



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.: 4/29/2022

45 Day Lock Exp.: 5/16/2022

60 Day Lock Exp.: 5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 12:45 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	97.564	97.298	97.048	3.250	97.609	97.344	97.094	1.875	90.581	90.431	90.281	3.125	99.114	98.964	98.814
3.375	98.278	98.012	97.762	3.375	97.984	97.719	97.469	2.000	89.431	89.281	89.131	3.250	100.187	100.037	99.887
3.500	96.944	96.678	96.428	3.500	98.436	98.171	97.921	2.125	90.431	90.281	90.131	3.375	98.895	98.745	98.595
3.625	99.333	99.068	98.818	3.625	98.879	98.614	98.364	2.250	92.888	92.689	92.490	3.500	99.294	99.144	98.994
3.750	98.942	98.792	98.479	3.750	98.688	98.538	98.225	2.375	93.499	93.300	93.100	3.625	99.697	99.547	99.397
3.875	99.358	99.208	98.895	3.875	99.022	98.872	98.559	2.500	92.348	92.149	91.950	Margin = 2.250		Index = 1.550	
4.000	99.853	99.703	99.390	4.000	99.445	99.295	98.982	2.625	93.348	93.149	92.950	30 Year OTC			
4.125	100.365	100.215	99.903	4.125	99.848	99.698	99.385	2.750	95.093	94.831	94.570	Rate	30 Day	45 Day	60 Day
4.250	100.315	100.165	99.790	4.250	100.070	99.920	99.545	2.875	95.724	95.462	95.200	4.000	99.261	98.933	98.621
4.375	100.713	100.563	100.188	4.375	100.379	100.229	99.854	3.000	96.192	95.930	95.668	4.125	99.773	99.445	99.133
4.500	101.170	101.020	100.645	4.500	100.719	100.569	100.194	3.125	96.645	96.384	96.122	4.500	100.578	100.187	99.812
4.625	101.626	101.476	101.101	4.625	101.073	100.923	100.548	3.250	97.067	96.723	96.380	4.625	101.034	100.643	100.268
4.750	101.317	101.167	100.729	4.750	101.018	100.868	100.430	3.375	97.517	97.173	96.830	4.750	100.625	100.172	99.735
4.875	101.672	101.522	101.084	4.875	101.283	101.133	100.696	3.500	97.944	97.600	97.257	4.875	101.080	100.627	100.190
5.000	102.097	101.947	101.509	5.000	101.532	101.382	100.945	3.625	98.362	98.018	97.675	5.000	101.505	101.052	100.615
5.125	102.543	102.393	101.956	5.125	101.833	101.683	101.245	3.750	97.225	96.928	96.632	5.125	101.951	101.498	101.061
5.250	101.972	101.722	101.472	5.250	101.581	101.331	101.081	3.875	97.634	97.337	97.040	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	98.032	97.735	97.439	5.625	102.456	102.206	101.956
6.250	103.206	103.106	103.006	6.250	101.506	101.406	101.306	4.125	98.410	98.113	97.816	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	97.664	97.564	97.298	97.048	3.250	97.409	97.309	97.044	96.794	1.875	92.711	92.611	92.461	92.311	
3.375	98.478	98.378	98.112	97.862	3.375	97.884	97.784	97.519	97.269	2.000	91.561	91.461	91.311	91.161	
3.500	97.144	97.044	96.778	96.528	3.500	98.336	98.236	97.971	97.721	2.125	92.561	92.461	92.311	92.161	
3.625	99.533	99.433	99.168	98.918	3.625	98.779	98.679	98.414	98.164	2.250	95.018	94.918	94.719	94.520	
3.750	99.142	99.042	98.892	98.579	3.750	98.888	98.788	98.638	98.325	2.375	95.629	95.529	95.330	95.130	
3.875	99.658	99.558	99.408	99.095	3.875	99.322	99.222	99.072	98.759	2.500	94.478	94.378	94.179	93.980	
4.000	100.153	100.053	99.903	99.590	4.000	99.745	99.645	99.495	99.182	2.625	95.478	95.378	95.179	94.980	
4.125	100.665	100.565	100.415	100.103	4.125	100.148	100.048	99.898	99.585	2.750	96.123	96.023	95.761	95.500	
4.250	100.515	100.415	100.265	99.980	4.250	100.270	100.170	100.020	99.645	2.875	96.754	96.654	96.392	96.130	
4.375	101.013	100.913	100.763	100.388	4.375	100.679	100.579	100.429	100.054	3.000	97.222	97.122	96.860	96.598	
4.500	101.470	101.370	101.220	100.845	4.500	101.019	100.919	100.769	100.394	3.125	97.675	97.575	97.314	97.052	
4.625	101.926	101.826	101.676	101.301	4.625	101.373	101.273	101.123	100.748	3.250	98.697	98.597	98.253	97.910	
4.750	101.517	101.417	101.267	100.829	4.750	101.118	101.018	100.868	100.530	3.375	99.147	99.047	98.703	98.360	

