



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.: 5/31/2022

W. Rate Sheet Dated: 4/1/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	96.955	96.689	96.423	3.250	97.000	96.734	96.469	1.875	90.601	90.451	90.301	3.125	99.114	98.964	98.814
3.375	97.668	97.403	97.137	3.375	97.375	97.109	96.844	2.000	89.450	89.300	89.150	3.250	100.187	100.037	99.887
3.500	96.335	96.069	95.803	3.500	97.827	97.561	97.296	2.125	90.450	90.300	90.150	3.375	98.895	98.745	98.595
3.625	98.724	98.458	98.193	3.625	98.270	98.004	97.739	2.250	92.513	92.314	92.115	3.500	99.294	99.144	98.994
3.750	98.457	98.307	97.963	3.750	98.203	98.053	97.710	2.375	93.124	92.925	92.725	3.625	99.697	99.547	99.397
3.875	98.873	98.723	98.380	3.875	98.537	98.387	98.043	2.500	91.973	91.774	91.575	Margin = 2.250		Index = 1.550	
4.000	99.368	99.218	98.874	4.000	98.960	98.810	98.467	2.625	92.973	92.774	92.575	30 Year OTC			
4.125	99.881	99.731	99.387	4.125	99.363	99.213	98.869	2.750	94.804	94.535	94.265	Rate	30 Day	45 Day	60 Day
4.250	99.690	99.540	99.134	4.250	99.445	99.295	98.889	2.875	95.435	95.165	94.896	4.000	98.776	98.432	98.088
4.375	100.088	99.938	99.532	4.375	99.754	99.604	99.198	3.000	95.903	95.633	95.364	4.125	99.289	98.945	98.601
4.500	100.545	100.395	99.989	4.500	100.094	99.944	99.538	3.125	96.356	96.087	95.817	4.500	99.953	99.562	99.156
4.625	101.001	100.851	100.445	4.625	100.448	100.298	99.892	3.250	96.716	96.356	95.997	4.625	100.409	100.018	99.612
4.750	100.895	100.745	100.339	4.750	100.596	100.446	100.040	3.375	97.166	96.806	96.447	4.750	100.203	99.766	99.360
4.875	101.250	101.100	100.693	4.875	100.862	100.712	100.305	3.500	97.593	97.233	96.874	4.875	100.658	100.221	99.815
5.000	101.675	101.525	101.119	5.000	101.110	100.960	100.554	3.625	98.011	97.651	97.292	5.000	101.083	100.646	100.240
5.125	102.122	101.972	101.565	5.125	101.411	101.261	100.855	3.750	97.178	96.850	96.522	5.125	101.530	101.093	100.687
5.250	101.972	101.722	101.472	5.250	101.581	101.331	101.081	3.875	97.587	97.259	96.931	5.500	102.053	101.803	101.553
5.375	102.284	102.034	101.784	5.375	101.737	101.487	101.237	4.000	97.985	97.657	97.329	5.625	102.456	102.206	101.956
6.250	106.000	105.900	105.800	6.250	101.397	101.297	101.197	4.125	98.363	98.035	97.707	6.250	102.424	102.174	101.924

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	97.055	96.955	96.689	96.423	3.250	96.800	96.700	96.434	96.169	1.875	92.731	92.631	92.481	92.331	
3.375	97.868	97.768	97.503	97.237	3.375	97.275	97.175	96.909	96.644	2.000	91.580	91.480	91.330	91.180	
3.500	96.535	96.435	96.169	95.903	3.500	97.727	97.627	97.361	97.096	2.125	92.580	92.480	92.330	92.180	
3.625	98.924	98.824	98.558	98.293	3.625	98.170	98.070	97.804	97.539	2.250	94.643	94.543	94.344	94.145	
3.750	98.657	98.557	98.407	98.063	3.750	98.403	98.303	98.153	97.810	2.375	95.254	95.154	94.955	94.755	
3.875	99.173	99.073	98.923	98.580	3.875	98.837	98.737	98.587	98.243	2.500	94.103	94.003	93.804	93.605	
4.000	99.668	99.568	99.418	99.074	4.000	99.260	99.160	99.010	98.667	2.625	95.103	95.003	94.804	94.605	
4.125	100.181	100.081	99.931	99.587	4.125	99.663	99.563	99.413	99.069	2.750	95.834	95.734	95.465	95.195	
4.250	99.890	99.790	99.640	99.234	4.250	99.645	99.545	99.395	98.989	2.875	96.465	96.365	96.095	95.826	
4.375	100.388	100.288	100.138	99.732	4.375	100.054	99.954	99.804	99.398	3.000	96.933	96.833	96.563	96.294	
4.500	100.845	100.745	100.595	100.189	4.500	100.394	100.294	100.144	99.738	3.125	97.386	97.286	97.017	96.747	
4.625	101.301	101.201	101.051	100.645	4.625	100.748	100.648	100.498	100.092	3.250	98.346	98.246	97.886	97.527	
4.750	101.095	100.995	100.845	100.439	4.750	100.796	100.696	100.546	100.140	3.375	98.796	98.696	98.336	97.977	

