



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: 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	96.798	96.548	3.250	97.140	96.844	96.594	1.875	90.581	90.431	90.281	3.125	99.114	98.964	98.814
3.375	97.809	97.512	97.262	3.375	97.515	97.219	96.969	2.000	89.431	89.281	89.131	3.250	100.187	100.037	99.887
3.500	96.475	96.178	95.928	3.500	97.967	97.671	97.421	2.125	90.431	90.281	90.131	3.375	98.895	98.745	98.595
3.625	98.865	98.568	98.318	3.625	98.411	98.114	97.864	2.250	92.482	92.283	92.083	3.500	99.294	99.144	98.994
3.750	98.535	98.385	98.057	3.750	98.281	98.131	97.803	2.375	93.093	92.893	92.694	3.625	99.697	99.547	99.397
3.875	98.951	98.801	98.473	3.875	98.615	98.465	98.137	2.500	91.942	91.743	91.543	Margin = 2.250		Index = 1.550	
4.000	99.446	99.296	98.968	4.000	99.038	98.888	98.560	2.625	92.942	92.743	92.543	30 Year OTC			
4.125	99.959	99.809	99.481	4.125	99.441	99.291	98.963	2.750	94.812	94.550	94.288	Rate	30 Day	45 Day	60 Day
4.250	100.065	99.915	99.571	4.250	99.820	99.670	99.326	2.875	95.443	95.181	94.919	4.000	98.854	98.542	98.214
4.375	100.463	100.313	99.969	4.375	100.129	99.979	99.635	3.000	95.911	95.649	95.387	4.125	99.367	99.055	98.727
4.500	100.920	100.770	100.426	4.500	100.469	100.319	99.976	3.125	96.364	96.102	95.841	4.500	100.328	99.922	99.578
4.625	101.376	101.226	100.882	4.625	100.823	100.673	100.329	3.250	96.790	96.458	96.126	4.625	100.784	100.378	100.034
4.750	101.036	100.886	100.495	4.750	100.737	100.587	100.196	3.375	97.240	96.908	96.576	4.750	100.344	99.922	99.531
4.875	101.390	101.240	100.850	4.875	101.002	100.852	100.462	3.500	97.667	97.335	97.003	4.875	100.798	100.376	99.985
5.000	101.815	101.665	101.275	5.000	101.251	101.101	100.710	3.625	98.085	97.753	97.421	5.000	101.223	100.801	100.410
5.125	102.262	102.112	101.722	5.125	101.552	101.402	101.011	3.750	97.288	96.991	96.694	5.125	101.670	101.248	100.857
5.250	101.972	101.722	101.472	5.250	101.581	101.331	101.081	3.875	97.697	97.400	97.103	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	98.095	97.798	97.501	5.625	102.456	102.206	101.956
6.250	102.894	102.794	102.694	6.250	101.193	101.093	100.993	4.125	98.473	98.176	97.879	6.250	102.221	101.971	101.721

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	96.798	96.548	3.250	96.940	96.840	96.544	96.294	1.875	92.711	92.611	92.461	92.311	
3.375	98.009	97.909	97.612	97.362	3.375	97.415	97.315	97.019	96.769	2.000	91.561	91.461	91.311	91.161	
3.500	96.675	96.575	96.278	96.028	3.500	97.867	97.767	97.471	97.221	2.125	92.561	92.461	92.311	92.161	
3.625	99.065	98.965	98.668	98.418	3.625	98.311	98.211	97.914	97.664	2.250	94.612	94.512	94.313	94.113	
3.750	98.735	98.635	98.485	98.157	3.750	98.481	98.381	98.231	97.903	2.375	95.223	95.123	94.923	94.724	
3.875	99.251	99.151	99.001	98.673	3.875	98.915	98.815	98.665	98.337	2.500	94.072	93.972	93.773	93.573	
4.000	99.746	99.646	99.496	99.168	4.000	99.338	99.238	99.088	98.760	2.625	95.072	94.972	94.773	94.573	
4.125	100.259	100.159	100.009	99.681	4.125	99.741	99.641	99.491	99.163	2.750	95.842	95.742	95.480	95.218	
4.250	100.265	100.165	100.015	99.671	4.250	100.020	99.920	99.770	99.426	2.875	96.473	96.373	96.111	95.849	
4.375	100.763	100.663	100.513	100.169	4.375	100.429	100.329	100.179	99.835	3.000	96.941	96.841	96.579	96.317	
4.500	101.220	101.120	100.970	100.626	4.500	100.769	100.669	100.519	100.176	3.125	97.394	97.294	97.032	96.771	
4.625	101.676	101.576	101.426	101.082	4.625	101.123	101.023	100.873	100.529	3.250	98.420	98.320	97.988	97.656	
4.750	101.236	101.136	100.986	100.595	4.750	100.937	100.837	100.687	100.296	3.375	98.870	98.770	98.438	98.106	