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 ≤ 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	96.511	96.183	95.871	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.023	96.695	96.383	6.750	101.750	101.500	101.250
4.875	96.022	95.569	95.132	6.250	102.250	102.000	101.500	4.500	97.828	97.437	97.062	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.597	95.144	94.706					4.625	98.284	97.893	97.518	Rate	30 Day	45 Day	60 Day
5.125	95.150	94.697	94.260					4.750	97.875	97.422	96.985	6.250	100.750	100.500	100.250
5.250	95.674	95.424	95.174					4.875	98.330	97.877	97.440	6.750	101.750	101.500	101.250
5.375	96.816	96.566	96.316					5.000	98.755	98.302	97.865		DPA Advantage Adjustment		
5.500	96.455	96.205	95.955					5.125	99.201	98.748	98.311		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</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>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

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 12:45 pm 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	98.864	98.714	98.564
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	99.937	99.787	99.637
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	98.645	98.495	98.345
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	93.642	93.380	93.119	3.500	99.044	98.894	98.744
3.750	98.067	97.917	97.605	3.750	97.913	97.763	97.451	2.875	94.273	94.011	93.750	3.625	99.447	99.297	99.147
3.875	98.583	98.433	98.121	3.875	98.347	98.197	97.885	3.000	94.741	94.479	94.218	Margin = 2.250		Index = 1.550	
4.000	99.078	98.928	98.616	4.000	98.770	98.620	98.308	3.125	95.194	94.932	94.671	30 Year OTC			
4.125	99.590	99.440	99.128	4.125	99.173	99.023	98.711	3.250	95.872	95.528	95.185	Rate	30 Day	45 Day	60 Day
4.250	98.877	98.727	98.352	4.250	98.732	98.582	98.207	3.375	96.322	95.978	95.635	3.250	95.914	95.648	95.398
4.375	99.376	99.226	98.851	4.375	99.141	98.991	98.616	3.500	96.749	96.405	96.062	3.375	96.728	96.462	96.212
4.500	99.832	99.682	99.307	4.500	99.482	99.332	98.957	3.625	97.167	96.823	96.480	3.500	95.934	95.128	94.878
4.625	100.289	100.139	99.764	4.625	99.836	99.686	99.311	3.750	96.530	96.233	95.936	3.625	97.783	97.517	97.267
4.750	99.004	98.854	98.417	4.750	98.805	98.655	98.218	3.875	N/A	N/A	N/A	3.750	98.067	97.739	97.426
4.875	99.459	99.309	98.872	4.875	99.171	99.021	98.584	4.000	N/A	N/A	N/A	3.875	98.583	98.255	97.942
5.000	99.884	99.734	99.297	5.000	99.420	99.270	98.833	4.125	N/A	N/A	N/A	4.000	99.078	98.750	98.437
5.125	100.331	100.181	99.744	5.125	99.720	99.570	99.133	4.250	N/A	N/A	N/A	4.125	99.590	99.262	98.949
5.250	97.472	97.222	96.972	5.250	97.181	96.931	96.681	4.375	N/A	N/A	N/A	4.250	98.877	98.486	98.111
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.750	98.167	98.067	97.917	97.605	3.750	98.013	97.913	97.763	97.451	2.750	94.148	94.048	93.786	93.525
3.875	98.683	98.583	98.433	98.121	3.875	98.447	98.347	98.197	97.885	2.875	94.779	94.679	94.417	94.156
4.000	99.178	99.078	98.928	98.616	4.000	98.870	98.770	98.620	98.308	3.000	95.247	95.147	94.885	94.624
4.125	99.690	99.590	99.440	99.128	4.125	99.273	99.173	99.023	98.711	3.125	95.700	95.600	95.338	95.077
4.250	98.977	98.877	98.727	98.352	4.250	98.832	98.732	98.582	98.207	3.250	97.347	97.247	96.903	96.560
4.375	99.476	99.376	99.226	98.851	4.375	99.241	99.141	98.991	98.616	3.375	97.797	97.697	97.353	97.010
4.500	99.932	99.832	99.682	99.307	4.500	99.582	99.482	99.332	98.957	3.500	98.224	98.124	97.780	97.437
4.625	100.389	100.289	100.139	99.764	4.625	99.936	99.836	99.686	99.311	3.625	98.642	98.542	98.198	97.855
4.750	99.104	99.004	98.854	98.417	4.750	98.905	98.805	98.655	98.218	3.750	98.380	98.280	97.983	97.686

