



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.: 5/2/2022

45 Day Lock Exp.: 5/16/2022

60 Day Lock Exp.: 5/30/2022

W. Rate Sheet Dated: 3/31/2022

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	97.502	97.236	96.986	3.250	97.547	97.281	97.031	1.875	91.175	91.025	90.875	3.125	99.531	99.381	99.231
3.375	98.215	97.950	97.700	3.375	97.901	97.635	97.385	2.000	90.024	89.874	89.724	3.250	98.895	98.745	98.595
3.500	98.740	98.475	98.225	3.500	98.353	98.087	97.837	2.125	91.024	90.874	90.724	3.375	99.294	99.144	98.994
3.625	99.271	99.005	98.755	3.625	98.750	98.484	98.234	2.250	92.931	92.728	92.525	3.500	99.697	99.547	99.397
3.750	98.990	98.840	98.543	3.750	98.750	98.600	98.303	2.375	93.542	93.339	93.136	3.625	100.014	99.864	99.714
3.875	99.402	99.252	98.955	3.875	99.073	98.923	98.626	2.500	92.391	92.188	91.985	Margin = 2.250		Index = 1.550	
4.000	99.915	99.765	99.468	4.000	99.483	99.333	99.037	2.625	93.391	93.188	92.985	30 Year OTC			
4.125	100.402	100.252	99.955	4.125	99.854	99.704	99.407	2.750	95.314	95.049	94.783	Rate	30 Day	45 Day	60 Day
4.250	100.171	100.021	99.631	4.250	99.929	99.779	99.389	2.875	95.782	95.517	95.251	4.000	99.323	98.964	98.667
4.375	100.550	100.400	100.010	4.375	100.187	100.037	99.646	3.000	96.236	95.970	95.705	4.125	99.810	99.451	99.154
4.500	101.014	100.864	100.473	4.500	100.551	100.401	100.010	3.125	96.650	96.385	96.119	4.500	100.422	100.031	99.640
4.625	101.475	101.325	100.934	4.625	100.858	100.708	100.317	3.250	97.102	96.747	96.391	4.625	100.883	100.492	100.101
4.750	101.011	100.861	100.361	4.750	100.721	100.571	100.071	3.375	97.532	97.176	96.821	4.750	100.319	99.803	99.303
4.875	101.353	101.203	100.703	4.875	100.902	100.752	100.252	3.500	97.959	97.603	97.248	4.875	100.761	100.245	99.745
5.000	101.800	101.650	101.150	5.000	101.212	101.062	100.562	3.625	98.330	97.975	97.619	5.000	101.208	100.692	100.192
5.125	102.161	102.011	101.511	5.125	101.248	101.098	100.598	3.750	97.303	97.022	96.741	5.125	101.569	101.053	100.553
5.250	101.965	101.715	101.465	5.250	101.581	101.331	101.081	3.875	97.702	97.420	97.139	5.500	102.053	101.803	101.553
5.375	102.242	101.992	101.742	5.375	101.764	101.514	101.264	4.000	98.087	97.805	97.524	5.625	102.273	102.023	101.773
6.250	106.000	105.900	105.800	6.250	101.475	101.375	101.275	4.125	98.432	98.151	97.869	6.250	102.497	102.247	101.997

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	97.602	97.502	97.236	96.986	3.250	97.347	97.247	96.981	96.731	1.875	93.305	93.205	93.055	92.905	
3.375	98.397	98.297	98.032	97.782	3.375	97.801	97.701	97.435	97.185	2.000	92.154	92.054	91.904	91.754	
3.500	98.940	98.840	98.575	98.325	3.500	98.253	98.153	97.887	97.637	2.125	93.154	93.054	92.904	92.754	
3.625	99.471	99.371	99.105	98.855	3.625	98.650	98.550	98.284	98.034	2.250	95.061	94.961	94.758	94.555	
3.750	99.190	99.090	98.940	98.643	3.750	98.950	98.850	98.700	98.403	2.375	95.672	95.572	95.369	95.166	
3.875	99.702	99.602	99.452	99.155	3.875	99.373	99.273	99.123	98.826	2.500	94.521	94.421	94.218	94.015	
4.000	100.215	100.115	99.965	99.668	4.000	99.783	99.683	99.533	99.237	2.625	95.521	95.421	95.218	95.015	
4.125	100.702	100.602	100.452	100.155	4.125	100.154	100.054	99.904	99.607	2.750	96.344	96.244	95.979	95.713	
4.250	100.371	100.271	100.121	99.731	4.250	100.129	100.029	99.879	99.489	2.875	96.812	96.712	96.447	96.181	
4.375	100.850	100.750	100.600	100.210	4.375	100.487	100.387	100.237	99.846	3.000	97.266	97.166	96.900	96.635	
4.500	101.314	101.214	101.064	100.673	4.500	100.851	100.751	100.601	100.210	3.125	97.680	97.580	97.315	97.049	
4.625	101.775	101.675	101.525	101.134	4.625	101.158	101.058	100.908	100.517	3.250	98.732	98.632	98.277	97.921	
4.750	101.211	101.111	100.961	100.461	4.750	100.921	100.821	100.671	100.171	3.375	99.162	99.062	98.706	98.351	