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	96.104	95.792	95.464	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.617	96.305	95.977	6.750	101.750	101.500	101.250
4.875	95.741	95.319	94.928	6.250	102.250	102.000	101.500	4.500	97.578	97.172	96.828	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.316	94.894	94.503					4.625	98.034	97.628	97.284	Rate	30 Day	45 Day	60 Day
5.125	94.869	94.447	94.057					4.750	97.594	97.172	96.781	6.250	100.750	100.500	100.250
5.250	95.393	95.143	94.893					4.875	98.048	97.626	97.235	6.750	101.750	101.500	101.250
5.375	96.816	96.566	96.316					5.000	98.473	98.051	97.660	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only	DPA Advantage Adjustment		
5.500	96.455	96.205	95.955					5.125	98.920	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	98.471	98.221	97.971					5.625	99.706	99.456	99.206				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.471	99.221	98.971				

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



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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: 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	98.864	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	93.361	93.099	92.838	3.500	99.044	98.894	98.744
3.750	97.660	97.510	97.182	3.750	97.506	97.356	97.028	2.875	93.991	93.729	93.468	3.625	99.447	99.297	99.147
3.875	98.176	98.026	97.698	3.875	97.940	97.790	97.462	3.000	94.459	94.197	93.936	Margin = 2.250		Index = 1.550	
4.000	98.671	98.521	98.193	4.000	98.363	98.213	97.885	3.125	94.913	94.651	94.390	30 Year OTC			
4.125	99.184	99.034	98.706	4.125	98.766	98.616	98.288	3.250	95.595	95.263	94.931	Rate	30 Day	45 Day	60 Day
4.250	98.627	98.477	98.133	4.250	98.482	98.332	97.988	3.375	96.045	95.713	95.381	3.250	95.445	95.148	94.898
4.375	99.126	98.976	98.632	4.375	98.891	98.741	98.397	3.500	96.472	96.140	95.808	3.375	96.259	95.962	95.712
4.500	99.582	99.432	99.088	4.500	99.232	99.082	98.738	3.625	96.890	96.558	96.226	3.500	94.925	94.628	94.378
4.625	100.039	99.889	99.545	4.625	99.586	99.436	99.092	3.750	96.593	96.296	95.999	3.625	97.315	97.018	96.768
4.750	98.723	98.573	98.182	4.750	98.524	98.374	97.983	3.875	N/A	N/A	N/A	3.750	97.660	97.348	97.019
4.875	99.178	99.028	98.637	4.875	98.890	98.740	98.349	4.000	N/A	N/A	N/A	3.875	98.176	97.864	97.535
5.000	99.603	99.453	99.062	5.000	99.139	98.989	98.598	4.125	N/A	N/A	N/A	4.000	98.671	98.359	98.030
5.125	100.050	99.900	99.509	5.125	99.439	99.289	98.898	4.250	N/A	N/A	N/A	4.125	99.184	98.872	98.543
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	98.627	98.221	97.877
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	97.760	97.660	97.510	97.182	3.750	97.606	97.506	97.356	97.028	2.750	93.867	93.767	93.505	93.244
3.875	98.276	98.176	98.026	97.698	3.875	98.040	97.940	97.790	97.462	2.875	94.498	94.398	94.136	93.875
4.000	98.771	98.671	98.521	98.193	4.000	98.463	98.363	98.213	97.885	3.000	94.966	94.866	94.604	94.343
4.125	99.284	99.184	99.034	98.706	4.125	98.866	98.766	98.616	98.288	3.125	95.419	95.319	95.057	94.796
4.250	98.727	98.627	98.477	98.133	4.250	98.582	98.482	98.332	97.988	3.250	97.070	96.970	96.638	96.306
4.375	99.226	99.126	98.976	98.632	4.375	98.991	98.891	98.741	98.397	3.375	97.520	97.420	97.088	96.756
4.500	99.682	99.582	99.432	99.088	4.500	99.332	99.232	99.082	98.738	3.500	97.947	97.847	97.515	97.183
4.625	100.139	100.039	99.889	99.545	4.625	99.686	99.586	99.436	99.092	3.625	98.365	98.265	97.933	97.601
4.750	98.823	98.723	98.573	98.182	4.750	98.624	98.524	98.374	97.983	3.750	98.443	98.343	98.046	97.749