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	96.026	95.682	95.338	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.539	96.195	95.851	6.750	101.750	101.500	101.250
4.875	95.600	95.163	94.757	6.250	102.250	102.000	101.500	4.500	97.203	96.812	96.406	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.175	94.738	94.331					4.625	97.659	97.268	96.862	Rate	30 Day	45 Day	60 Day
5.125	94.728	94.291	93.885					4.750	97.453	97.016	96.610	6.250	100.750	100.500	100.250
5.250	95.253	95.003	94.753					4.875	97.908	97.471	97.065	6.750	101.750	101.500	101.250
5.375	96.816	96.566	96.316					5.000	98.333	97.896	97.490		DPA Advantage Adjustment		
5.500	96.455	96.205	95.955					5.125	98.780	98.343	97.937		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		
5.750	98.674	98.424	98.174					5.625	99.706	99.456	99.206		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	99.674	99.424	99.174				
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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5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/31/2022

W. Rate Sheet Dated: 4/1/2022

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	93.353	93.083	92.814	3.500	99.044	98.894	98.744
3.750	97.582	97.432	97.088	3.750	97.428	97.278	96.934	2.875	93.984	93.714	93.445	3.625	99.447	99.297	99.147
3.875	98.098	97.948	97.604	3.875	97.862	97.712	97.368	3.000	94.452	94.182	93.913	Margin = 2.250		Index = 1.550	
4.000	98.593	98.443	98.099	4.000	98.285	98.135	97.791	3.125	94.905	94.635	94.366	30 Year OTC			
4.125	99.106	98.956	98.612	4.125	98.688	98.538	98.194	3.250	95.521	95.162	94.802	Rate	30 Day	45 Day	60 Day
4.250	98.252	98.102	97.696	4.250	98.107	97.957	97.551	3.375	95.971	95.612	95.252	3.250	95.305	95.039	94.774
4.375	98.751	98.601	98.195	4.375	98.516	98.366	97.960	3.500	96.398	96.039	95.679	3.375	96.118	95.852	95.587
4.500	99.207	99.057	98.651	4.500	98.857	98.707	98.301	3.625	96.816	96.457	96.097	3.500	94.785	94.519	94.254
4.625	99.664	99.514	99.108	4.625	99.211	99.061	98.655	3.750	96.483	96.155	95.827	3.625	97.174	96.908	96.643
4.750	98.583	98.433	98.027	4.750	98.384	98.234	97.828	3.875	N/A	N/A	N/A	3.750	97.582	97.238	96.895
4.875	99.037	98.887	98.481	4.875	98.749	98.599	98.193	4.000	N/A	N/A	N/A	3.875	98.098	97.754	97.411
5.000	99.462	99.312	98.906	5.000	98.998	98.848	98.442	4.125	N/A	N/A	N/A	4.000	98.593	98.249	97.906
5.125	99.909	99.759	99.353	5.125	99.299	99.149	98.743	4.250	N/A	N/A	N/A	4.125	99.106	98.762	98.419
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	98.252	97.861	97.455
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	97.682	97.582	97.432	97.088	3.750	97.528	97.428	97.278	96.934	2.750	93.859	93.759	93.489	93.220
3.875	98.198	98.098	97.948	97.604	3.875	97.962	97.862	97.712	97.368	2.875	94.490	94.390	94.120	93.851
4.000	98.693	98.593	98.443	98.099	4.000	98.385	98.285	98.135	97.791	3.000	94.958	94.858	94.588	94.319
4.125	99.206	99.106	98.956	98.612	4.125	98.788	98.688	98.538	98.194	3.125	95.411	95.311	95.041	94.772
4.250	98.352	98.252	98.102	97.696	4.250	98.207	98.107	97.957	97.551	3.250	96.996	96.896	96.537	96.177
4.375	98.851	98.751	98.601	98.195	4.375	98.616	98.516	98.366	97.960	3.375	97.446	97.346	96.987	96.627
4.500	99.307	99.207	99.057	98.651	4.500	98.957	98.857	98.707	98.301	3.500	97.873	97.773	97.414	97.054
4.625	99.764	99.664	99.514	99.108	4.625	99.311	99.211	99.061	98.655	3.625	98.291	98.191	97.832	97.472
4.750	98.683	98.583	98.433	98.027	4.750	98.484	98.384	98.234	97.828	3.750	98.333	98.233	97.905	97.577