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



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Lockdesk Phone:

Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/29/2022

5/16/2022

5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 12:45 pm 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
3.750	97.376	97.255	97.176	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	97.219	97.009	97.014	2.000	N/A	N/A	N/A	3.750	97.305	97.186	97.084
3.875	97.966	97.845	97.766	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	97.945	97.735	97.740	2.125	N/A	N/A	N/A	3.875	97.895	97.776	97.674
3.990	98.353	98.232	98.153	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	98.504	98.294	98.299	2.250	N/A	N/A	N/A	3.990	98.282	98.163	98.061
4.000	98.453	98.332	98.253	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	98.604	98.394	98.399	2.375	N/A	N/A	N/A	4.000	98.382	98.263	98.161
4.125	98.983	98.803	98.783	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	99.185	98.975	98.980	2.500	N/A	N/A	N/A	4.125	98.883	98.687	98.582
4.250	99.494	99.300	99.294	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	99.601	99.391	99.396	2.625	N/A	N/A	N/A	4.250	99.395	99.194	99.055
4.375	100.029	99.835	99.829	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	100.054	99.844	99.849	2.750	N/A	N/A	N/A	4.375	99.930	99.729	99.590
4.500	100.502	100.308	100.302	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	100.386	100.176	100.181	2.875	N/A	N/A	N/A	4.500	100.404	100.203	100.064
4.625	100.895	100.701	100.695	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	100.803	100.593	100.592	2.990	N/A	N/A	N/A	4.625	100.848	100.644	100.481
4.750	101.418	101.216	101.218	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	101.294	101.084	101.083	3.000	N/A	N/A	N/A	4.750	101.429	101.222	101.031
4.875	101.917	101.715	101.717	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	101.715	101.505	101.504	3.125	N/A	N/A	N/A	4.875	101.928	101.721	101.530
4.990	102.132	101.930	101.932	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	101.803	101.593	101.592	3.250	N/A	N/A	N/A	4.990	102.143	101.936	101.745
5.000	102.232	102.030	102.032	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	101.903	101.693	101.692	3.375	N/A	N/A	N/A	5.000	102.243	102.036	101.845
5.125	102.370	102.168	102.170	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	101.906	101.696	101.695	3.500	N/A	N/A	N/A	5.125	102.381	102.174	101.983
5.250	102.619	102.433	102.419	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	101.146	100.960	100.946	3.625	N/A	N/A	N/A	5.250	102.656	102.485	102.301
5.375	102.918	102.732	102.718	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	101.395	101.209	101.195	3.750	N/A	N/A	N/A	5.375	102.955	102.784	102.600
5.500	103.196	103.010	102.996	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	101.581	101.395	101.381	3.875	N/A	N/A	N/A	5.500	103.234	103.063	102.879
5.625	103.588	103.378	103.381	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	101.709	101.523	101.509	3.990	N/A	N/A	N/A	5.625	103.500	103.326	103.143
5.750	104.078	103.868	103.871	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.890	101.680	101.679	4.000	N/A	N/A	N/A	5.750	103.966	103.775	103.599
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	98.637	98.483	98.437	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	96.393	96.293	96.193	2.750	96.297	96.192	96.084
2.875	N/A	N/A	N/A	3.875	99.179	99.025	98.979	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	96.839	96.739	96.639	2.875	96.743	96.638	96.529