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.750%-4.625%			N/A

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

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

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



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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: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
3.750	97.016	96.895	96.816	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	96.905	96.679	96.686	2.000	N/A	N/A	N/A	3.750	96.945	96.826	96.724	
3.875	97.607	97.486	97.407	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	97.631	97.405	97.412	2.125	N/A	N/A	N/A	3.875	97.535	97.416	97.314	
3.990	97.994	97.873	97.794	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	98.191	97.965	97.972	2.250	N/A	N/A	N/A	3.990	97.923	97.804	97.702	
4.000	98.094	97.973	97.894	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	98.291	98.065	98.072	2.375	N/A	N/A	N/A	4.000	98.023	97.904	97.802	
4.125	98.669	98.464	98.469	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	98.872	98.646	98.653	2.500	N/A	N/A	N/A	4.125	98.553	98.342	98.230	
4.250	99.180	98.970	98.980	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	99.288	99.062	99.069	2.625	N/A	N/A	N/A	4.250	99.065	98.850	98.711	
4.375	99.715	99.505	99.515	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	99.740	99.514	99.521	2.750	N/A	N/A	N/A	4.375	99.600	99.385	99.246	
4.500	100.189	99.979	99.989	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	100.073	99.847	99.854	2.875	N/A	N/A	N/A	4.500	100.074	99.859	99.720	
4.625	100.616	100.390	100.403	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	100.583	100.349	100.350	2.990	N/A	N/A	N/A	4.625	100.603	100.374	100.223	
4.750	101.197	100.971	100.977	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	101.074	100.840	100.841	3.000	N/A	N/A	N/A	4.750	101.184	100.955	100.804	
4.875	101.696	101.470	101.476	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	101.495	101.261	101.262	3.125	N/A	N/A	N/A	4.875	101.683	101.454	101.303	
4.990	101.912	101.686	101.692	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	101.583	101.349	101.350	3.250	N/A	N/A	N/A	4.990	101.899	101.670	101.519	
5.000	102.012	101.786	101.792	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	101.683	101.449	101.450	3.375	N/A	N/A	N/A	5.000	101.999	101.770	101.619	
5.125	102.150	101.924	101.929	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	101.686	101.452	101.453	3.500	N/A	N/A	N/A	5.125	102.137	101.908	101.757	
5.250	102.431	102.245	102.231	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.959	100.773	100.759	3.625	N/A	N/A	N/A	5.250	102.469	102.298	102.114	
5.375	102.730	102.544	102.530	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	101.207	101.021	101.007	3.750	N/A	N/A	N/A	5.375	102.768	102.597	102.413	
5.500	103.009	102.823	102.809	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	101.393	101.207	101.193	3.875	N/A	N/A	N/A	5.500	103.046	102.875	102.691	
5.625	103.401	103.191	103.194	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	101.522	101.336	101.322	3.990	N/A	N/A	N/A	5.625	103.312	103.138	102.955	
5.750	103.890	103.680	103.683	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.702	101.492	101.491	4.000	N/A	N/A	N/A	5.750	103.779	103.588	103.412	
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	N/A	3.750	98.278	98.125	98.078	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	96.268	96.166	96.068	2.750	96.166	96.053	95.943
2.875	N/A	N/A	N/A	N/A	3.875	98.819	98.666	98.619	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	96.714	96.612	96.514	2.875	96.612	96.499	96.389
2.990	N/A	N/A	N/A	N/A	3.990	99.137	98.984	98.937	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	97.121	97.019	96.921	2.990	97.019	96.906	96.796
3.000	N/A	N/A	N/A	N/A	4.000	99.237	99.084	99.037	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.221	97.119	97.021	3.000	97.119	97.006	96.896