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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Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.760	96.631	96.560	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	96.695	96.485	96.495	2.000	N/A	N/A	N/A	3.750	96.681	96.559	96.456
3.875	97.316	97.187	97.116	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	97.387	97.177	97.187	2.125	N/A	N/A	N/A	3.875	97.236	97.114	97.011
3.990	97.697	97.568	97.497	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	97.936	97.726	97.736	2.250	N/A	N/A	N/A	3.990	97.621	97.495	97.392
4.000	97.797	97.668	97.597	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	98.036	97.826	97.836	2.375	N/A	N/A	N/A	4.000	97.721	97.595	97.492
4.125	98.406	98.212	98.206	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	98.606	98.396	98.406	2.500	N/A	N/A	N/A	4.125	98.305	98.114	97.975
4.250	99.008	98.814	98.808	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	99.114	98.904	98.914	2.625	N/A	N/A	N/A	4.250	98.907	98.716	98.577
4.375	99.540	99.346	99.340	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	99.564	99.354	99.364	2.750	N/A	N/A	N/A	4.375	99.439	99.248	99.109
4.500	100.006	99.812	99.806	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	99.893	99.683	99.693	2.875	N/A	N/A	N/A	4.500	99.905	99.714	99.575
4.625	100.335	100.141	100.135	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	100.189	99.979	99.976	2.990	N/A	N/A	N/A	4.625	100.235	100.044	99.905
4.750	100.793	100.591	100.593	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	100.670	100.460	100.457	3.000	N/A	N/A	N/A	4.750	100.804	100.599	100.409
4.875	101.217	101.015	101.017	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	101.018	100.808	100.805	3.125	N/A	N/A	N/A	4.875	101.227	101.022	100.832
4.990	101.484	101.282	101.284	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	101.162	100.952	100.949	3.250	N/A	N/A	N/A	4.990	101.494	101.289	101.099
5.000	101.584	101.382	101.384	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	101.262	101.052	101.049	3.375	N/A	N/A	N/A	5.000	101.594	101.389	101.199
5.125	101.739	101.536	101.539	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	101.281	101.071	101.068	3.500	N/A	N/A	N/A	5.125	101.747	101.542	101.352
5.250	102.188	101.954	101.961	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.716	100.482	100.478	3.625	N/A	N/A	N/A	5.250	102.179	101.964	101.759
5.375	102.378	102.144	102.152	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.857	100.623	100.619	3.750	N/A	N/A	N/A	5.375	102.370	102.155	101.950
5.500	102.646	102.412	102.419	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	101.038	100.804	100.800	3.875	N/A	N/A	N/A	5.500	102.637	102.422	102.217
5.625	102.981	102.706	102.729	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	101.164	100.930	100.926	3.990	N/A	N/A	N/A	5.625	102.898	102.683	102.478
5.750	103.485	103.210	103.233	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.298	101.023	101.038	4.000	N/A	N/A	N/A	5.750	103.311	103.075	102.899
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.750	98.047	97.885	97.847	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	96.202	96.087	96.002	2.750	96.087	95.966	95.863
2.875	N/A	N/A	N/A	3.875	98.554	98.392	98.354	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	96.639	96.524	96.439	2.875	96.524	96.403	96.300
2.990	N/A	N/A	N/A	3.990	98.865	98.703	98.665	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	97.039	96.924	96.839	2.990	96.924	96.803	96.700
3.000	N/A	N/A	N/A	4.000	98.965	98.803	98.765	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.139	97.024	96.939	3.000	97.024	96.903	96.800
3.125	N/A	N/A	N/A	4.125	99.562	99.336	99.355	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	97.594	97.479	97.394	3.125	97.479	97.358	97.255
3.250	N/A	N/A	N/A	4.250	100.084	99.858	99.877	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	97.902	97.765	97.702	3.250	97.765	97.620	97.479
3.375	N/A	N/A	N/A	4.375	100.571	100.345	100.364	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	98.550	98.413	98.350	3.375	98.413	98.268	98.127
3.500	N/A	N/A	N/A	4.500	100.973	100.747	100.766	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	98.952	98.815	98.752	3.500	98.815	98.670	98.529
3.625	N/A	N/A	N/A	4.625	101.320	101.094	101.113	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	99.443	99.306	99.243	3.625	99.306	99.164	99.019
3.750	N/A	N/A	N/A	4.750	101.102	100.876	100.881	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	99.932	99.752	99.732	3.750	99.863	99.653	99.413
3.875	N/A	N/A	N/A	4.875	101.483	101.257	101.262	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	100.461	100.281	100.261	3.875	100.392	100.182	99.942
3.990	N/A	N/A	N/A	4.990	101.693	101.467	101.472	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	100.852	100.672	100.652	3.990	100.783	100.573	100.333
4.000	N/A	N/A	N/A	5.000	101.793	101.567	101.572	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	100.952	100.772	100.752	4.000	100.883	100.673	100.433
4.125	N/A	N/A	N/A	5.125	101.992	101.742	101.749	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.352	101.172	101.152	4.125	101.283	101.073	100.833
4.250	N/A	N/A	N/A	5.250	102.366	102.116	102.120	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.180	100.978	100.962	4.250	101.105	100.871	100.593
4.375	N/A	N/A	N/A	5.375	102.468	102.218	102.222	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.472	101.270	101.254	4.375	101.397	101.163	100.884
4.500	N/A	N/A	N/A	5.500	102.698	102.447	102.452	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	101.534	101.332	101.316	4.500	101.458	101.224	100.946
4.625	N/A	N/A	N/A	5.625	102.907	102.657	102.668	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.763	101.561	101.545	4.625	101.687	101.453	101.175
4.750	N/A	N/A	N/A	5.750	103.193	102.934	102.956	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.617	101.452	101.417	4.750	101.797	101.603	101.371
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	96.423	96.223	96.223	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	96.952	96.752	96.752
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.842	96.642	96.642	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	97.389	97.189	97.189
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.260	97.060	97.060	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.795	97.595	97.595
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.360	97.160	97.160	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.895	97.695	97.695
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.787	97.587	97.587	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	98.357	98.157	98.157
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.133	97.933	97.933	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.550	98.350	98.350
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.641	98.441	98.441	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	2.875	N/A	N/A	N/A	3.500	98.924	98.724	98.724	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.398	99.198	99.198
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.267	99.067	99.067	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.883	99.683	99.683
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.319	99.119	99.109	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	100.187	99.987	99.977
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.689	99.489	99.479	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.714	100.514	100.504
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.920	99.720	99.710	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	101.140	100.940	100.930
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000															



