000
4.625	0.875	0.750	0.375	0.125	0.000	0.000	0.000
4.750	1.000	1.000	0.500	0.375	0.125	0.000	0.000
4.875	1.000	1.000	0.500	0.375	0.125	0.000	0.000
4.990	1.000	1.000	0.500	0.375	0.125	0.000	0.000
5.000	1.000	1.000	0.500	0.375	0.125	0.000	0.000
5.125	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.250	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.375	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.500	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.625	1.125	1.000	0.750	0.625	0.500	0.000	0.000
5.750	1.125	1.000	0.750	0.625	0.500	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
3.750	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.875	0.250	0.250	0.125	0.125	0.000	0.000	0.000
3.990	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.000	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.125	0.500	0.500	0.375	0.375	0.250	0.125	0.125
4.250	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.750	0.750	0.625	0.125	0.125
4.750	0.875	0.750	0.750	0.750	0.625	0.000	0.000
4.875	0.875	0.750	0.750	0.750	0.625	0.000	0.000
4.990	0.875	0.750	0.750	0.750	0.625	0.000	0.000
5.000	0.875	0.750	0.750	0.750	0.625	0.000	0.000
5.125	1.000	1.000	0.875	0.875	0.750	0.125	0.125
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.750	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.125	0.125	0.125	0.000	-0.125	-0.125	0.000	0.000
4.250	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.375	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.625	0.500	0.250	0.000	-0.125	-0.250	0.000	0.000
4.750	0.875	0.625	0.250	0.125	0.125	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
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.125	0.000	0.000	0.125	0.125	0.125	0.125
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	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.750	0.250	0.125	0.125	0.000	0.000	-0.125	0.000
3.875	0.125	0.125	0.125	0.000	0.000	-0.125	0.000
3.990	0.125	0.125	0.125	0.000	0.000	-0.125	0.000
4.000	0.125	0.125	0.000	0.000	0.000	-0.125	0.000
4.125	0.375	0.250	0.250	0.250	0.250	0.125	0.125
4.250	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.375	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.625	0.750	0.625	0.625	0.625	0.625	0.375	0.375
4.750	0.250	0.125	0.125	0.125	0.125	0.000	-0.125

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



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.:

4/28/2022

45 Day Lock Exp.:

5/13/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/29/2022

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
3.750	96.825	96.702	96.562	3.750	97.980	97.781	97.678	2.750	96.022	95.922	95.809	3.750	95.075	94.952	94.812	2.750	94.272	94.172	94.059
3.875	97.412	97.284	97.146	3.875	98.484	98.284	98.181	2.875	96.654	96.554	96.437	3.875	95.662	95.534	95.396	2.875	94.904	94.804	94.687
3.990	97.809	97.679	97.543	3.990	98.784	98.579	98.475	2.990	96.947	96.847	96.728	3.990	96.059	95.929	95.793	2.990	95.197	95.097	94.978
4.000	97.909	97.779	97.643	4.000	98.884	98.679	98.575	3.000	97.047	96.947	96.828	4.000	96.159	96.029	95.893	3.000	95.297	95.197	95.078
4.125	98.384	98.204	98.063	4.125	99.128	98.917	98.790	3.125	97.292	97.192	97.046	4.125	96.634	96.454	96.313	3.125	95.542	95.442	95.296
4.250	98.941	98.761	98.620	4.250	99.671	99.457	99.330	3.250	97.795	97.695	97.546	4.250	97.191	97.011	96.870	3.250	96.045	95.945	95.796
4.375	99.419	99.235	99.095	4.375	100.130	99.913	99.786	3.375	98.425	98.325	98.177	4.375	97.669	97.485	97.345	3.375	96.675	96.575	96.427
4.500	99.934	99.745	99.604	4.500	100.443	100.224	100.097	3.500	98.773	98.673	98.525	4.500	98.184	97.995	97.854	3.500	97.023	96.923	96.775
4.625	100.258	100.066	99.926	4.625	100.326	100.005	99.853	3.625	99.287	99.187	99.024	4.625	98.508	98.316	98.176	3.625	97.537	97.437	97.274
4.750	100.721	100.492	100.341	4.750	100.737	100.414	100.263	3.750	99.800	99.700	99.537	4.750	98.971	98.742	98.591	3.750	98.050	97.950	97.787
4.875	101.207	100.976	100.825	4.875	101.210	100.886	100.735	3.875	100.211	100.111	99.948	4.875	99.457	99.226	99.075	3.875	98.461	98.361	98.198
4.990	101.512	101.278	101.127	4.990	101.324	101.000	100.849	3.990	100.450	100.350	100.182	4.990	99.762	99.528	99.377	3.990	98.700	98.600	98.432
5.000	101.612	101.378	101.227	5.000	101.424	101.100	100.949	4.000	100.550	100.450	100.282	5.000	99.862	99.628	99.477	4.000	98.800	98.700	98.532
5.125	101.701	101.466	101.315	5.125	101.541	101.242	101.067	4.125	100.550	100.444	100.345	5.125	99.951	99.716	99.565	4.125	98.800	98.694	98.595
5.250	102.038	101.832	101.658	5.250	102.048	101.749	101.574	4.250	100.963	100.857	100.756	5.250	100.288	100.082	99.908	4.250	99.213	99.107	99.006
5.375	102.241	102.036	101.862	5.375	102.114	101.816	101.641	4.375	101.383	101.278	101.176	5.375	100.491	100.286	100.112	4.375	99.633	99.528	99.426
5.500	102.652	102.449	102.274	5.500	102.455	102.158	102.057	4.500	101.602	101.497	101.397	5.500	100.902	100.699	100.524	4.500	99.852	99.747	99.647
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.616	101.516	101.406	5.625	N/A	N/A	N/A	4.625	99.866	99.766	99.656
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.969	101.869	101.761	5.750	N/A	N/A	N/A	4.750	100.219	100.119	100.011

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/28/2022

45 Day Lock Exp.:

5/13/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/29/2022

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

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 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/28/2022

45 Day Lock Exp.:

5/13/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/29/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	
4.875	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	101.925	101.800	101.675	
7.750	102.050	101.925	101.800	
7.875	102.175	102.050	101.925	
8.000	N/A	N/A	N/A	
8.125	102.425	102.300	102.175	
8.250	102.550	102.425	102.300	
8.375	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	
4.875	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	101.675	101.550	101.425	
7.750	101.800	101.675	101.550	
7.875	101.925	101.800	101.675	
8.000	N/A	N/A	N/A	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	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	
4.990	95.885	95.760	95.635	
5.125	96.175	96.050	95.925	
5.250	96.550	96.425	96.300	
5.375	97.050	96.925	96.800	
5.500	97.300	97.175	97.050	
5.625	98.050	97.925	97.800	
5.750	98.300	98.175	98.050	
5.875	98.675	98.550	98.425	
5.990	98.905	98.780	98.655	
6.125	99.175	99.050	98.925	
6.250	99.425	99.300	99.175	
6.375	99.675	99.550	99.425	
6.500	99.925	99.800	99.675	
6.625	100.050	99.925	99.800	
6.750	100.300	100.175	100.050	
6.875	100.550	100.425	100.300	
6.990	100.780	100.655	100.530	
7.125	100.925	100.800	100.675	
7.250	101.050	100.925	100.800	
7.375	101.175	101.050	100.925	
7.500	101.300	101.175	101.050	
7.625	101.425	101.300	101.175	
7.750	101.550	101.425	101.300	
7.875	101.675	101.550	101.425	
8.000	N/A	N/A	N/A	
8.125	101.925	101.800	101.675	
8.250	102.050	101.925	101.800	
8.375	N/A	N/A	N/A	
8.500	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		
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)