3.125	N/A	N/A	N/A	N/A	4.125	99.799	99.557	99.571	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	97.689	97.587	97.489	3.125	97.586	97.473	97.363
3.250	N/A	N/A	N/A	N/A	4.250	100.232	99.990	100.001	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	97.987	97.865	97.787	3.250	97.865	97.728	97.600
3.375	N/A	N/A	N/A	N/A	4.375	100.720	100.478	100.489	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	98.642	98.520	98.442	3.375	98.520	98.383	98.255
3.500	N/A	N/A	N/A	N/A	4.500	101.130	100.888	100.899	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	99.055	98.933	98.855	3.500	98.973	98.802	98.668
3.625	N/A	N/A	N/A	N/A	4.625	101.486	101.244	101.255	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	99.575	99.444	99.375	3.625	99.544	99.342	99.188
3.750	N/A	N/A	N/A	N/A	4.750	101.462	101.212	101.217	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	100.098	99.932	99.898	3.750	100.067	99.865	99.625
3.875	N/A	N/A	N/A	N/A	4.875	101.918	101.668	101.673	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	100.638	100.472	100.438	3.875	100.607	100.405	100.165
3.990	N/A	N/A	N/A	N/A	4.990	102.071	101.821	101.826	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	101.039	100.873	100.839	3.990	101.008	100.806	100.566
4.000	N/A	N/A	N/A	N/A	5.000	102.171	101.921	101.926	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	101.139	100.973	100.939	4.000	101.108	100.906	100.666
4.125	N/A	N/A	N/A	N/A	5.125	102.284	102.033	102.039	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.553	101.387	101.353	4.125	101.522	101.320	101.080
4.250	N/A	N/A	N/A	N/A	5.250	102.563	102.361	102.360	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.570	101.385	101.352	4.250	101.541	101.280	101.008
4.375	N/A	N/A	N/A	N/A	5.375	102.826	102.624	102.623	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.870	101.685	101.652	4.375	101.813	101.579	101.307
4.500	N/A	N/A	N/A	N/A	5.500	103.061	102.859	102.858	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	101.940	101.755	101.722	4.500	101.883	101.649	101.377
4.625	N/A	N/A	N/A	N/A	5.625	103.285	103.091	103.085	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	102.173	101.988	101.955	4.625	102.116	101.882	101.610
4.750	N/A	N/A	N/A	N/A	5.750	103.633	103.439	103.433	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.909	101.757	101.709	4.750	102.105	101.911	101.685
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	N/A	2.000	N/A	N/A	N/A	2.750	96.487	96.287	96.287	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	97.081	96.881	96.881
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.908	96.708	96.708	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	97.527	97.327	97.327
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.332	97.132	97.132	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.940	97.740	97.740
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.432	97.232	97.232	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	98.040	97.840	97.840
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.863	97.663	97.663	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	98.514	98.314	98.314
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.214	98.014	98.014	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.543	98.343	98.343
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.730	98.530	98.530	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	99.001	98.801	98.801
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.018	98.818	98.818	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.409	99.209	99.209
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.367	99.167	99.167	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.902	99.702	99.702
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.465	99.265	99.263	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	100.340	100.140	100.138
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.841	99.641	99.639	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.879	100.679	100.677
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.082														



