

W. Rate Sheet Dated: 4/5/2022

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	97.189	96.923	96.658	3.250	97.234	96.969	96.703	1.875	90.417	90.267	90.117	3.125	99.531	99.381	99.231
3.375	97.885	97.619	97.353	3.375	97.588	97.323	97.057	2.000	89.267	89.117	88.967	3.250	98.895	98.745	98.595
3.500	98.428	98.162	97.896	3.500	98.041	97.775	97.509	2.125	90.267	90.117	89.967	3.375	99.294	99.144	98.994
3.625	98.958	98.693	98.427	3.625	98.437	98.171	97.906	2.250	92.205	92.009	91.814	3.500	99.697	99.547	99.397
3.750	98.583	98.433	98.105	3.750	98.344	98.194	97.866	2.375	92.815	92.620	92.425	3.625	100.014	99.864	99.714
3.875	98.996	98.846	98.518	3.875	98.667	98.517	98.189	2.500	91.665	91.469	91.274	Margin = 2.250		Index = 1.670	
4.000	99.509	99.359	99.031	4.000	99.077	98.927	98.599	2.625	92.665	92.469	92.274	30 Year OTC			
4.125	99.995	99.845	99.517	4.125	99.447	99.297	98.969	2.750	94.732	94.478	94.224	Rate	30 Day	45 Day	60 Day
4.250	99.921	99.771	99.412	4.250	99.679	99.529	99.170	2.875	95.200	94.947	94.693	4.000	98.917	98.605	98.277
4.375	100.300	100.150	99.791	4.375	99.937	99.787	99.427	3.000	95.654	95.400	95.146	4.125	99.403	99.091	98.763
4.500	100.764	100.614	100.255	4.500	100.301	100.151	99.792	3.125	96.068	95.814	95.561	4.500	100.172	99.766	99.407
4.625	101.225	101.075	100.715	4.625	100.608	100.458	100.098	3.250	96.786	96.466	96.145	4.625	100.633	100.227	99.868
4.750	100.979	100.829	100.407	4.750	100.690	100.540	100.118	3.375	97.215	96.895	96.575	4.750	100.287	99.850	99.428
4.875	101.322	101.172	100.750	4.875	100.871	100.721	100.299	3.500	97.642	97.322	97.002	4.875	100.730	100.293	99.871
5.000	101.769	101.619	101.197	5.000	101.181	101.031	100.609	3.625	98.014	97.693	97.373	5.000	101.177	100.740	100.318
5.125	102.129	101.979	101.558	5.125	101.217	101.067	100.645	3.750	97.225	96.897	96.569	5.125	101.537	101.100	100.678
5.250	101.965	101.715	101.465	5.250	101.581	101.331	101.081	3.875	97.623	97.295	96.967	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	98.009	97.680	97.352	5.625	102.273	102.023	101.773
6.250	103.037	102.937	102.837	6.250	101.256	101.156	101.056	4.125	98.354	98.026	97.697	6.250	102.279	102.029	101.779