2.990	N/A	N/A	N/A	3.990	99.497	99.343	99.297	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	97.246	97.146	97.046	2.990	97.149	97.044	96.936
3.000	N/A	N/A	N/A	4.000	99.597	99.443	99.397	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.346	97.246	97.146	3.000	97.249	97.144	97.036
3.125	N/A	N/A	N/A	4.125	100.113	99.889	99.901	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	97.814	97.714	97.614	3.125	97.717	97.612	97.503
3.250	N/A	N/A	N/A	4.250	100.546	100.320	100.329	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	98.065	97.943	97.865	3.250	97.943	97.806	97.678
3.375	N/A	N/A	N/A	4.375	101.034	100.808	100.817	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	98.720	98.598	98.520	3.375	98.598	98.461	98.333
3.500	N/A	N/A	N/A	4.500	101.443	101.217	101.226	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	99.133	99.011	98.933	3.500	99.051	98.880	98.746
3.625	N/A	N/A	N/A	4.625	101.799	101.573	101.582	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	99.669	99.532	99.469	3.625	99.609	99.389	99.245
3.750	N/A	N/A	N/A	4.750	101.683	101.457	101.460	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	100.192	99.967	99.917	3.750	100.080	99.789	99.543
3.875	N/A	N/A	N/A	4.875	102.138	101.912	101.915	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	100.732	100.507	100.457	3.875	100.620	100.329	100.083
3.990	N/A	N/A	N/A	4.990	102.291	102.065	102.068	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	101.133	100.908	100.858	3.990	101.021	100.730	100.484
4.000	N/A	N/A	N/A	5.000	102.391	102.165	102.168	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	101.233	101.008	100.958	4.000	101.121	100.830	100.584
4.125	N/A	N/A	N/A	5.125	102.504	102.278	102.281	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.647	101.422	101.372	4.125	101.535	101.244	100.998
4.250	N/A	N/A	N/A	5.250	102.750	102.548	102.547	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.648	101.463	101.430	4.250	101.592	101.358	101.086
4.375	N/A	N/A	N/A	5.375	103.013	102.811	102.810	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.948	101.763	101.730	4.375	101.891	101.657	101.385
4.500	N/A	N/A	N/A	5.500	103.248	103.046	103.045	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	102.018	101.833	101.800	4.500	101.961	101.727	101.455
4.625	N/A	N/A	N/A	5.625	103.472	103.278	103.272	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	102.251	102.066	102.033	4.625	102.194	101.960	101.688
4.750	N/A	N/A	N/A	5.750	103.820	103.626	103.620	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	102.019	101.867	101.819	4.750	102.214	102.020	101.794
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	96.612	96.412	96.412	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	97.206	97.006	97.006
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.986	96.786	96.786	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	97.652	97.452	97.452
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.410	97.210	97.210	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	98.065	97.865	97.865
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.510	97.310	97.310	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	98.165	97.965	97.965
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.941	97.741	97.741	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	98.639	98.439	98.439
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.292	98.092	98.092	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.715	98.515	98.515
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.808	98.608	98.608	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	99.173	98.973	98.973