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	96.573	96.214	95.917	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.060	96.701	96.404	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.875	95.747	95.231	94.731	6.250	102.250	102.000	101.500	4.500	97.672	97.281	96.890	Rate	30 Day	45 Day	60 Day
5.000	95.300	94.785	94.285					4.625	98.133	97.742	97.351	6.250	100.750	100.500	100.250
5.125	94.939	94.424	93.924					4.750	97.569	97.053	96.553	6.250	100.750	100.500	100.250
5.250	95.442	95.192	94.942					4.875	98.011	97.495	96.995	6.750	101.750	101.500	101.250
5.375	96.858	96.608	96.358					5.000	98.458	97.942	97.442		DPA Advantage Adjustment		
5.500	96.455	96.205	95.955					5.125	98.819	98.303	97.803		203(k) / 203(k)s		-0.250
5.625	96.235	95.985	95.735					5.500	99.303	99.053	98.803		203(k) & 203(k)s are Borrower Paid only		
5.750	98.759	98.509	98.259					5.625	99.523	99.273	99.023				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.747	99.497	99.247				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/31/2022

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	99.281	99.131	98.981
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	98.645	98.495	98.345
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.044	98.894	98.744
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	93.863	93.597	93.332	3.500	99.447	99.297	99.147
3.750	98.115	97.965	97.668	3.750	97.975	97.825	97.528	2.875	94.331	94.065	93.800	3.625	99.764	99.614	99.464
3.875	98.627	98.477	98.180	3.875	98.398	98.248	97.951	3.000	94.785	94.519	94.254	Margin = 2.250		Index = 1.550	
4.000	99.140	98.990	98.693	4.000	98.808	98.658	98.361	3.125	95.199	94.933	94.668	30 Year OTC			
4.125	99.627	99.477	99.180	4.125	99.179	99.029	98.732	3.250	95.907	95.552	95.196	Rate	30 Day	45 Day	60 Day
4.250	98.734	98.584	98.193	4.250	98.592	98.442	98.051	3.375	96.337	95.982	95.626	3.250	95.852	95.586	95.336
4.375	99.213	99.063	98.672	4.375	98.949	98.799	98.408	3.500	96.764	96.409	96.053	3.375	96.647	96.381	96.131
4.500	99.676	99.526	99.135	4.500	99.314	99.164	98.773	3.625	97.135	96.780	96.424	3.500	97.190	96.924	96.674
4.625	100.137	99.987	99.596	4.625	99.620	99.470	99.079	3.750	96.608	96.327	96.046	3.625	97.721	97.455	97.205
4.750	98.698	98.548	98.048	4.750	98.509	98.359	97.859	3.875	N/A	N/A	N/A	3.750	98.115	97.756	97.459
4.875	99.141	98.991	98.491	4.875	98.790	98.640	98.140	4.000	N/A	N/A	N/A	3.875	98.627	98.268	97.971
5.000	99.587	99.437	98.937	5.000	99.099	98.949	98.449	4.125	N/A	N/A	N/A	4.000	99.140	98.781	98.484
5.125	99.948	99.798	99.298	5.125	99.136	98.986	98.486	4.250	N/A	N/A	N/A	4.125	99.627	99.268	98.971
5.250	97.465	97.215	96.965	5.250	97.181	96.931	96.681	4.375	N/A	N/A	N/A	4.250	98.734	98.343	97.953
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	98.215	98.115	97.965	97.668	3.750	98.075	97.975	97.825	97.528	2.750	94.369	94.269	94.003	93.738	
3.875	98.727	98.627	98.477	98.180	3.875	98.498	98.398	98.248	97.951	2.875	94.837	94.737	94.471	94.206	
4.000	99.240	99.140	98.990	98.693	4.000	98.908	98.808	98.658	98.361	3.000	95.291	95.191	94.925	94.660	
4.125	99.727	99.627	99.477	99.180	4.125	99.279	99.179	99.029	98.732	3.125	95.705	95.605	95.339	95.074	
4.250	98.834	98.734	98.584	98.193	4.250	98.692	98.592	98.442	98.051	3.250	97.382	97.282	96.927	96.571	
4.375	99.313	99.213	99.063	98.672	4.375	99.049	98.949	98.799	98.408	3.375	97.812	97.712	97.357	97.001	
4.500	99.776	99.676	99.526	99.135	4.500	99.414	99.314	99.164	98.773	3.500	98.239	98.139	97.784	97.428	
4.625	100.237	100.137	99.987	99.596	4.625	99.720	99.620	99.470	99.079	3.625	98.610	98.510	98.155	97.799	
4.750	98.798	98.698	98.548	98.048	4.750	98.609	98.509	98.359	97.859	3.750	98.458	98.358	98.077	97.796	