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.:

5/31/2022

W. Rate Sheet Dated: 4/1/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.760	96.631	96.560	3.750	96.695	96.485	96.495	3.750	98.047	97.885	97.847	2.750	96.202	96.087	96.002	2.750	96.423	96.223	96.223
3.875	97.316	97.187	97.116	3.875	97.387	97.177	97.187	3.875	98.554	98.392	98.354	2.875	96.639	96.524	96.439	2.875	96.842	96.642	96.642
3.990	97.697	97.568	97.497	3.990	97.936	97.726	97.736	3.990	98.865	98.703	98.665	2.990	97.039	96.924	96.839	2.990	97.260	97.060	97.060
4.000	97.797	97.668	97.597	4.000	98.036	97.826	97.836	4.000	98.965	98.803	98.765	3.000	97.139	97.024	96.939	3.000	97.360	97.160	97.160
4.125	98.406	98.212	98.206	4.125	98.606	98.396	98.406	4.125	99.562	99.336	99.355	3.125	97.594	97.479	97.394	3.125	97.787	97.587	97.587
4.250	99.008	98.814	98.808	4.250	99.114	98.904	98.914	4.250	100.084	99.858	99.877	3.250	97.902	97.765	97.702	3.250	98.133	97.933	97.933
4.375	99.540	99.346	99.340	4.375	99.564	99.354	99.364	4.375	100.571	100.345	100.364	3.375	98.550	98.413	98.350	3.375	98.641	98.441	98.441
4.500	100.006	99.812	99.806	4.500	99.893	99.683	99.693	4.500	100.973	100.747	100.766	3.500	98.952	98.815	98.752	3.500	98.924	98.724	98.724
4.625	100.335	100.141	100.135	4.625	100.189	99.979	99.976	4.625	101.320	101.094	101.113	3.625	99.443	99.306	99.243	3.625	99.267	99.067	99.067
4.750	100.793	100.591	100.593	4.750	100.670	100.460	100.457	4.750	101.102	100.876	100.881	3.750	99.932	99.752	99.732	3.750	99.319	99.119	99.109
4.875	101.217	101.015	101.017	4.875	101.018	100.808	100.805	4.875	101.483	101.257	101.262	3.875	100.461	100.281	100.261	3.875	99.689	99.489	99.479
4.990	101.484	101.282	101.284	4.990	101.162	100.952	100.949	4.990	101.693	101.467	101.472	3.990	100.852	100.672	100.652	3.990	99.920	99.720	99.710
5.000	101.584	101.382	101.384	5.000	101.262	101.052	101.049	5.000	101.793	101.567	101.572	4.000	100.952	100.772	100.752	4.000	100.020	99.820	99.810
5.125	101.739	101.536	101.539	5.125	101.281	101.071	101.068	5.125	101.992	101.742	101.749	4.125	101.352	101.172	101.152	4.125	100.294	100.094	100.084
5.250	102.188	101.954	101.961	5.250	100.716	100.482	100.478	5.250	102.366	102.116	102.120	4.250	101.180	100.978	100.962	4.250	99.302	99.100	99.084
5.375	102.378	102.144	102.152	5.375	100.857	100.623	100.619	5.375	102.468	102.218	102.222	4.375	101.472	101.270	101.254	4.375	99.501	99.299	99.283
5.500	102.646	102.412	102.419	5.500	101.038	100.804	100.800	5.500	102.698	102.447	102.452	4.500	101.534	101.332	101.316	4.500	99.538	99.336	99.320
5.625	102.981	102.706	102.729	5.625	101.164	100.930	100.926	5.625	102.907	102.657	102.668	4.625	101.763	101.561	101.545	4.625	99.689	99.487	99.471
5.750	103.485	103.210	103.233	5.750	101.298	101.023	101.038	5.750	103.193	102.934	102.956	4.750	101.617	101.452	101.417	4.750	99.637	99.437	99.437