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.097	98.897	98.897	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.581	99.381	99.381
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.445	99.245	99.245	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	100.074	99.874	99.874
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.575	99.338	99.284	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	100.450	100.209	100.159
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.951	99.714	99.660	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.988	100.747	100.697
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.192	99.955	99.901	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	101.422	101.181	101.131
3.375	N/A	N/A	N/A	3.375	N/A	N/A</																	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 12:45 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.376	97.255	97.176	3.750	97.219	97.009	97.014	3.750	98.637	98.483	98.437	2.750	96.393	96.293	96.193	2.750	96.612	96.412	96.412
3.875	97.966	97.845	97.766	3.875	97.945	97.735	97.740	3.875	99.179	99.025	98.979	2.875	96.839	96.739	96.639	2.875	96.986	96.786	96.786
3.990	98.353	98.232	98.153	3.990	98.504	98.294	98.299	3.990	99.497	99.343	99.297	2.990	97.246	97.146	97.046	2.990	97.410	97.210	97.210
4.000	98.453	98.332	98.253	4.000	98.604	98.394	98.399	4.000	99.597	99.443	99.397	3.000	97.346	97.246	97.146	3.000	97.510	97.310	97.310
4.125	98.983	98.803	98.783	4.125	99.185	98.975	98.980	4.125	100.113	99.889	99.901	3.125	97.814	97.714	97.614	3.125	97.941	97.741	97.741
4.250	99.494	99.300	99.294	4.250	99.601	99.391	99.396	4.250	100.546	100.320	100.329	3.250	98.065	97.943	97.865	3.250	98.292	98.092	98.092
4.375	100.029	99.835	99.829	4.375	100.054	99.844	99.849	4.375	101.034	100.808	100.817	3.375	98.720	98.598	98.520	3.375	98.808	98.608	98.608
4.500	100.502	100.308	100.302	4.500	100.386	100.176	100.181	4.500	101.443	101.217	101.226	3.500	99.133	99.011	98.933	3.500	99.097	98.897	98.897
4.625	100.895	100.701	100.695	4.625	100.803	100.593	100.592	4.625	101.799	101.573	101.582	3.625	99.669	99.532	99.469	3.625	99.445	99.245	99.245
4.750	101.418	101.216	101.218	4.750	101.294	101.084	101.083	4.750	101.683	101.457	101.460	3.750	100.192	99.967	99.917	3.750	99.575	99.338	99.284
4.875	101.917	101.715	101.717	4.875	101.715	101.505	101.504	4.875	102.138	101.912	101.915	3.875	100.732	100.507	100.457	3.875	99.951	99.714	99.660
4.990	102.132	101.930	101.932	4.990	101.803	101.593	101.592	4.990	102.291	102.065	102.068	3.990	101.133	100.908	100.858	3.990	100.192	99.955	99.901
5.000	102.232	102.030	102.032	5.000	101.903	101.693	101.692	5.000	102.391	102.165	102.168	4.000	101.233	101.008	100.958	4.000	100.292	100.055	100.001
5.125	102.370	102.168	102.170	5.125	101.906	101.696	101.695	5.125	102.504	102.278	102.281	4.125	101.647	101.422	101.372	4.125	100.573	100.336	100.282
5.250	102.619	102.433	102.419	5.250	101.146	100.960	100.946	5.250	102.750	102.548	102.547	4.250	101.648	101.463	101.430	4.250	99.764	99.564	99.546
5.375	102.918	102.732	102.718	5.375	101.395	101.209	101.195	5.375	103.013	102.811	102.810	4.375	101.948	101.763	101.730	4.375	99.971	99.771	99.753
5.500	103.196	103.010	102.996	5.500	101.581	101.395	101.381	5.500	103.248	103.046	103.045	4.500	102.018	101.833	101.800	4.500	100.010	99.810	99.792
5.625	103.588	103.378	103.381	5.625	101.709	101.523	101.509	5.625	103.472	103.278	103.272	4.625	102.251	102.066	102.033	4.625	100.166	99.966	99.948
5.750	104.078	103.868	103.871	5.750	101.890	101.680	101.679	5.750	103.820	103.626	103.620	4.750	102.019	101.867	101.819	4.750	100.035	99.835	99.835