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	97.289	97.189	96.923	96.658	3.250	97.034	96.934	96.669	96.403	1.875	92.547	92.447	92.297	92.147
3.375	98.085	97.985	97.719	97.453	3.375	97.488	97.388	97.123	96.857	2.000	91.397	91.297	91.147	90.997
3.500	98.628	98.528	98.262	97.996	3.500	97.941	97.841	97.575	97.309	2.125	92.397	92.297	92.147	91.997
3.625	99.158	99.058	98.793	98.527	3.625	98.337	98.237	97.971	97.706	2.250	94.335	94.235	94.039	93.844
3.750	98.783	98.683	98.533	98.205	3.750	98.544	98.444	98.294	97.966	2.375	94.945	94.845	94.650	94.455
3.875	99.296	99.196	99.046	98.718	3.875	98.967	98.867	98.717	98.389	2.500	93.795	93.695	93.499	93.304
4.000	99.809	99.709	99.559	99.231	4.000	99.377	99.277	99.127	98.799	2.625	94.795	94.695	94.499	94.304
4.125	100.295	100.195	100.045	99.717	4.125	99.747	99.647	99.497	99.169	2.750	95.762	95.662	95.408	95.154
4.250	100.121	100.021	99.871	99.512	4.250	99.879	99.779	99.629	99.270	2.875	96.230	96.130	95.877	95.623
4.375	100.600	100.500	100.350	99.991	4.375	100.237	100.137	99.987	99.627	3.000	96.684	96.584	96.330	96.076
4.500	101.064	100.964	100.814	100.455	4.500	100.601	100.501	100.351	99.992	3.125	97.098	96.998	96.744	96.491
4.625	101.525	101.425	101.275	100.915	4.625	100.908	100.808	100.658	100.298	3.250	98.416	98.316	97.996	97.675
4.750	101.179	101.079	100.929	100.507	4.750	100.890	100.790	100.640	100.218	3.375	98.845	98.745	98.425	98.105

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 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	96.167	95.855	95.527	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.653	96.341	96.013	6.750	101.750	101.500	101.250
4.875	95.716	95.278	94.856	6.250	102.250	102.000	101.500	4.500	97.422	97.016	96.657	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.269	94.831	94.410					4.625	97.883	97.477	97.118	Rate	30 Day	45 Day	60 Day
5.125	94.908	94.471	94.049					4.750	97.537	97.100	96.678	6.250	100.750	100.500	100.250
5.250	95.411	95.161	94.911					4.875	97.980	97.543	97.121	6.750	101.750	101.500	101.250
5.375	96.858	96.608	96.358					5.000	98.427	97.990	97.568	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	96.455	96.205	95.955					5.125	98.787	98.350	97.928				
5.625	96.235	95.985	95.735					5.500	99.303	99.053	98.803				
5.750	98.540	98.290	98.040					5.625	99.523	99.273	99.023				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.529	99.279	99.029				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/5/2022

45 Day Lock Exp.:

5/20/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.604	98.454	98.304
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	93.281	93.027	92.773	3.500	99.447	99.297	99.147
3.750	97.708	97.558	97.230	3.750	97.569	97.419	97.091	2.875	93.749	93.495	93.241	3.625	99.764	99.614	99.464
3.875	98.221	98.071	97.743	3.875	97.992	97.842	97.514	3.000	94.203	93.949	93.695	Margin = 2.250		Index = 1.670	
4.000	98.734	98.584	98.256	4.000	98.402	98.252	97.924	3.125	94.617	94.363	94.109	30 Year OTC			
4.125	99.220	99.070	98.742	4.125	98.772	98.622	98.294	3.250	95.591	95.271	94.950	Rate	30 Day	45 Day	60 Day
4.250	98.796	98.646	98.287	4.250	98.654	98.504	98.145	3.375	96.020	95.700	95.379	3.250	94.977	94.711	94.446
4.375	99.275	99.125	98.766	4.375	99.012	98.862	98.503	3.500	96.447	96.127	95.806	3.375	95.772	95.506	95.241
4.500	99.739	99.589	99.230	4.500	99.376	99.226	98.867	3.625	96.819	96.499	96.178	3.500	96.315	96.049	95.784
4.625	100.200	100.050	99.691	4.625	99.683	99.533	99.174	3.750	96.530	96.202	95.874	3.625	96.846	96.580	96.315
4.750	98.667	98.517	98.095	4.750	98.477	98.327	97.905	3.875	N/A	N/A	N/A	3.750	97.708	97.396	97.067
4.875	99.109	98.959	98.537	4.875	98.758	98.608	98.186	4.000	N/A	N/A	N/A	3.875	98.221	97.909	97.580
5.000	99.556	99.406	98.984	5.000	99.068	98.918	98.496	4.125	N/A	N/A	N/A	4.000	98.734	98.422	98.093
5.125	99.917	99.767	99.345	5.125	99.104	98.954	98.532	4.250	N/A	N/A	N/A	4.125	99.220	98.908	98.579
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	98.796	98.390	98.030
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	97.808	97.708	97.558	97.230	3.750	97.669	97.569	97.419	97.091	2.750	92.225	92.125	91.871	91.617
3.875	98.321	98.221	98.071	97.743	3.875	98.092	97.992	97.842	97.514	2.875	92.693	92.593	92.339	92.085
4.000	98.834	98.734	98.584	98.256	4.000	98.502	98.402	98.252	97.924	3.000	93.146	93.046	92.792	92.538
4.125	99.320	99.220	99.070	98.742	4.125	98.872	98.772	98.622	98.294	3.125	93.561	93.461	93.207	92.953
4.250	98.896	98.796	98.646	98.287	4.250	98.754	98.654	98.504	98.145	3.250	96.503	96.403	96.083	95.762
4.375	99.375	99.275	99.125	98.766	4.375	99.112	99.012	98.862	98.503	3.375	96.933	96.833	96.513	96.192
4.500	99.839	99.739	99.589	99.230	4.500	99.476	99.376	99.226	98.867	3.500	97.360	97.260	96.940	96.619
4.625	100.300	100.200	100.050	99.691	4.625	99.783	99.683	99.533	99.174	3.625	97.731	97.631	97.311	96.990
4.750	98.767	98.667	98.517	98.095	4.750	98.577	98.477	98.327	97.905	3.750	98.380	98.280	97.952	97.624