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 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	97.016	96.895	96.816	3.750	96.905	96.679	96.686	3.750	98.278	98.125	98.078	2.750	96.268	96.166	96.068	2.750	96.487	96.287	96.287
3.875	97.607	97.486	97.407	3.875	97.631	97.405	97.412	3.875	98.819	98.666	98.619	2.875	96.714	96.612	96.514	2.875	96.908	96.708	96.708
3.990	97.994	97.873	97.794	3.990	98.191	97.965	97.972	3.990	99.137	98.984	98.937	2.990	97.121	97.019	96.921	2.990	97.332	97.132	97.132
4.000	98.094	97.973	97.894	4.000	98.291	98.065	98.072	4.000	99.237	99.084	99.037	3.000	97.221	97.119	97.021	3.000	97.432	97.232	97.232
4.125	98.669	98.464	98.469	4.125	98.872	98.646	98.653	4.125	99.799	99.557	99.571	3.125	97.689	97.587	97.489	3.125	97.863	97.663	97.663
4.250	99.180	98.970	98.980	4.250	99.288	99.062	99.069	4.250	100.232	99.990	100.001	3.250	97.987	97.865	97.787	3.250	98.214	98.014	98.014
4.375	99.715	99.505	99.515	4.375	99.740	99.514	99.521	4.375	100.720	100.478	100.489	3.375	98.642	98.520	98.442	3.375	98.730	98.530	98.530
4.500	100.189	99.979	99.989	4.500	100.073	99.847	99.854	4.500	101.130	100.888	100.899	3.500	99.055	98.933	98.855	3.500	99.018	98.818	98.818
4.625	100.616	100.390	100.403	4.625	100.583	100.349	100.350	4.625	101.486	101.244	101.255	3.625	99.575	99.444	99.375	3.625	99.367	99.167	99.167
4.750	101.197	100.971	100.977	4.750	101.074	100.840	100.841	4.750	101.462	101.212	101.217	3.750	100.098	99.932	99.898	3.750	99.465	99.265	99.263
4.875	101.696	101.470	101.476	4.875	101.495	101.261	101.262	4.875	101.918	101.668	101.673	3.875	100.638	100.472	100.438	3.875	99.841	99.641	99.639
4.990	101.912	101.686	101.692	4.990	101.583	101.349	101.350	4.990	102.071	101.821	101.826	3.990	101.039	100.873	100.839	3.990	100.082	99.882	99.880
5.000	102.012	101.786	101.792	5.000	101.683	101.449	101.450	5.000	102.171	101.921	101.926	4.000	101.139	100.973	100.939	4.000	100.182	99.982	99.980
5.125	102.150	101.924	101.929	5.125	101.686	101.452	101.453	5.125	102.284	102.033	102.039	4.125	101.553	101.387	101.353	4.125	100.464	100.264	100.262
5.250	102.431	102.245	102.231	5.250	100.959	100.773	100.759	5.250	102.563	102.361	102.360	4.250	101.570	101.385	101.352	4.250	99.655	99.455	99.437
5.375	102.730	102.544	102.530	5.375	101.207	101.021	101.007	5.375	102.826	102.624	102.623	4.375	101.870	101.685	101.652	4.375	99.861	99.661	99.643
5.500	103.009	102.823	102.809	5.500	101.393	101.207	101.193	5.500	103.061	102.859	102.858	4.500	101.940	101.755	101.722	4.500	99.900	99.700	99.682
5.625	103.401	103.191	103.194	5.625	101.522	101.336	101.322	5.625	103.285	103.091	103.085	4.625	102.173	101.988	101.955	4.625	100.057	99.857	99.839
5.750	103.890	103.680	103.683	5.750	101.702	101.492	101.491	5.750	103.633	103.439	103.433	4.750	101.909	101.757	101.709	4.750	99.925	99.725	99.725