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.: 4/29/2022
45 Day Lock Exp.: 5/16/2022
60 Day Lock Exp.: 5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 12:45 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.569	97.422	97.280	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	97.125	96.978	96.836	2.750	N/A	N/A	N/A	3.750	97.149	97.002	96.860
3.875	98.131	97.980	97.840	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.507	97.356	97.216	2.875	N/A	N/A	N/A	3.875	97.726	97.575	97.435
3.990	98.509	98.359	98.222	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.983	97.833	97.696	2.990	N/A	N/A	N/A	3.990	98.130	97.980	97.843
4.000	98.609	98.459	98.322	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	98.083	97.933	97.796	3.000	N/A	N/A	N/A	4.000	98.230	98.080	97.943
4.125	99.072	98.892	98.763	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.328	98.148	98.019	3.125	N/A	N/A	N/A	4.125	98.706	98.526	98.397
4.250	99.605	99.426	99.297	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.701	98.522	98.393	3.250	N/A	N/A	N/A	4.250	99.255	99.076	98.947
4.375	100.062	99.882	99.753	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	99.154	98.974	98.845	3.375	N/A	N/A	N/A	4.375	99.728	99.548	99.419
4.500	100.558	100.373	100.244	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.652	99.467	99.338	3.500	N/A	N/A	N/A	4.500	100.236	100.051	99.922
4.625	100.867	100.685	100.556	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	99.967	99.785	99.656	3.625	N/A	N/A	N/A	4.625	100.556	100.374	100.245
4.750	101.368	101.145	101.021	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	99.688	99.465	99.341	3.750	N/A	N/A	N/A	4.750	101.075	100.852	100.728
4.875	101.835	101.610	101.486	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	100.205	99.980	99.856	3.875	N/A	N/A	N/A	4.875	101.556	101.331	101.207
4.990	102.122	101.893	101.769	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	100.500	100.271	100.147	3.990	N/A	N/A	N/A	4.990	101.857	101.628	101.504
5.000	102.222	101.993	101.869	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	100.600	100.371	100.247	4.000	N/A	N/A	N/A	5.000	101.957	101.728	101.604
5.125	102.302	102.074	101.951	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	100.692	100.464	100.341	4.125	N/A	N/A	N/A	5.125	102.041	101.813	101.690
5.250	102.539	102.313	102.169	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	100.161	99.935	99.791	4.250	N/A	N/A	N/A	5.250	102.322	102.096	101.952
5.375	102.732	102.506	102.363	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	100.958	100.732	100.589	4.375	N/A	N/A	N/A	5.375	102.523	102.297	102.154
5.500	103.124	102.900	102.756	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	101.350	101.126	100.982	4.500	N/A	N/A	N/A	5.500	102.928	102.704	102.560
5.625	103.522	103.303	103.160	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	101.748	101.529	101.386	4.625	N/A	N/A	N/A	5.625	103.334	103.115	102.972
5.750	103.944	103.844	103.744	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	101.342	101.242	101.142	4.750	N/A	N/A	N/A	5.750	103.446	103.346	103.246
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	98.742	98.530	98.446	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	96.377	96.200	96.153	2.750	95.963	95.786	95.739
2.875	N/A	N/A	N/A	3.875	99.232	99.019	98.934	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	96.993	96.815	96.767	2.875	96.588	96.410	96.362
2.990	N/A	N/A	N/A	3.990	99.520	99.304	99.220	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	97.276	97.099	97.045	2.990	96.877	96.700	96.646
3.000	N/A	N/A	N/A	4.000	99.620	99.404	99.320	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	97.376	97.199	97.145	3.000	96.977	96.800	96.746
3.125	N/A	N/A	N/A	4.125	99.915	99.703	99.599	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	97.575	97.368	97.302	3.125	97.444	97.237	97.171
3.250	N/A	N/A	N/A	4.250	100.442	100.227	100.123	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	98.071	97.898	97.820	3.250	97.929	97.756	97.678
3.375	N/A	N/A	N/A	4.375	100.886	100.671	100.567	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	98.696	98.523	98.441	3.375	98.561	98.388	98.306
3.500	N/A	N/A	N/A	4.500	101.191	100.972	100.868	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	99.057	98.884	98.801	3.500	98.929	98.756	98.673
3.625	N/A	N/A	N/A	4.625	100.968	100.743	100.620	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	99.616	99.443	99.359	3.625	99.495	99.322	99.238
3.750	N/A	N/A	N/A	4.750	101.368	101.042	100.918	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	100.118	99.945	99.859	3.750	100.004	99.831	99.745
3.875	N/A	N/A	N/A	4.875	101.827	101.500	101.376	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	100.520	100.347	100.260	3.875	100.412	100.239	100.152
3.990	N/A	N/A	N/A	4.990	101.933	101.606	101.482	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	100.746	100.573	100.485	3.990	100.643	100.470	100.382
4.000	N/A	N/A	N/A	5.000	102.033	101.706	101.582	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	100.846	100.673	100.585	4.000	100.743	100.570	100.482
4.125	N/A	N/A	N/A	5.125	102.054	101.734	101.590	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	100.769	100.593	100.509	4.125	101.134	101.018	100.934
4.250	N/A	N/A	N/A	5.250	102.548	102.227	102.084	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	101.171	101.054	100.971	4.250	101.336	101.219	101.136
4.375	N/A	N/A	N/A	5.375	102.612	102.293	102.149	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	101.580	101.463	101.380	4.375	101.752	101.635	101.552
4.500	N/A	N/A	N/A	5.500	102.945	102.630	102.556	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.791	101.674	101.591	4.500	101.967	101.850	101.767
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	101.760	101.650	101.557	4.625	102.387	102.277	102.184
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	102.104	101.995	101.901	4.750	102.030	101.921	101.827