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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

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60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/31/2022

Release Time: 10:00 am ET

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Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
3.750	97.553	97.432	97.353	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	97.455	97.229	97.240	2.000	N/A	N/A	N/A	3.750	97.482	97.365	97.262	
3.875	98.116	97.995	97.916	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	98.149	97.923	97.934	2.125	N/A	N/A	N/A	3.875	98.045	97.928	97.825	
3.990	98.500	98.379	98.300	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	98.704	98.478	98.489	2.250	N/A	N/A	N/A	3.990	98.428	98.311	98.208	
4.000	98.600	98.479	98.400	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	98.804	98.578	98.589	2.375	N/A	N/A	N/A	4.000	98.528	98.411	98.308	
4.125	99.179	98.969	98.979	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	99.380	99.154	99.165	2.500	N/A	N/A	N/A	4.125	99.063	98.858	98.739	
4.250	99.687	99.477	99.487	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	99.794	99.568	99.579	2.625	N/A	N/A	N/A	4.250	99.571	99.362	99.223	
4.375	100.225	100.015	100.025	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	100.249	100.023	100.034	2.750	N/A	N/A	N/A	4.375	100.109	99.900	99.761	
4.500	100.698	100.488	100.498	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	100.581	100.355	100.366	2.875	N/A	N/A	N/A	4.500	100.582	100.373	100.234	
4.625	101.086	100.876	100.886	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	100.790	100.580	100.584	2.990	N/A	N/A	N/A	4.625	100.970	100.761	100.622	
4.750	101.401	101.199	101.201	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	101.277	101.067	101.065	3.000	N/A	N/A	N/A	4.750	101.411	101.205	101.014	
4.875	101.832	101.630	101.632	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	101.632	101.422	101.420	3.125	N/A	N/A	N/A	4.875	101.843	101.637	101.446	
4.990	102.056	101.854	101.856	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	101.730	101.520	101.518	3.250	N/A	N/A	N/A	4.990	102.067	101.861	101.670	
5.000	102.156	101.954	101.956	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	101.830	101.620	101.618	3.375	N/A	N/A	N/A	5.000	102.167	101.961	101.770	
5.125	102.311	102.109	102.111	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	101.849	101.639	101.637	3.500	N/A	N/A	N/A	5.125	102.322	102.116	101.925	
5.250	102.391	102.181	102.186	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.918	100.708	100.705	3.625	N/A	N/A	N/A	5.250	102.405	102.213	102.030	
5.375	102.686	102.476	102.481	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	101.165	100.955	100.952	3.750	N/A	N/A	N/A	5.375	102.700	102.508	102.325	
5.500	102.958	102.748	102.753	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	101.349	101.139	101.136	3.875	N/A	N/A	N/A	5.500	102.972	102.780	102.597	
5.625	103.377	103.167	103.171	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	101.478	101.268	101.265	3.990	N/A	N/A	N/A	5.625	103.266	103.076	102.900	
5.750	103.889	103.679	103.683	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.702	101.492	101.490	4.000	N/A	N/A	N/A	5.750	103.779	103.589	103.413	
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	98.813	98.659	98.613	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	96.619	96.514	96.419	2.750	96.514	96.401	96.291
2.875	N/A	N/A	N/A	N/A	3.875	99.324	99.170	99.124	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	97.062	96.957	96.862	2.875	96.957	96.844	96.734
2.990	N/A	N/A	N/A	N/A	3.990	99.640	99.486	99.440	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	97.467	97.362	97.267	2.990	97.362	97.249	97.139
3.000	N/A	N/A	N/A	N/A	4.000	99.740	99.586	99.540	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.567	97.462	97.367	3.000	97.462	97.349	97.239
3.125	N/A	N/A	N/A	N/A	4.125	100.307	100.065	100.084	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	98.027	97.922	97.827	3.125	97.922	97.809	97.699
3.250	N/A	N/A	N/A	N/A	4.250	100.735	100.493	100.510	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	98.290	98.164	98.090	3.250	98.164	98.027	97.893
3.375	N/A	N/A	N/A	N/A	4.375	101.227	100.985	101.002	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	98.840	98.814	98.740	3.375	98.814	98.677	98.543
3.500	N/A	N/A	N/A	N/A	4.500	101.636	101.394	101.411	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	99.349	99.223	99.149	3.500	99.233	99.087	98.952
3.625	N/A	N/A	N/A	N/A	4.625	101.988	101.746	101.763	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	99.850	99.724	99.650	3.625	99.787	99.595	99.454
3.750	N/A	N/A	N/A	N/A	4.750	101.663	101.437	101.441	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	100.354	100.188	100.154	3.750	100.299	100.097	99.860
3.875	N/A	N/A	N/A	N/A	4.875	102.051	101.825	101.829	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	100.885	100.719	100.685	3.875	100.831	100.629	100.392
3.990	N/A	N/A	N/A	N/A	4.990	102.215	101.989	101.993	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	101.286	101.120	101.086	3.990	101.231	101.029	100.792
4.000	N/A	N/A	N/A	N/A	5.000	102.315	102.089	102.093	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	101.386	101.220	101.186	4.000	101.331	101.129	100.892
4.125	N/A	N/A	N/A	N/A	5.125	102.443	102.217	102.221	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.791	101.625	101.591	4.125	101.737	101.535	101.298
4.250	N/A	N/A	N/A	N/A	5.250	102.521	102.295	102.298	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.493	101.299	101.275	4.250	101.428	101.194	100.919
4.375	N/A	N/A	N/A	N/A	5.375	102.778	102.552	102.555	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.791	101.597	101.573	4.375	101.725	101.491	101.216
4.500	N/A	N/A	N/A	N/A	5.500	103.012	102.786	102.789	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	101.854	101.660	101.636	4.500	101.788	101.554	101.279
4.625	N/A	N/A	N/A	N/A	5.625	103.255	103.061	103.055	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	102.087	101.893	101.869	4.625	102.022	101.788	101.513
4.750	N/A	N/A	N/A	N/A	5.750	103.598	103.404	103.398	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.865	101.707	101.665	4.750	102.053	101.859	101.630
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	96.838	96.638	96.638	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	97.431	97.231	97.231
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	97.218	97.018	97.018	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	97.875	97.675	97.675
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.639	97.439	97.439	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	98.285	98.085	98.085
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.739	97.539	97.539	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	98.385	98.185	98.185
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	98.169	97.969	97.969	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	98.853	98.653	98.653
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.517	98.317	98.317	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.939	98.739	98.739
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	99.031	98.831	98.831	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	99.392	99.192	99.192
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.317	99.117	99.117	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.796	99.596	99.596
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.663	99.463	99.463	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	100.291	100.091	100.091
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.737	99.537	99.535	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	100.611	100.411	100.409
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.110	99.910	99.908	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	101.140	100.940	100.938
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A																	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/31/2022