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVIM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

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



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.:

5/5/2022

45 Day Lock Exp.:

5/20/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.813	96.700	96.613	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	96.735	96.525	96.535	2.000	N/A	N/A	N/A	3.750	96.750	96.643	96.524
3.875	97.374	97.261	97.174	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	97.431	97.221	97.231	2.125	N/A	N/A	N/A	3.875	97.311	97.204	97.085
3.990	97.757	97.644	97.557	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	97.982	97.772	97.782	2.250	N/A	N/A	N/A	3.990	97.699	97.586	97.468
4.000	97.857	97.744	97.657	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	98.082	97.872	97.882	2.375	N/A	N/A	N/A	4.000	97.799	97.686	97.568
4.125	98.463	98.269	98.263	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	98.658	98.448	98.458	2.500	N/A	N/A	N/A	4.125	98.357	98.185	98.046
4.250	99.065	98.871	98.865	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	99.167	98.957	98.967	2.625	N/A	N/A	N/A	4.250	98.960	98.788	98.649
4.375	99.594	99.400	99.394	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	99.614	99.404	99.414	2.750	N/A	N/A	N/A	4.375	99.488	99.316	99.177
4.500	100.052	99.858	99.852	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	99.935	99.725	99.735	2.875	N/A	N/A	N/A	4.500	99.947	99.775	99.636
4.625	100.385	100.191	100.185	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	100.201	99.999	99.990	2.990	N/A	N/A	N/A	4.625	100.280	100.108	99.969
4.750	100.805	100.611	100.605	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	100.680	100.478	100.469	3.000	N/A	N/A	N/A	4.750	100.821	100.625	100.419
4.875	101.233	101.039	101.033	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	101.030	100.828	100.819	3.125	N/A	N/A	N/A	4.875	101.249	101.053	100.847
4.990	101.509	101.315	101.309	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	101.180	100.978	100.969	3.250	N/A	N/A	N/A	4.990	101.525	101.329	101.123
5.000	101.609	101.415	101.409	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	101.280	101.078	101.069	3.375	N/A	N/A	N/A	5.000	101.625	101.429	101.223
5.125	101.770	101.576	101.570	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	101.305	101.103	101.094	3.500	N/A	N/A	N/A	5.125	101.786	101.590	101.384
5.250	102.048	101.806	101.822	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.731	100.489	100.481	3.625	N/A	N/A	N/A	5.250	102.035	101.816	101.588
5.375	102.247	102.005	102.021	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.880	100.638	100.630	3.750	N/A	N/A	N/A	5.375	102.235	102.016	101.788
5.500	102.528	102.286	102.302	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	101.072	100.830	100.822	3.875	N/A	N/A	N/A	5.500	102.516	102.297	102.069
5.625	102.806	102.564	102.580	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	101.210	100.968	100.960	3.990	N/A	N/A	N/A	5.625	102.794	102.575	102.347
5.750	103.278	103.003	103.033	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.246	100.971	100.985	4.000	N/A	N/A	N/A	5.750	103.109	102.879	102.658
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	98.057	97.904	97.857	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	95.762	95.662	95.562	2.750	95.730	95.630	95.530
2.875	N/A	N/A	N/A	3.875	98.568	98.415	98.368	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	96.200	96.100	96.000	2.875	96.167	96.067	95.967
2.990	N/A	N/A	N/A	3.990	98.911	98.738	98.711	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	96.596	96.496	96.396	2.990	96.563	96.463	96.363
3.000	N/A	N/A	N/A	4.000	99.011	98.838	98.811	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	96.696	96.596	96.496	3.000	96.663	96.563	96.463
3.125	N/A	N/A	N/A	4.125	99.610	99.384	99.410	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	97.172	97.072	96.972	3.125	97.133	97.033	96.933