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.:

4/29/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 12:45 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.569	97.422	97.280	3.750	97.125	96.978	96.836	3.750	98.742	98.530	98.446	2.750	96.377	96.200	96.153	2.750	95.831	95.654	95.607
3.875	98.131	97.980	97.840	3.875	97.507	97.356	97.216	3.875	99.232	99.019	98.934	2.875	96.993	96.815	96.767	2.875	96.463	96.285	96.237
3.990	98.509	98.359	98.222	3.990	97.983	97.833	97.696	3.990	99.520	99.304	99.220	2.990	97.276	97.099	97.045	2.990	96.762	96.585	96.531
4.000	98.609	98.459	98.322	4.000	98.083	97.933	97.796	4.000	99.620	99.404	99.320	3.000	97.376	97.199	97.145	3.000	96.862	96.685	96.631
4.125	99.072	98.892	98.763	4.125	98.328	98.148	98.019	4.125	99.915	99.703	99.599	3.125	97.575	97.368	97.302	3.125	97.149	96.942	96.876
4.250	99.605	99.426	99.297	4.250	98.701	98.522	98.393	4.250	100.442	100.227	100.123	3.250	98.071	97.898	97.820	3.250	97.337	97.164	97.086
4.375	100.062	99.882	99.753	4.375	99.154	98.974	98.845	4.375	100.886	100.671	100.567	3.375	98.696	98.523	98.441	3.375	97.972	97.799	97.717
4.500	100.558	100.373	100.244	4.500	99.652	99.467	99.338	4.500	101.191	100.972	100.868	3.500	99.057	98.884	98.801	3.500	98.337	98.164	98.081
4.625	100.867	100.685	100.556	4.625	99.967	99.785	99.656	4.625	100.968	100.643	100.520	3.625	99.616	99.443	99.359	3.625	99.022	98.849	98.765
4.750	101.368	101.145	101.021	4.750	99.688	99.465	99.341	4.750	101.368	101.042	100.918	3.750	100.118	99.945	99.859	3.750	99.532	99.359	99.273
4.875	101.835	101.610	101.486	4.875	100.205	99.980	99.856	4.875	101.827	101.500	101.376	3.875	100.520	100.347	100.260	3.875	99.938	99.765	99.678
4.990	102.122	101.893	101.769	4.990	100.500	100.271	100.147	4.990	101.933	101.606	101.482	3.990	100.746	100.573	100.485	3.990	100.170	99.997	99.909
5.000	102.222	101.993	101.869	5.000	100.600	100.371	100.247	5.000	102.033	101.706	101.582	4.000	100.846	100.673	100.585	4.000	100.270	100.097	100.009
5.125	102.302	102.074	101.951	5.125	100.692	100.464	100.341	5.125	102.054	101.734	101.590	4.125	100.769	100.653	100.569	4.125	100.735	100.619	100.535
5.250	102.539	102.313	102.169	5.250	100.161	99.935	99.791	5.250	102.548	102.227	102.084	4.250	101.171	101.054	100.971	4.250	100.721	100.604	100.521
5.375	102.732	102.506	102.363	5.375	100.958	100.732	100.589	5.375	102.612	102.293	102.149	4.375	101.580	101.463	101.380	4.375	101.146	101.029	100.946
5.500	103.124	102.900	102.756	5.500	101.350	101.126	100.982	5.500	102.945	102.630	102.556	4.500	101.791	101.674	101.591	4.500	101.373	101.256	101.173
5.625	103.522	103.303	103.160	5.625	101.748	101.529	101.386	5.625	N/A	N/A	N/A	4.625	101.760	101.650	101.557	4.625	102.262	102.152	102.059
5.750	103.944	103.844	103.744	5.750	101.342	101.242	101.142	5.750	N/A	N/A	N/A	4.750	102.104	101.995	101.901	4.750	101.294	101.185	101.091