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	97.553	97.432	97.353	3.750	97.455	97.229	97.240	3.750	98.813	98.659	98.613	2.750	96.619	96.514	96.419	2.750	96.838	96.638	96.638
3.875	98.116	97.995	97.916	3.875	98.149	97.923	97.934	3.875	99.324	99.170	99.124	2.875	97.062	96.957	96.862	2.875	97.218	97.018	97.018
3.990	98.500	98.379	98.300	3.990	98.704	98.478	98.489	3.990	99.640	99.486	99.440	2.990	97.467	97.362	97.267	2.990	97.639	97.439	97.439
4.000	98.600	98.479	98.400	4.000	98.804	98.578	98.589	4.000	99.740	99.586	99.540	3.000	97.567	97.462	97.367	3.000	97.739	97.539	97.539
4.125	99.179	98.969	98.979	4.125	99.380	99.154	99.165	4.125	100.307	100.065	100.084	3.125	98.027	97.922	97.827	3.125	98.169	97.969	97.969
4.250	99.687	99.477	99.487	4.250	99.794	99.568	99.579	4.250	100.735	100.493	100.510	3.250	98.290	98.164	98.090	3.250	98.517	98.317	98.317
4.375	100.225	100.015	100.025	4.375	100.249	100.023	100.034	4.375	101.227	100.985	101.002	3.375	98.940	98.814	98.740	3.375	99.031	98.831	98.831
4.500	100.698	100.488	100.498	4.500	100.581	100.355	100.366	4.500	101.636	101.394	101.411	3.500	99.349	99.223	99.149	3.500	99.317	99.117	99.117
4.625	101.086	100.876	100.886	4.625	100.790	100.580	100.584	4.625	101.988	101.746	101.763	3.625	99.850	99.724	99.650	3.625	99.663	99.463	99.463
4.750	101.401	101.199	101.201	4.750	101.277	101.067	101.065	4.750	101.663	101.437	101.441	3.750	100.354	100.188	100.154	3.750	99.737	99.537	99.535
4.875	101.832	101.630	101.632	4.875	101.632	101.422	101.420	4.875	102.051	101.825	101.829	3.875	100.885	100.719	100.685	3.875	100.110	99.910	99.908
4.990	102.056	101.854	101.856	4.990	101.730	101.520	101.518	4.990	102.215	101.989	101.993	3.990	101.286	101.120	101.086	3.990	100.349	100.149	100.147
5.000	102.156	101.954	101.956	5.000	101.830	101.620	101.618	5.000	102.315	102.089	102.093	4.000	101.386	101.220	101.186	4.000	100.449	100.249	100.247
5.125	102.311	102.109	102.111	5.125	101.849	101.639	101.637	5.125	102.443	102.217	102.221	4.125	101.791	101.625	101.591	4.125	100.723	100.523	100.521
5.250	102.391	102.181	102.186	5.250	100.918	100.708	100.705	5.250	102.521	102.295	102.298	4.250	101.493	101.299	101.275	4.250	99.613	99.413	99.395
5.375	102.686	102.476	102.481	5.375	101.165	100.955	100.952	5.375	102.778	102.552	102.555	4.375	101.791	101.597	101.573	4.375	99.814	99.614	99.596
5.500	102.958	102.748	102.753	5.500	101.349	101.139	101.136	5.500	103.012	102.786	102.789	4.500	101.854	101.660	101.636	4.500	99.854	99.654	99.636
5.625	103.377	103.167	103.171	5.625	101.478	101.268	101.265	5.625	103.255	103.061	103.055	4.625	102.087	101.893	101.869	4.625	100.008	99.808	99.790
5.750	103.889	103.679	103.683	5.750	101.702	101.492	101.490	5.750	103.598	103.404	103.398	4.750	101.865	101.707	101.665	4.750	99.883	99.683	99.683