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@afwholesale.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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
3.750	97.250	97.105	96.959	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.806	96.661	96.515	2.750	N/A	N/A	N/A	3.750	97.149	97.004	96.858	3.750	97.149	97.004	96.858		
3.875	97.823	97.676	97.533	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.199	97.052	96.909	2.875	N/A	N/A	N/A	3.875	97.726	97.579	97.436	3.875	97.726	97.579	97.436		
3.990	98.210	98.064	97.924	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.684	97.538	97.398	2.990	N/A	N/A	N/A	3.990	98.130	97.984	97.844	3.990	98.130	97.984	97.844		
4.000	98.310	98.164	98.024	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.784	97.638	97.498	3.000	N/A	N/A	N/A	4.000	98.230	98.084	97.944	4.000	98.230	98.084	97.944		
4.125	98.772	98.594	98.462	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.028	97.850	97.718	3.125	N/A	N/A	N/A	4.125	98.706	98.528	98.396	4.125	98.706	98.528	98.396		
4.250	99.318	99.140	99.009	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.414	98.236	98.105	3.250	N/A	N/A	N/A	4.250	99.255	99.077	98.946	4.250	99.255	99.077	98.946		
4.375	99.787	99.607	99.476	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	98.879	98.699	98.568	3.375	N/A	N/A	N/A	4.375	99.728	99.548	99.417	4.375	99.728	99.548	99.417		
4.500	100.291	100.111	99.979	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.385	99.205	99.073	3.500	N/A	N/A	N/A	4.500	100.236	100.056	99.924	4.500	100.236	100.056	99.924		
4.625	100.612	100.427	100.296	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	99.712	99.527	99.396	3.625	N/A	N/A	N/A	4.625	100.556	100.371	100.240	4.625	100.556	100.371	100.240		
4.750	101.139	100.886	100.760	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	99.459	99.206	99.080	3.750	N/A	N/A	N/A	4.750	101.075	100.822	100.696	4.750	101.075	100.822	100.696		
4.875	101.617	101.361	101.235	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.987	99.731	99.605	3.875	N/A	N/A	N/A	4.875	101.556	101.300	101.174	4.875	101.556	101.300	101.174		
4.990	101.912	101.657	101.531	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	100.290	100.035	99.909	3.990	N/A	N/A	N/A	4.990	101.857	101.602	101.476	4.990	101.857	101.602	101.476		
5.000	102.012	101.757	101.631	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	100.390	100.135	100.009	4.000	N/A	N/A	N/A	5.000	101.957	101.702	101.576	5.000	101.957	101.702	101.576		
5.125	102.099	101.843	101.717	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	100.489	100.233	100.107	4.125	N/A	N/A	N/A	5.125	102.041	101.785	101.659	5.125	102.041	101.785	101.659		
5.250	102.292	102.068	101.922	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	99.914	99.690	99.544	4.250	N/A	N/A	N/A	5.250	102.322	102.098	101.952	5.250	102.322	102.098	101.952		
5.375	102.491	102.268	102.122	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	100.717	100.494	100.348	4.375	N/A	N/A	N/A	5.375	102.523	102.300	102.154	5.375	102.523	102.300	102.154		
5.500	102.894	102.672	102.526	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	101.120	100.898	100.752	4.500	N/A	N/A	N/A	5.500	102.928	102.706	102.560	5.500	102.928	102.706	102.560		
5.625	103.297	103.080	102.942	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	101.523	101.306	101.168	4.625	N/A	N/A	N/A	5.625	103.334	103.117	102.979	5.625	103.334	103.117	102.979		
5.750	103.758	103.658	103.558	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	101.156	101.056	100.956	4.750	N/A	N/A	N/A	5.750	103.446	103.346	103.246	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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	3.750	98.453	98.243	98.156	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	96.260	96.069	96.020	2.750	95.963	95.772	95.723	2.750	95.963	95.772	95.723		
2.875	N/A	N/A	N/A	3.875	98.950	98.736	98.650	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	96.883	96.692	96.639	2.875	96.588	96.397	96.344	2.875	96.588	96.397	96.344		
2.990	N/A	N/A	N/A	3.990	99.244	99.027	98.940	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	97.171	96.980	96.925	2.990	96.877	96.686	96.631	2.990	96.877	96.686	96.631		
3.000	N/A	N/A	N/A	4.000	99.344	99.127	99.040	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	97.271	97.080	97.025	3.000	96.977	96.786	96.731	3.000	96.977	96.786	96.731		
3.125	N/A	N/A	N/A	4.125	99.642	99.432	99.326	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	97.502	97.250	97.182	3.125	97.444	97.192	97.124	3.125	97.444	97.192	97.124		
3.250	N/A	N/A	N/A	4.250	100.177	99.964	99.858	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	97.998	97.747	97.674	3.250	97.929	97.678	97.605	3.250	97.929	97.678	97.605		
3.375	N/A	N/A	N/A	4.375	100.628	100.413	100.307	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	98.622	98.378	98.298	3.375	98.561	98.317	98.237	3.375	98.561	98.317	98.237		
3.500	N/A	N/A	N/A	4.500	100.935	100.719	100.613	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.966	98.745	98.660	3.500	98.929	98.708	98.623	3.500	98.929	98.708	98.623		