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.: 5/31/2022

W. Rate Sheet Dated: 4/1/2022

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	97.028	96.898	96.759	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.576	96.446	96.307	2.750	N/A	N/A	N/A	3.750	96.959	96.829	96.690	3.875	97.580	97.454	97.317	2.875	N/A	N/A	N/A	3.875	97.520	97.385	97.248									
3.875	97.580	97.454	97.317	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	97.163	97.028	96.891	2.875	N/A	N/A	N/A	3.875	97.909	97.771	97.637	3.990	97.976	97.838	97.704	2.990	N/A	N/A	N/A	3.990	97.909	97.771	97.637									
3.990	97.976	97.838	97.704	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.850	97.712	97.578	2.990	N/A	N/A	N/A	3.990	97.909	97.771	97.637	4.000	98.076	97.938	97.804	3.000	N/A	N/A	N/A	4.000	98.009	97.871	97.737									
4.000	98.076	97.938	97.804	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.950	97.812	97.678	3.000	N/A	N/A	N/A	4.000	98.009	97.871	97.737	4.125	98.531	98.380	98.250	3.125	N/A	N/A	N/A	4.125	98.491	98.340	98.210									
4.125	98.531	98.380	98.250	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.323	98.172	98.042	3.125	N/A	N/A	N/A	4.125	98.491	98.340	98.210	4.250	99.101	98.951	98.822	3.250	N/A	N/A	N/A	4.250	99.062	98.912	98.783									
4.250	99.101	98.951	98.822	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.393	98.243	98.114	3.250	N/A	N/A	N/A	4.250	99.062	98.912	98.783	4.375	99.593	99.441	99.313	3.375	N/A	N/A	N/A	4.375	99.556	99.404	99.276									
4.375	99.593	99.441	99.313	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	98.727	98.575	98.447	3.375	N/A	N/A	N/A	4.375	99.556	99.404	99.276	4.500	100.114	99.958	99.829	3.500	N/A	N/A	N/A	4.500	100.078	99.922	99.793									
4.500	100.114	99.958	99.829	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.162	99.006	98.877	3.500	N/A	N/A	N/A	4.500	100.078	99.922	99.793	4.625	100.401	100.244	100.115	3.625	N/A	N/A	N/A	4.625	100.366	100.209	100.080									
4.625	100.401	100.244	100.115	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	99.531	99.374	99.245	3.625	N/A	N/A	N/A	4.625	100.366	100.209	100.080	4.750	100.727	100.551	100.427	3.750	N/A	N/A	N/A	4.750	100.711	100.535	100.411									
4.750	100.727	100.551	100.427	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	99.293	99.117	98.993	3.750	N/A	N/A	N/A	4.750	100.711	100.535	100.411	4.875	101.138	100.958	100.834	3.875	N/A	N/A	N/A	4.875	101.124	100.944	100.820									
4.875	101.138	100.958	100.834	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.706	99.526	99.402	3.875	N/A	N/A	N/A	4.875	101.124	100.944	100.820	4.990	101.445	101.264	101.140	3.990	N/A	N/A	N/A	4.990	101.432	101.251	101.127									
4.990	101.445	101.264	101.140	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.783	99.602	99.478	3.990	N/A	N/A	N/A	4.990	101.432	101.251	101.127	5.000	101.545	101.364	101.240	4.000	N/A	N/A	N/A	5.000	101.532	101.351	101.227									
5.000	101.545	101.364	101.240	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.883	99.702	99.578	4.000	N/A	N/A	N/A	5.000	101.532	101.351	101.227	5.125	101.651	101.468	101.344	4.125	N/A	N/A	N/A	5.125	101.638	101.455	101.331									
5.125	101.651	101.468	101.344	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	99.921	99.738	99.614	4.125	N/A	N/A	N/A	5.125	101.638	101.455	101.331	5.250	101.976	101.746	101.603	4.250	N/A	N/A	N/A	5.250	101.960	101.730	101.587									
5.250	101.976	101.746	101.603	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	99.498	99.268	99.125	4.250	N/A	N/A	N/A	5.250	101.960	101.730	101.587	5.375	102.181	101.952	101.808	4.375	N/A	N/A	N/A	5.375	102.166	101.937	101.793									
5.375	102.181	101.952	101.808	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	100.283	100.054	99.910	4.375	N/A	N/A	N/A	5.375	102.166	101.937	101.793	5.500	102.596	102.369	102.225	4.500	N/A	N/A	N/A	5.500	102.582	102.355	102.211									