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
Tax Service Fee = \$70.00 (IA & ME exempt)	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	



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

30 Day Lock Exp.: 5/2/2022
45 Day Lock Exp.: 5/16/2022
60 Day Lock Exp.: 5/30/2022

W. Rate Sheet Dated: 3/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.678	97.507	97.369	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	97.070	96.899	96.761	2.750	N/A	N/A	N/A	3.750	97.747	97.576	97.438
3.875	98.217	98.043	97.908	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.433	97.259	97.124	2.875	N/A	N/A	N/A	3.875	98.285	98.111	97.976
3.990	98.648	98.478	98.348	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.982	97.812	97.682	2.990	N/A	N/A	N/A	3.990	98.715	98.545	98.415
4.000	98.748	98.578	98.448	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	98.082	97.912	97.782	3.000	N/A	N/A	N/A	4.000	98.815	98.645	98.515
4.125	99.213	99.039	98.910	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.479	98.305	98.176	3.125	N/A	N/A	N/A	4.125	99.279	99.105	98.976
4.250	99.746	99.573	99.444	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.860	98.687	98.558	3.250	N/A	N/A	N/A	4.250	99.810	99.637	99.508
4.375	100.206	100.031	99.902	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	99.316	99.141	99.012	3.375	N/A	N/A	N/A	4.375	100.271	100.096	99.967
4.500	100.700	100.523	100.395	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.812	99.635	99.507	3.500	N/A	N/A	N/A	4.500	100.765	100.588	100.460
4.625	101.009	100.828	100.700	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	100.129	99.948	99.820	3.625	N/A	N/A	N/A	4.625	101.070	100.889	100.761
4.750	101.357	101.111	100.988	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	99.569	99.323	99.200	3.750	N/A	N/A	N/A	4.750	101.341	101.095	100.972
4.875	101.761	101.512	101.388	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	100.021	99.772	99.648	3.875	N/A	N/A	N/A	4.875	101.744	101.495	101.371
4.990	102.063	101.811	101.688	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	100.331	100.079	99.956	3.990	N/A	N/A	N/A	4.990	102.045	101.793	101.670
5.000	102.163	101.911	101.788	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	100.431	100.179	100.056	4.000	N/A	N/A	N/A	5.000	102.145	101.893	101.770
5.125	102.263	102.014	101.890	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	100.543	100.294	100.170	4.125	N/A	N/A	N/A	5.125	102.244	101.995	101.871
5.250	102.363	102.165	102.022	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	99.873	99.675	99.532	4.250	N/A	N/A	N/A	5.250	102.379	102.181	102.038
5.375	102.558	102.361	102.217	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	100.658	100.461	100.317	4.375	N/A	N/A	N/A	5.375	102.573	102.376	102.232
5.500	102.952	102.757	102.613	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	101.052	100.857	100.713	4.500	N/A	N/A	N/A	5.500	102.966	102.771	102.627
5.625	103.366	103.171	103.028	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	101.466	101.271	101.128	4.625	N/A	N/A	N/A	5.625	103.378	103.183	103.040
5.750	103.553	103.453	103.353	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	100.919	100.819	100.719	4.750	N/A	N/A	N/A	5.750	103.553	103.453	103.353
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	98.904	98.678	98.593	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	96.571	96.418	96.371	2.750	96.571	96.418	96.371
2.875	N/A	N/A	N/A	3.875	99.370	99.140	99.056	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	97.190	97.037	96.986	2.875	97.187	97.034	96.983
2.990	N/A	N/A	N/A	3.990	99.655	99.425	99.341	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	97.475	97.322	97.269	2.990	97.475	97.322	97.269
3.000	N/A	N/A	N/A	4.000	99.755	99.525	99.441	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	97.575	97.422	97.369	3.000	97.575	97.422	97.369
3.125	N/A	N/A	N/A	4.125	100.070	99.863	99.759	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	97.766	97.572	97.505	3.125	98.031	97.837	97.770
3.250	N/A	N/A	N/A	4.250	100.595	100.386	100.282	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	98.258	98.064	97.994	3.250	98.303	98.109	98.039
3.375	N/A	N/A	N/A	4.375	101.050	100.837	100.734	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	98.878	98.685	98.614	3.375	98.925	98.732	98.661
3.500	N/A	N/A	N/A	4.500	101.355	101.144	101.040	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	99.219	99.026	98.957	3.500	99.282	99.089	99.020
3.625	N/A	N/A	N/A	4.625	100.982	100.635	100.511	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	99.741	99.548	99.500	3.625	99.842	99.685	99.601
3.750	N/A	N/A	N/A	4.750	101.381	101.033	100.909	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	100.244	100.088	100.002	3.750	100.344	100.188	100.102
3.875	N/A	N/A	N/A	4.875	101.780	101.431	101.307	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	100.647	100.491	100.404	3.875	100.746	100.590	100.503
3.990	N/A	N/A	N/A	4.990	101.902	101.552	101.429	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	100.874	100.718	100.630	3.990	100.976	100.820	100.732
4.000	N/A	N/A	N/A	5.000	102.002	101.652	101.529	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	100.974	100.818	100.730	4.000	101.076	100.920	100.832
4.125	N/A	N/A	N/A	5.125	101.897	101.606	101.463	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	100.812	100.712	100.612	4.125	101.462	101.362	101.262
4.250	N/A	N/A	N/A	5.250	102.401	102.110	101.967	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	101.215	101.115	101.015	4.250	101.387	101.287	101.187
4.375	N/A	N/A	N/A	5.375	102.464	102.174	102.030	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	101.628	101.528	101.428	4.375	101.796	101.696	101.596
4.500	N/A	N/A	N/A	5.500	102.802	102.513	102.369	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.841	101.741	101.641	4.500	102.008	101.908	101.808
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	101.945	101.845	101.745	4.625	102.423	102.323	102.223
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	102.290	102.190	102.090	4.750	102.057	101.957	101.857
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	96.033	95.880	95.833	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	96.666	96.513	96.462	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	96.967	96.814	96.761	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.067	96.914	96.861	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.742	97.548	97.481	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.532	97.338	97.268	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.160	97.967	97.896	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.503	98.310	98.241	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.155	98.998	98.914	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.664	99.508	99.422	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.073	99.917	99.830	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.304	100.148	100.060	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	100.404	100.248	100.160	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	101.344	101.244	101.144	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	100.781	100.681	100.581	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	101.212	101.112	101.012	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.															