3.625	N/A	N/A	N/A	4.625	100.757	100.403	100.277	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	99.481	99.310	99.223	3.625	99.495	99.324	99.237	3.625	99.495	99.324	99.237		
3.750	N/A	N/A	N/A	4.750	101.162	100.807	100.681	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.988	99.817	99.729	3.750	100.004	99.833	99.745	3.750	100.004	99.833	99.745		
3.875	N/A	N/A	N/A	4.875	101.628	101.272	101.146	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	100.395	100.224	100.135	3.875	100.412	100.241	100.152	3.875	100.412	100.241	100.152		
3.990	N/A	N/A	N/A	4.990	101.739	101.382	101.256	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	100.621	100.450	100.364	3.990	100.643	100.472	100.386	3.990	100.643	100.472	100.386		
4.000	N/A	N/A	N/A	5.000	101.839	101.482	101.356	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	100.721	100.550	100.464	4.000	100.743	100.572	100.486	4.000	100.743	100.572	100.486		
4.125	N/A	N/A	N/A	5.125	101.823	101.504	101.359	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	100.774	100.654	100.574	4.125	101.134	101.014	100.934	4.125	101.134	101.014	100.934		
4.250	N/A	N/A	N/A	5.250	102.323	102.004	101.859	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	101.179	101.060	100.979	4.250	101.336	101.217	101.136	4.250	101.336	101.217	101.136		
4.375	N/A	N/A	N/A	5.375	102.388	102.071	101.925	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	101.595	101.475	101.395	4.375	101.752	101.632	101.552	4.375	101.752	101.632	101.552		
4.500	N/A	N/A	N/A	5.500	102.726	102.420	102.361	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.809	101.690	101.609	4.500	101.967	101.848	101.767	4.500	101.967	101.848	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	101.794	101.684	101.591	4.625	102.387	102.277	102.184	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	102.143	102.033	101.939	4.750	102.030	101.920	101.826	4.750	102.030	101.920	101.826		
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125													
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	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	95.714	95.523	95.474	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A		
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.353	96.162	96.109	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A		
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.657	96.466	96.411	2.250	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: 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	97.250	97.105	96.959	3.750	96.806	96.661	96.515	3.750	98.453	98.243	98.156	2.750	96.260	96.069	96.020	2.750	95.714	95.523	95.474
3.875	97.823	97.676	97.533	3.875	97.199	97.052	96.909	3.875	98.950	98.736	98.650	2.875	96.883	96.692	96.639	2.875	96.353	96.162	96.109
3.990	98.210	98.064	97.924	3.990	97.684	97.538	97.398	3.990	99.244	99.027	98.940	2.990	97.171	96.980	96.925	2.990	96.657	96.466	96.411
4.000	98.310	98.164	98.024	4.000	97.784	97.638	97.498	4.000	99.344	99.127	99.040	3.000	97.271	97.080	97.025	3.000	96.757	96.566	96.511
4.125	98.772	98.594	98.462	4.125	98.028	97.850	97.718	4.125	99.642	99.432	99.326	3.125	97.502	97.250	97.182	3.125	97.076	96.824	96.756
4.250	99.318	99.140	99.009	4.250	98.414	98.236	98.105	4.250	100.177	99.964	99.858	3.250	97.998	97.747	97.674	3.250	97.264	97.013	96.940
4.375	99.787	99.607	99.476	4.375	98.879	98.699	98.568	4.375	100.628	100.413	100.307	3.375	98.622	98.378	98.298	3.375	97.898	97.654	97.574
4.500	100.291	100.111	99.979	4.500	99.385	99.205	99.073	4.500	100.935	100.719	100.613	3.500	98.966	98.745	98.660	3.500	98.246	98.025	97.940
4.625	100.612	100.427	100.296	4.625	99.712	99.527	99.396	4.625	100.757	100.403	100.277	3.625	99.481	99.310	99.223	3.625	98.887	98.716	98.629
4.750	101.139	100.886	100.760	4.750	99.459	99.206	99.080	4.750	101.162	100.807	100.681	3.750	99.988	99.817	99.729	3.750	99.402	99.231	99.143
4.875	101.617	101.361	101.235	4.875	99.987	99.731	99.605	4.875	101.628	101.272	101.146	3.875	100.395	100.224	100.135	3.875	99.813	99.642	99.553
4.990	101.912	101.657	101.531	4.990	100.290	100.035	99.909	4.990	101.739	101.382	101.256	3.990	100.621	100.450	100.364	3.990	100.045	99.874	99.788
5.000	102.012	101.757	101.631	5.000	100.390	100.135	100.009	5.000	101.839	101.482	101.356	4.000	100.721	100.550	100.464	4.000	100.145	99.974	99.888
5.125	102.099	101.843	101.717	5.125	100.489	100.233	100.107	5.125	101.823	101.504	101.359	4.125	100.774	100.654	100.574	4.125	100.740	100.620	100.540
5.250	102.292	102.068	101.922	5.250	99.914	99.690	99.544	5.250	102.323	102.004	101.859	4.250	101.179	101.060	100.979	4.250	100.729	100.610	100.529
5.375	102.491	102.268	102.122	5.375	100.717	100.494	100.348	5.375	102.388	102.071	101.925	4.375	101.595	101.475	101.395	4.375	101.161	101.041	100.961
5.500	102.894	102.672	102.526	5.500	101.120	100.898	100.752	5.500	102.726	102.420	102.361	4.500	101.809	101.690	101.609	4.500	101.391	101.272	101.191
5.625	103.297	103.080	102.942	5.625	101.523	101.306	101.168	5.625	N/A	N/A	N/A	4.625	101.794	101.684	101.591	4.625	102.296	102.186	102.093
5.750	103.758	103.658	103.558	5.750	101.156	101.056	100.956	5.750	N/A	N/A	N/A	4.750	102.143	102.033	101.939	4.750	101.333	101.223	101.129