5.500	102.596	102.369	102.225	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.698	100.471	100.327	4.500	N/A	N/A	N/A	5.500	102.582	102.355	102.211	5.625	103.017	102.792	102.648	4.625	N/A	N/A	N/A	5.625	103.005	102.780	102.636									
5.625	103.017	102.792	102.648	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	101.119	100.894	100.750	4.625	N/A	N/A	N/A	5.625	103.005	102.780	102.636	5.750	103.244	103.144	103.044	4.750	N/A	N/A	N/A	5.750	103.244	103.144	103.044									
5.750	103.244	103.144	103.044	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	101.048	100.948	100.848	4.750	N/A	N/A	N/A	5.750	103.244	103.144	103.044																					
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment																								
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day													
2.750	N/A	N/A	N/A	N/A	3.750	98.347	98.152	98.068	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	96.055	95.886	95.838	2.750	96.055	95.886	95.838	2.875	N/A	N/A	N/A	3.875	98.823	98.624	98.540	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	96.679	96.511	96.463
2.875	N/A	N/A	N/A	N/A	3.875	98.823	98.624	98.540	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	96.679	96.511	96.463	2.875	96.683	96.515	96.467	2.990	N/A	N/A	N/A	4.000	99.205	99.003	98.919	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	96.979	96.811	96.753
2.990	N/A	N/A	N/A	N/A	3.990	99.105	99.003	98.919	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	96.979	96.811	96.753	2.990	96.984	96.816	96.758	3.000	N/A	N/A	N/A	4.000	99.205	99.003	98.919	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	97.079	96.911	96.853
3.000	N/A	N/A	N/A	N/A	4.000	99.205	99.003	98.919	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	97.079	96.911	96.853	3.000	97.084	96.916	96.858	3.125	N/A	N/A	N/A	4.125	99.471	99.280	99.176	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	97.380	97.171	97.105
3.125	N/A	N/A	N/A	N/A	4.125	99.471	99.280	99.176	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	97.380	97.171	97.105	3.125	97.386	97.177	97.109	3.250	N/A	N/A	N/A	4.250	100.002	99.807	99.703	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	97.882	97.673	97.603
3.250	N/A	N/A	N/A	N/A	4.250	100.002	99.807	99.703	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	97.882	97.673	97.603	3.250	97.888	97.673	97.607	3.375	N/A	N/A	N/A	4.375	100.462	100.263	100.159	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	98.495	98.285	98.214
3.375	N/A	N/A	N/A	N/A	4.375	100.462	100.263	100.159	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	98.495	98.285	98.214	3.375	98.495	98.285	98.214	3.500	N/A	N/A	N/A	4.500	100.770	100.568	100.464	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.816	98.607	98.538
3.500	N/A	N/A	N/A	N/A	4.500	100.770	100.568	100.464	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.816	98.607	98.538	3.500	98.816	98.607	98.538	3.625	N/A	N/A	N/A	4.625	100.418	100.214	100.111	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	99.317	99.107	99.036
3.625	N/A	N/A	N/A	N/A	4.625	100.418	100.214	100.111	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	99.317	99.107	99.036	3.625	99.317	99.107	99.036	3.750	N/A	N/A	N/A	4.750	100.821	100.614	100.511	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.825	99.615	99.544
3.750	N/A	N/A	N/A	N/A	4.750	100.821	100.614	100.511	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.825	99.615	99.544	3.750	99.825	99.615	99.544	3.875	N/A	N/A	N/A	4.875	101.222	101.014	100.911	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	100.226	100.016	99.945
3.875	N/A	N/A	N/A	N/A	4.875	101.222	101.014	100.911	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	100.226	100.016	99.945	3.875	100.226	100.016	99.945	3.990	N/A	N/A	N/A	4.990	101.343	101.135	101.032	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	100.448	100.238	100.167
3.990	N/A	N/A	N/A	N/A	4.990	101.343	101.135	101.032	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	100.448	100.238	100.167	3.990	100.448	100.238	100.167	4.000	N/A	N/A	N																