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.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/31/2022

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	97.678	97.507	97.369	3.750	97.070	96.899	96.761	3.750	98.904	98.678	98.593	2.750	96.571	96.418	96.371	2.750	96.033	95.880	95.833
3.875	98.217	98.043	97.908	3.875	97.433	97.259	97.124	3.875	99.370	99.140	99.056	2.875	97.190	97.037	96.986	2.875	96.666	96.513	96.462
3.990	98.648	98.478	98.348	3.990	97.982	97.812	97.682	3.990	99.655	99.425	99.341	2.990	97.475	97.322	97.269	2.990	96.967	96.814	96.761
4.000	98.748	98.578	98.448	4.000	98.082	97.912	97.782	4.000	99.755	99.525	99.441	3.000	97.575	97.422	97.369	3.000	97.067	96.914	96.861
4.125	99.213	99.039	98.910	4.125	98.479	98.305	98.176	4.125	100.070	99.863	99.759	3.125	97.766	97.572	97.505	3.125	97.742	97.548	97.481
4.250	99.746	99.573	99.444	4.250	98.860	98.687	98.558	4.250	100.595	100.386	100.282	3.250	98.258	98.064	97.994	3.250	97.532	97.338	97.268
4.375	100.206	100.031	99.902	4.375	99.316	99.141	99.012	4.375	101.050	100.837	100.734	3.375	98.878	98.685	98.614	3.375	98.160	97.967	97.896
4.500	100.700	100.523	100.395	4.500	99.812	99.635	99.507	4.500	101.355	101.144	101.040	3.500	99.219	99.026	98.957	3.500	98.503	98.310	98.241
4.625	101.009	100.828	100.700	4.625	100.129	99.948	99.820	4.625	100.982	100.635	100.511	3.625	99.741	99.584	99.500	3.625	99.155	98.998	98.914
4.750	101.357	101.111	100.988	4.750	99.569	99.323	99.200	4.750	101.381	101.033	100.909	3.750	100.244	100.088	100.002	3.750	99.664	99.508	99.422
4.875	101.761	101.512	101.388	4.875	100.021	99.772	99.648	4.875	101.780	101.431	101.307	3.875	100.647	100.491	100.404	3.875	100.073	99.917	99.830
4.990	102.063	101.811	101.688	4.990	100.331	100.079	99.956	4.990	101.902	101.552	101.429	3.990	100.874	100.718	100.630	3.990	100.304	100.148	100.060
5.000	102.163	101.911	101.788	5.000	100.431	100.179	100.056	5.000	102.002	101.652	101.529	4.000	100.974	100.818	100.730	4.000	100.404	100.248	100.160
5.125	102.263	102.014	101.890	5.125	100.543	100.294	100.170	5.125	101.897	101.606	101.463	4.125	100.812	100.712	100.612	4.125	101.344	101.244	101.144
5.250	102.363	102.165	102.022	5.250	99.873	99.675	99.532	5.250	102.401	102.110	101.967	4.250	101.215	101.115	101.015	4.250	100.781	100.681	100.581
5.375	102.558	102.361	102.217	5.375	100.658	100.461	100.317	5.375	102.464	102.174	102.030	4.375	101.628	101.528	101.428	4.375	101.212	101.112	101.012
5.500	102.952	102.757	102.613	5.500	101.052	100.857	100.713	5.500	102.802	102.513	102.369	4.500	101.841	101.741	101.641	4.500	101.441	101.341	101.241
5.625	103.366	103.171	103.028	5.625	101.466	101.271	101.128	5.625	N/A	N/A	N/A	4.625	101.945	101.845	101.745	4.625	102.453	102.353	102.253
5.750	103.553	103.453	103.353	5.750	100.919	100.819	100.719	5.750	N/A	N/A	N/A	4.750	102.290	102.190	102.090	4.750	101.424	101.324	101.224