3.250	N/A	N/A	N/A	4.250	100.133	99.907	99.933	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	97.662	97.557	97.462	3.250	97.557	97.448	97.323
3.375	N/A	N/A	N/A	4.375	100.614	100.388	100.414	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	98.313	98.208	98.113	3.375	98.208	98.099	97.974
3.500	N/A	N/A	N/A	4.500	101.009	100.783	100.809	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	98.721	98.616	98.521	3.500	98.625	98.507	98.382
3.625	N/A	N/A	N/A	4.625	101.360	101.134	101.160	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	99.235	99.116	99.035	3.625	99.189	99.048	98.894
3.750	N/A	N/A	N/A	4.750	101.108	100.890	100.897	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	99.747	99.626	99.547	3.750	99.702	99.548	99.330
3.875	N/A	N/A	N/A	4.875	101.493	101.275	101.282	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	100.270	100.149	100.070	3.875	100.224	100.070	99.852
3.990	N/A	N/A	N/A	4.990	101.709	101.491	101.498	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	100.651	100.530	100.451	3.990	100.605	100.451	100.233
4.000	N/A	N/A	N/A	5.000	101.809	101.591	101.598	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	100.751	100.630	100.551	4.000	100.705	100.551	100.333
4.125	N/A	N/A	N/A	5.125	101.943	101.725	101.732	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.157	101.036	100.957	4.125	101.111	100.957	100.739
4.250	N/A	N/A	N/A	5.250	102.027	101.948	101.957	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.045	100.827	100.828	4.250	100.918	100.679	100.421
4.375	N/A	N/A	N/A	5.375	102.319	102.060	102.069	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.340	101.122	101.123	4.375	101.213	100.974	100.716
4.500	N/A	N/A	N/A	5.500	102.562	102.303	102.312	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	101.411	101.193	101.194	4.500	101.284	101.045	100.787
4.625	N/A	N/A	N/A	5.625	102.785	102.526	102.535	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.649	101.431	101.432	4.625	101.522	101.283	101.025
4.750	N/A	N/A	N/A	5.750	102.978	102.719	102.748	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.501	101.323	101.301	4.750	101.633	101.431	101.197
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	96.108	95.908	95.908	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	96.479	96.279	96.279
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.591	96.391	96.391	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.916	96.716	96.716
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.014	96.814	96.814	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.318	97.118	97.118
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.114	96.914	96.914	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.418	97.218	97.218
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.542	97.342	97.342	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.888	97.688	97.688
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.889	97.689	97.689	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.306	98.106	98.106
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.401	98.201	98.201	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.766	98.566	98.566
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.687	98.487	98.487	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.170	98.970	98.970
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.027	98.827	98.827	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.654	99.454	99.454
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.132	98.932	98.932	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.808	99.608	99.608
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.496	99.296	99.296	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.522	100.322	100.322
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.721	99.521	99.521	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.937	100.737	100.737
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.:

5/5/2022

45 Day Lock Exp.:

5/20/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/5/2022

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	96.813	96.700	96.613	3.750	96.735	96.525	96.535	3.750	98.057	97.904	97.857	2.750	95.762	95.662	95.562	2.750	96.108	95.908	95.908
3.875	97.374	97.261	97.174	3.875	97.431	97.221	97.231	3.875	98.568	98.415	98.368	2.875	96.200	96.100	96.000	2.875	96.591	96.391	96.391
3.990	97.757	97.644	97.557	3.990	97.982	97.772	97.782	3.990	98.911	98.738	98.711	2.990	96.596	96.496	96.396	2.990	97.014	96.814	96.814
4.000	97.857	97.744	97.657	4.000	98.082	97.872	97.882	4.000	99.011	98.838	98.811	3.000	96.696	96.596	96.496	3.000	97.114	96.914	96.914
4.125	98.463	98.269	98.263	4.125	98.658	98.448	98.458	4.125	99.610	99.384	99.410	3.125	97.172	97.072	96.972	3.125	97.542	97.342	97.342
4.250	99.065	98.871	98.865	4.250	99.167	98.957	98.967	4.250	100.133	99.907	99.933	3.250	97.662	97.557	97.462	3.250	97.889	97.689	97.689
4.375	99.594	99.400	99.394	4.375	99.614	99.404	99.414	4.375	100.614	100.388	100.414	3.375	98.313	98.208	98.113	3.375	98.401	98.201	98.201
4.500	100.052	99.858	99.852	4.500	99.935	99.725	99.735	4.500	101.009	100.783	100.809	3.500	98.721	98.616	98.521	3.500	98.687	98.487	98.487
4.625	100.385	100.191	100.185	4.625	100.201	99.999	99.990	4.625	101.360	101.134	101.160	3.625	99.235	99.116	99.035	3.625	99.027	98.827	98.827
4.750	100.805	100.611	100.605	4.750	100.680	100.478	100.469	4.750	101.108	100.890	100.897	3.750	99.747	99.626	99.547	3.750	99.132	98.932	98.932
4.875	101.233	101.039	101.033	4.875	101.030	100.828	100.819	4.875	101.493	101.275	101.282	3.875	100.270	100.149	100.070	3.875	99.496	99.296	99.296
4.990	101.509	101.315	101.309	4.990	101.180	100.978	100.969	4.990	101.709	101.491	101.498	3.990	100.651	100.530	100.451	3.990	99.721	99.521	99.521
5.000	101.609	101.415	101.409	5.000	101.280	101.078	101.069	5.000	101.809	101.591	101.598	4.000	100.751	100.630	100.551	4.000	99.821	99.621	99.621
5.125	101.770	101.576	101.570	5.125	101.305	101.103	101.094	5.125	101.943	101.725	101.732	4.125	101.157	101.036	100.957	4.125	100.097	99.897	99.897
5.250	102.048	101.806	101.822	5.250	100.731	100.489	100.481	5.250	102.207	101.948	101.957	4.250	101.045	100.827	100.828	4.250	99.166	98.948	98.952
5.375	102.247	102.005	102.021	5.375	100.880	100.638	100.630	5.375	102.319	102.060	102.069	4.375	101.340	101.122	101.123	4.375	99.369	99.151	99.155
5.500	102.528	102.286	102.302	5.500	101.072	100.830	100.822	5.500	102.562	102.303	102.312	4.500	101.411	101.193	101.194	4.500	99.411	99.193	99.197
5.625	102.806	102.564	102.580	5.625	101.210	100.968	100.960	5.625	102.785	102.526	102.535	4.625	101.649	101.431	101.432	4.625	99.570	99.352	99.356
5.750	103.278	103.003	103.033	5.750	101.246	100.971	100.985	5.750	102.978	102.719	102.748	4.750	101.501	101.323	101.301	4.750	99.517	99.317	99.317