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.:

5/31/2022

W. Rate Sheet Dated: 4/1/2022

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	97.028	96.898	96.759	3.750	96.576	96.446	96.307	3.750	98.347	98.152	98.068	2.750	96.055	95.886	95.838	2.750	95.505	95.336	95.288
3.875	97.589	97.454	97.317	3.875	97.163	97.028	96.891	3.875	98.823	98.624	98.540	2.875	96.679	96.511	96.463	2.875	96.143	95.975	95.927
3.990	97.976	97.838	97.704	3.990	97.850	97.712	97.578	3.990	99.105	98.903	98.819	2.990	96.979	96.811	96.753	2.990	96.457	96.289	96.231
4.000	98.076	97.938	97.804	4.000	97.950	97.812	97.678	4.000	99.205	99.003	98.919	3.000	97.079	96.911	96.853	3.000	96.557	96.389	96.331
4.125	98.531	98.380	98.250	4.125	98.323	98.172	98.042	4.125	99.471	99.280	99.176	3.125	97.380	97.171	97.105	3.125	97.206	96.997	96.931
4.250	99.101	98.951	98.822	4.250	98.393	98.243	98.114	4.250	100.002	99.807	99.703	3.250	97.882	97.673	97.603	3.250	97.146	96.937	96.867
4.375	99.593	99.441	99.313	4.375	98.727	98.575	98.447	4.375	100.462	100.263	100.159	3.375	98.495	98.285	98.214	3.375	97.773	97.563	97.492
4.500	100.114	99.958	99.829	4.500	99.162	99.006	98.877	4.500	100.770	100.568	100.464	3.500	98.816	98.607	98.538	3.500	98.104	97.895	97.826
4.625	100.401	100.244	100.115	4.625	99.531	99.374	99.245	4.625	100.418	100.134	100.011	3.625	99.317	99.161	99.076	3.625	98.733	98.577	98.492
4.750	100.727	100.551	100.427	4.750	99.293	99.117	98.993	4.750	100.821	100.534	100.411	3.750	99.825	99.668	99.582	3.750	99.241	99.084	98.998
4.875	101.138	100.958	100.834	4.875	99.706	99.526	99.402	4.875	101.222	100.933	100.809	3.875	100.226	100.069	99.979	3.875	99.650	99.493	99.403
4.990	101.445	101.264	101.140	4.990	99.783	99.602	99.478	4.990	101.343	101.055	100.932	3.990	100.448	100.292	100.204	3.990	99.876	99.720	99.632
5.000	101.545	101.364	101.240	5.000	99.883	99.702	99.578	5.000	101.443	101.155	101.032	4.000	100.548	100.392	100.304	4.000	99.976	99.820	99.732
5.125	101.651	101.468	101.344	5.125	99.921	99.738	99.614	5.125	101.553	101.231	101.087	4.125	100.609	100.509	100.409	4.125	100.703	100.603	100.503
5.250	101.976	101.746	101.603	5.250	99.498	99.268	99.125	5.250	102.066	101.742	101.599	4.250	101.015	100.915	100.815	4.250	100.615	100.515	100.415
5.375	102.181	101.952	101.808	5.375	100.283	100.054	99.910	5.375	102.132	101.809	101.665	4.375	101.447	101.347	101.247	4.375	101.057	100.957	100.857
5.500	102.596	102.369	102.225	5.500	100.698	100.471	100.327	5.500	102.476	102.155	102.012	4.500	101.670	101.570	101.470	4.500	101.294	101.194	101.094
5.625	103.017	102.792	102.648	5.625	101.119	100.894	100.750	5.625	N/A	N/A	N/A	4.625	101.184	101.084	100.984	4.625	102.652	102.552	102.452
5.750	103.244	103.144	103.044	5.750	101.048	100.948	100.848	5.750	N/A	N/A	N/A	4.750	101.541	101.441	101.341	4.750	100.661	100.561	100.461