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/31/2022

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.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/31/2022

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	97.678	97.507	97.369	3.750	98.904	98.678	98.593	2.750	96.571	96.418	96.371	3.750	96.699	96.528	96.390	2.750	95.652	95.499	95.452
3.875	98.217	98.043	97.908	3.875	99.370	99.140	99.056	2.875	97.190	97.037	96.986	3.875	97.150	96.976	96.841	2.875	96.278	96.125	96.074
3.990	98.648	98.478	98.348	3.990	99.655	99.425	99.341	2.990	97.475	97.322	97.269	3.990	97.640	97.470	97.340	2.990	96.571	96.418	96.365
4.000	98.748	98.578	98.448	4.000	99.755	99.525	99.441	3.000	97.575	97.422	97.369	4.000	97.740	97.570	97.440	3.000	96.671	96.518	96.465
4.125	99.213	99.039	98.910	4.125	100.070	99.863	99.759	3.125	97.766	97.572	97.505	4.125	98.171	97.997	97.868	3.125	97.104	96.910	96.843
4.250	99.746	99.573	99.444	4.250	100.595	100.386	100.282	3.250	98.258	98.064	97.994	4.250	98.628	98.455	98.326	3.250	97.245	97.051	96.981
4.375	100.206	100.031	99.902	4.375	101.050	100.837	100.734	3.375	98.878	98.685	98.614	4.375	99.086	98.911	98.782	3.375	97.869	97.676	97.605
4.500	100.700	100.523	100.395	4.500	101.355	101.144	101.040	3.500	99.219	99.026	98.957	4.500	99.581	99.404	99.276	3.500	98.211	98.018	97.949
4.625	101.009	100.828	100.700	4.625	100.982	100.635	100.511	3.625	99.741	99.584	99.500	4.625	99.894	99.713	99.585	3.625	98.798	98.641	98.557
4.750	101.357	101.111	100.988	4.750	101.381	101.033	100.909	3.750	100.244	100.088	100.002	4.750	99.788	99.542	99.419	3.750	99.304	99.148	99.062
4.875	101.761	101.512	101.388	4.875	101.780	101.431	101.307	3.875	100.647	100.491	100.404	4.875	100.216	99.967	99.843	3.875	99.710	99.554	99.467
4.990	102.063	101.811	101.688	4.990	101.902	101.552	101.429	3.990	100.874	100.718	100.630	4.990	100.522	100.270	100.147	3.990	99.939	99.783	99.695
5.000	102.163	101.911	101.788	5.000	102.002	101.652	101.529	4.000	100.974	100.818	100.730	5.000	100.622	100.370	100.247	4.000	100.039	99.883	99.795
5.125	102.263	102.014	101.890	5.125	101.897	101.606	101.463	4.125	100.812	100.712	100.612	5.125	100.728	100.479	100.355	4.125	100.428	100.328	100.228
5.250	102.363	102.165	102.022	5.250	102.401	102.110	101.967	4.250	101.215	101.115	101.015	5.250	100.443	100.245	100.102	4.250	100.348	100.248	100.148
5.375	102.558	102.361	102.217	5.375	102.464	102.174	102.030	4.375	101.628	101.528	101.428	5.375	100.933	100.736	100.592	4.375	100.770	100.670	100.570
5.500	102.952	102.757	102.613	5.500	102.802	102.513	102.369	4.500	101.841	101.741	101.641	5.500	101.327	101.132	100.988	4.500	100.991	100.891	100.791
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.945	101.845	101.745	5.625	N/A	N/A	N/A	4.625	101.549	101.449	101.349
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	102.290	102.190	102.090	5.750	N/A	N/A	N/A	4.750	101.207	101.107	101.007