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrown.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: 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 and



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: 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	97.250	97.105	96.959	3.750	98.453	98.243	98.156	2.750	96.260	96.069	96.020	3.750	96.353	96.208	96.062	2.750	95.337	95.146	95.097
3.875	97.823	97.676	97.533	3.875	98.950	98.736	98.650	2.875	96.883	96.692	96.639	3.875	96.836	96.689	96.546	2.875	95.968	95.777	95.724
3.990	98.210	98.064	97.924	3.990	99.244	99.027	98.940	2.990	97.171	96.980	96.925	3.990	97.272	97.126	96.986	2.990	96.264	96.073	96.018
4.000	98.310	98.164	98.024	4.000	99.344	99.127	99.040	3.000	97.271	97.080	97.025	4.000	97.372	97.226	97.086	3.000	96.364	96.173	96.118
4.125	98.772	98.594	98.462	4.125	99.642	99.432	99.326	3.125	97.502	97.250	97.182	4.125	97.725	97.547	97.415	3.125	96.639	96.387	96.319
4.250	99.318	99.140	99.009	4.250	100.177	99.964	99.858	3.250	97.998	97.747	97.674	4.250	98.191	98.013	97.882	3.250	96.981	96.730	96.657
4.375	99.787	99.607	99.476	4.375	100.628	100.413	100.307	3.375	98.622	98.378	98.298	4.375	98.658	98.478	98.347	3.375	97.610	97.366	97.286
4.500	100.291	100.111	99.979	4.500	100.935	100.719	100.613	3.500	98.966	98.745	98.660	4.500	99.163	98.983	98.851	3.500	97.956	97.735	97.650
4.625	100.612	100.427	100.296	4.625	100.757	100.403	100.277	3.625	99.481	99.310	99.223	4.625	99.487	99.302	99.171	3.625	98.534	98.363	98.276
4.750	101.139	100.886	100.760	4.750	101.162	100.807	100.681	3.750	99.988	99.817	99.729	4.750	99.624	99.371	99.245	3.750	99.045	98.874	98.786
4.875	101.617	101.361	101.235	4.875	101.628	101.272	101.146	3.875	100.395	100.224	100.135	4.875	100.127	99.871	99.745	3.875	99.454	99.283	99.194
4.990	101.912	101.657	101.531	4.990	101.739	101.382	101.256	3.990	100.621	100.450	100.364	4.990	100.426	100.171	100.045	3.990	99.683	99.512	99.426
5.000	102.012	101.757	101.631	5.000	101.839	101.482	101.356	4.000	100.721	100.550	100.464	5.000	100.526	100.271	100.145	4.000	99.783	99.612	99.526
5.125	102.099	101.843	101.717	5.125	101.823	101.504	101.359	4.125	100.774	100.654	100.574	5.125	100.619	100.363	100.237	4.125	100.107	99.987	99.907
5.250	102.292	102.068	101.922	5.250	102.323	102.004	101.859	4.250	101.179	101.060	100.979	5.250	100.428	100.204	100.058	4.250	100.304	100.185	100.104
5.375	102.491	102.268	102.122	5.375	102.388	102.071	101.925	4.375	101.595	101.475	101.395	5.375	100.929	100.706	100.560	4.375	100.728	100.608	100.528
5.500	102.894	102.672	102.526	5.500	102.726	102.420	102.361	4.500	101.809	101.690	101.609	5.500	101.332	101.110	100.964	4.500	100.950	100.831	100.750
5.625	N/A	.217	.355	5.625	N/A	N/A	N/A	4.625	101.794	101.684	101.591	5.625	N/A	N/A	N/A	4.625	101.395	101.285	101.192
5.750	N/A	.100	.200	5.750	N/A	N/A	N/A	4.750	102.143	102.033	101.939	5.750	N/A	N/A	N/A	4.750	101.088	100.978	100.884

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

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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.		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.:

4/29/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/30/2022

Release Time: 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.

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



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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		101.050		
NOO without PPP*		100.425		
Rate	30 Day	45 Day	60 Day	
4.875	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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