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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/5/2022
45 Day Lock Exp.: 5/20/2022
60 Day Lock Exp.: 6/6/2022

W. Rate Sheet Dated: 4/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.996	96.830	96.688	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	96.278	96.112	95.970	2.750	N/A	N/A	N/A	3.750	96.998	96.832	96.690
3.875	97.548	97.377	97.237	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	96.856	96.688	96.545	2.875	N/A	N/A	N/A	3.875	97.552	97.381	97.241
3.990	97.951	97.753	97.615	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.557	97.359	97.221	2.990	N/A	N/A	N/A	3.990	97.931	97.733	97.595
4.000	98.051	97.853	97.715	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.657	97.459	97.321	3.000	N/A	N/A	N/A	4.000	98.031	97.833	97.695
4.125	98.534	98.332	98.191	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	98.026	97.824	97.683	3.125	N/A	N/A	N/A	4.125	98.514	98.312	98.171
4.250	99.093	98.892	98.752	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	98.391	98.190	98.050	3.250	N/A	N/A	N/A	4.250	99.075	98.874	98.734
4.375	99.573	99.372	99.232	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	98.713	98.512	98.372	3.375	N/A	N/A	N/A	4.375	99.558	99.357	99.217
4.500	100.082	99.876	99.737	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	99.142	98.936	98.797	3.500	N/A	N/A	N/A	4.500	100.070	99.864	99.725
4.625	100.363	100.156	100.016	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	99.501	99.294	99.154	3.625	N/A	N/A	N/A	4.625	100.352	100.145	100.005
4.750	100.723	100.511	100.369	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	99.291	99.079	98.937	3.750	N/A	N/A	N/A	4.750	100.723	100.511	100.369
4.875	101.124	100.908	100.766	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.694	99.478	99.336	3.875	N/A	N/A	N/A	4.875	101.126	100.910	100.768
4.990	101.424	101.204	101.062	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.770	99.550	99.408	3.990	N/A	N/A	N/A	4.990	101.427	101.207	101.065
5.000	101.524	101.304	101.162	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.870	99.650	99.508	4.000	N/A	N/A	N/A	5.000	101.527	101.307	101.165
5.125	101.627	101.408	101.266	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	99.905	99.686	99.544	4.125	N/A	N/A	N/A	5.125	101.633	101.414	101.272
5.250	101.911	101.656	101.491	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	99.937	99.718	99.576	4.250	N/A	N/A	N/A	5.250	101.911	101.656	101.491
5.375	102.114	101.859	101.694	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	100.216	99.961	99.796	4.375	N/A	N/A	N/A	5.375	102.114	101.859	101.694
5.500	102.521	102.267	102.102	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.621	100.367	100.202	4.500	N/A	N/A	N/A	5.500	102.524	102.270	102.105
5.625	102.935	102.685	102.520	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	101.035	100.785	100.620	4.625	N/A	N/A	N/A	5.625	102.939	102.689	102.524
5.750	103.255	103.155	103.055	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	100.293	100.193	100.093	4.750	N/A	N/A	N/A	5.750	103.255	103.155	103.055
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	98.074	97.857	97.760	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	95.883	95.766	95.683	2.750	95.885	95.768	95.685
2.875	N/A	N/A	N/A	3.875	98.546	98.326	98.229	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	96.503	96.385	96.303	2.875	96.507	96.389	96.307
2.990	N/A	N/A	N/A	3.990	98.828	98.602	98.504	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	96.803	96.675	96.603	2.990	96.803	96.675	96.603
3.000	N/A	N/A	N/A	4.000	98.928	98.702	98.604	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	96.903	96.775	96.703	3.000	96.903	96.775	96.703
3.125	N/A	N/A	N/A	4.125	99.455	99.241	99.122	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	97.252	97.068	96.993	3.125	97.252	97.068	96.993
3.250	N/A	N/A	N/A	4.250	99.984	99.766	99.646	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	97.750	97.567	97.487	3.250	97.750	97.567	97.487
3.375	N/A	N/A	N/A	4.375	100.440	100.219	100.099	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	98.362	98.200	98.104	3.375	98.362	98.200	98.104
3.500	N/A	N/A	N/A	4.500	100.747	100.523	100.403	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.726	98.565	98.468	3.500	98.726	98.565	98.468
3.625	N/A	N/A	N/A	4.625	100.394	100.071	99.929	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	99.279	99.116	99.020	3.625	99.279	99.116	99.020
3.750	N/A	N/A	N/A	4.750	100.794	100.469	100.326	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.784	99.618	99.522	3.750	99.784	99.618	99.522
3.875	N/A	N/A	N/A	4.875	101.193	100.865	100.723	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	100.183	100.018	99.921	3.875	100.183	100.018	99.921
3.990	N/A	N/A	N/A	4.990	101.315	100.988	100.846	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	100.408	100.238	100.141	3.990	100.408	100.238	100.141
4.000	N/A	N/A	N/A	5.000	101.415	101.088	100.946	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	100.508	100.338	100.241	4.000	100.508	100.338	100.241
4.125	N/A	N/A	N/A	5.125	101.470	101.123	100.958	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	100.443	100.343	100.243	4.125	100.443	100.343	100.243
4.250	N/A	N/A	N/A	5.250	101.981	101.633	101.468	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	100.849	100.749	100.649	4.250	100.849	100.749	100.649
4.375	N/A	N/A	N/A	5.375	102.046	101.698	101.533	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	101.279	101.179	101.079	4.375	101.279	101.179	101.079
4.500	N/A	N/A	N/A	5.500	102.390	102.042	101.877	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.497	101.397	101.297	4.500	101.497	101.397	101.297
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	101.567	101.467	101.364	4.625	101.567	101.467	101.364
4.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.750	101.923	101.823	101.719	4.750	101.923	101.823	101.719
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	95.337	95.220	95.137	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	95.973	95.855	95.773	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	96.289	96.161	96.089	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	96.389	96.261	96.189	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	97.010	96.826	96.751	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	97.134	96.951	96.871	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	97.734	97.572	97.476	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	98.086	97.925	97.828	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	98.697	98.534	98.438	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	99.204	99.038	98.942	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	99.611	99.446	99.349	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	99.840	99.670	99.573	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	99.940	99.770	99.673	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	100.879	100.779	100.679	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	100.403	100.303	100.203	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	100.839	100.739	100.639	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	4.500	101.075	100.975													