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



AFR Loan Center

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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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5/16/2022

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W. Rate Sheet Dated: 3/30/2022

Release Time: 12:45 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	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.:

4/29/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 12:45 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.569	97.422	97.280	3.750	98.742	98.530	98.446	2.750	96.377	96.200	96.153	3.750	96.672	96.525	96.383	2.750	95.454	95.277	95.230
3.875	98.131	97.980	97.840	3.875	99.232	99.019	98.934	2.875	96.993	96.815	96.767	3.875	97.144	96.993	96.853	2.875	96.078	95.900	95.852
3.990	98.509	98.359	98.222	3.990	99.520	99.304	99.220	2.990	97.276	97.099	97.045	3.990	97.571	97.421	97.284	2.990	96.369	96.192	96.138
4.000	98.609	98.459	98.322	4.000	99.620	99.404	99.320	3.000	97.376	97.199	97.145	4.000	97.671	97.521	97.384	3.000	96.469	96.292	96.238
4.125	99.072	98.892	98.763	4.125	99.915	99.703	99.599	3.125	97.575	97.368	97.302	4.125	98.025	97.845	97.716	3.125	96.712	96.505	96.439
4.250	99.605	99.426	99.297	4.250	100.442	100.227	100.123	3.250	98.071	97.898	97.820	4.250	98.478	98.299	98.170	3.250	97.054	96.881	96.803
4.375	100.062	99.882	99.753	4.375	100.886	100.671	100.567	3.375	98.696	98.523	98.441	4.375	98.933	98.753	98.624	3.375	97.684	97.511	97.429
4.500	100.558	100.373	100.244	4.500	101.191	100.972	100.868	3.500	99.057	98.884	98.801	4.500	99.430	99.245	99.116	3.500	98.047	97.874	97.791
4.625	100.867	100.685	100.556	4.625	100.968	100.643	100.520	3.625	99.616	99.443	99.359	4.625	99.742	99.560	99.431	3.625	98.669	98.496	98.412
4.750	101.368	101.145	101.021	4.750	101.368	101.042	100.918	3.750	100.118	99.945	99.859	4.750	99.853	99.630	99.506	3.750	99.175	99.002	98.916
4.875	101.835	101.610	101.486	4.875	101.827	101.500	101.376	3.875	100.520	100.347	100.260	4.875	100.345	100.120	99.996	3.875	99.579	99.406	99.319
4.990	102.122	101.893	101.769	4.990	101.933	101.606	101.482	3.990	100.746	100.573	100.485	4.990	100.636	100.407	100.283	3.990	99.808	99.635	99.547
5.000	102.222	101.993	101.869	5.000	102.033	101.706	101.582	4.000	100.846	100.673	100.585	5.000	100.736	100.507	100.383	4.000	99.908	99.735	99.647
5.125	102.302	102.074	101.951	5.125	102.054	101.734	101.590	4.125	100.769	100.653	100.569	5.125	100.822	100.594	100.471	4.125	100.102	99.986	99.902
5.250	102.539	102.313	102.169	5.250	102.548	102.227	102.084	4.250	101.171	101.054	100.971	5.250	100.675	100.449	100.305	4.250	100.296	100.179	100.096
5.375	102.732	102.506	102.363	5.375	102.612	102.293	102.149	4.375	101.580	101.463	101.380	5.375	101.170	100.944	100.801	4.375	100.713	100.596	100.513
5.500	103.124	102.900	102.756	5.500	102.945	102.630	102.556	4.500	101.791	101.674	101.591	5.500	101.562	101.338	101.194	4.500	100.932	100.815	100.732
5.625	N/A	.219	.362	5.625	N/A	N/A	N/A	4.625	101.760	101.650	101.557	5.625	N/A	N/A	N/A	4.625	101.361	101.251	101.158
5.750	N/A	.100	.200	5.750	N/A	N/A	N/A	4.750	102.104	101.995	101.901	5.750	N/A	N/A	N/A	4.750	101.049	100.940	100.846

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%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

Lock Desk Policy			
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 12:45 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.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.:

4/29/2022

5/16/2022

5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 12:45 pm 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

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