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/30/2022

W. Rate Sheet Dated: 3/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		101.050		
NOO without PPP*		100.425		
Rate	30 Day	45 Day	60 Day	
4.875	95.925	95.800	95.675	
4.990	96.385	96.260	96.135	
5.125	96.675	96.550	96.425	
5.250	97.050	96.925	96.800	
5.375	97.550	97.425	97.300	
5.500	97.800	97.675	97.550	
5.625	98.550	98.425	98.300	
5.750	98.800	98.675	98.550	
5.875	99.175	99.050	98.925	
5.990	99.405	99.280	99.155	
6.125	99.675	99.550	99.425	
6.250	99.925	99.800	99.675	
6.375	100.175	100.050	99.925	
6.500	100.425	100.300	100.175	
6.625	100.550	100.425	100.300	
6.750	100.800	100.675	100.550	
6.875	101.050	100.925	100.800	
6.990	101.280	101.155	101.030	
7.125	101.425	101.300	101.175	
7.250	101.550	101.425	101.300	
7.375	101.675	101.550	101.425	
7.500	101.800	101.675	101.550	
7.625	101.925	101.800	101.675	
7.750	102.050	101.925	101.800	
7.875	102.175	102.050	101.925	
8.000	N/A	N/A	N/A	
8.125	102.425	102.300	102.175	
8.250	102.550	102.425	102.300	
8.375	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*		101.050		
NOO without PPP*		100.425		
Rate	30 Day	45 Day	60 Day	
4.875	95.675	95.550	95.425	
4.990	96.135	96.010	95.885	
5.125	96.425	96.300	96.175	
5.250	96.800	96.675	96.550	
5.375	97.300	97.175	97.050	
5.500	97.550	97.425	97.300	
5.625	98.300	98.175	98.050	
5.750	98.550	98.425	98.300	
5.875	98.925	98.800	98.675	
5.990	99.155	99.030	98.905	
6.125	99.425	99.300	99.175	
6.250	99.675	99.550	99.425	
6.375	99.925	99.800	99.675	
6.500	100.175	100.050	99.925	
6.625	100.300	100.175	100.050	
6.750	100.550	100.425	100.300	
6.875	100.800	100.675	100.550	
6.990	101.030	100.905	100.780	
7.125	101.175	101.050	100.925	
7.250	101.300	101.175	101.050	
7.375	101.425	101.300	101.175	
7.500	101.550	101.425	101.300	
7.625	101.675	101.550	101.425	
7.750	101.800	101.675	101.550	
7.875	101.925	101.800	101.675	
8.000	N/A	N/A	N/A	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*		101.050		
NOO without PPP*		100.425		
Rate	30 Day	45 Day	60 Day	
4.990	95.885	95.760	95.635	
5.125	96.175	96.050	95.925	
5.250	96.550	96.425	96.300	
5.375	97.050	96.925	96.800	
5.500	97.300	97.175	97.050	
5.625	98.050	97.925	97.800	
5.750	98.300	98.175	98.050	
5.875	98.675	98.550	98.425	
5.990	98.905	98.780	98.655	
6.125	99.175	99.050	98.925	
6.250	99.425	99.300	99.175	
6.375	99.675	99.550	99.425	
6.500	99.925	99.800	99.675	
6.625	100.050	99.925	99.800	
6.750	100.300	100.175	100.050	
6.875	100.550	100.425	100.300	
6.990	100.780	100.655	100.530	
7.125	100.925	100.800	100.675	
7.250	101.050	100.925	100.800	
7.375	101.175	101.050	100.925	
7.500	101.300	101.175	101.050	
7.625	101.425	101.300	101.175	
7.750	101.550	101.425	101.300	
7.875	101.675	101.550	101.425	
8.000	N/A	N/A	N/A	
8.125	101.925	101.800	101.675	
8.250	102.050	101.925	101.800	
8.375	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006		
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