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.:

5/31/2022

W. Rate Sheet Dated: 4/1/2022

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 should



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.:

5/31/2022

W. Rate Sheet Dated: 4/1/2022

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	97.028	96.898	96.759	3.750	98.347	98.152	98.068	2.750	96.055	95.886	95.838	3.750	96.127	95.997	95.858	2.750	95.130	94.961	94.913
3.875	97.589	97.454	97.317	3.875	98.823	98.624	98.540	2.875	96.679	96.511	96.463	3.875	96.701	96.566	96.429	2.875	95.761	95.593	95.545
3.990	97.976	97.838	97.704	3.990	99.105	98.903	98.819	2.990	96.979	96.811	96.753	3.990	97.238	97.100	96.966	2.990	96.068	95.900	95.842
4.000	98.076	97.938	97.804	4.000	99.205	99.003	98.919	3.000	97.079	96.911	96.853	4.000	97.338	97.200	97.066	3.000	96.168	96.000	95.942
4.125	98.531	98.380	98.250	4.125	99.471	99.280	99.176	3.125	97.380	97.171	97.105	4.125	97.752	97.601	97.471	3.125	96.643	96.434	96.368
4.250	99.101	98.951	98.822	4.250	100.002	99.807	99.703	3.250	97.882	97.673	97.603	4.250	98.072	97.922	97.793	3.250	96.864	96.655	96.585
4.375	99.593	99.441	99.313	4.375	100.462	100.263	100.159	3.375	98.495	98.285	98.214	4.375	98.485	98.333	98.205	3.375	97.484	97.274	97.203
4.500	100.114	99.958	99.829	4.500	100.770	100.568	100.464	3.500	98.816	98.607	98.538	4.500	98.963	98.807	98.678	3.500	97.810	97.601	97.532
4.625	100.401	100.244	100.115	4.625	100.418	100.134	100.011	3.625	99.317	99.161	99.076	4.625	99.291	99.134	99.005	3.625	98.375	98.219	98.134
4.750	100.727	100.551	100.427	4.750	100.821	100.534	100.411	3.750	99.825	99.668	99.582	4.750	99.335	99.159	99.035	3.750	98.883	98.726	98.640
4.875	101.138	100.958	100.834	4.875	101.222	100.933	100.809	3.875	100.226	100.069	99.979	4.875	99.747	99.567	99.443	3.875	99.288	99.131	99.041
4.990	101.445	101.264	101.140	4.990	101.343	101.055	100.932	3.990	100.448	100.292	100.204	4.990	99.939	99.758	99.634	3.990	99.512	99.356	99.268
5.000	101.545	101.364	101.240	5.000	101.443	101.155	101.032	4.000	100.548	100.392	100.304	5.000	100.039	99.858	99.734	4.000	99.612	99.456	99.368
5.125	101.651	101.468	101.344	5.125	101.553	101.231	101.087	4.125	100.609	100.509	100.409	5.125	100.111	99.928	99.804	4.125	100.006	99.906	99.806
5.250	101.976	101.746	101.603	5.250	102.066	101.742	101.599	4.250	101.015	100.915	100.815	5.250	100.062	99.832	99.689	4.250	100.165	100.065	99.965
5.375	102.181	101.952	101.808	5.375	102.132	101.809	101.665	4.375	101.447	101.347	101.247	5.375	100.557	100.328	100.184	4.375	100.602	100.502	100.402
5.500	102.596	102.369	102.225	5.500	102.476	102.155	102.012	4.500	101.670	101.570	101.470	5.500	100.972	100.745	100.601	4.500	100.832	100.732	100.632
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.184	101.084	100.984	5.625	N/A	N/A	N/A	4.625	101.268	101.168	101.068
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.541	101.441	101.341	5.750	N/A	N/A	N/A	4.750	100.451	100.351	100.251

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

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

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

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

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

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/31/2022

W. Rate Sheet Dated: 4/1/2022

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.:

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5/2/2022

5/16/2022

5/31/2022

W. Rate Sheet Dated: 4/1/2022

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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