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.:

5/5/2022

45 Day Lock Exp.:

5/20/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.996	96.830	96.688	3.750	96.278	96.112	95.970	3.750	98.074	97.857	97.760	2.750	95.883	95.766	95.683	2.750	95.337	95.220	95.137
3.875	97.548	97.377	97.237	3.875	96.856	96.685	96.545	3.875	98.546	98.326	98.229	2.875	96.503	96.385	96.303	2.875	95.973	95.855	95.773
3.990	97.951	97.753	97.615	3.990	97.557	97.359	97.221	3.990	98.828	98.602	98.504	2.990	96.803	96.675	96.603	2.990	96.289	96.161	96.089
4.000	98.051	97.853	97.715	4.000	97.657	97.459	97.321	4.000	98.928	98.702	98.604	3.000	96.903	96.775	96.703	3.000	96.389	96.261	96.189
4.125	98.534	98.332	98.191	4.125	98.026	97.824	97.683	4.125	99.455	99.241	99.122	3.125	97.252	97.068	96.993	3.125	97.010	96.826	96.751
4.250	99.093	98.892	98.752	4.250	98.391	98.190	98.050	4.250	99.984	99.766	99.646	3.250	97.750	97.567	97.487	3.250	97.134	96.951	96.871
4.375	99.573	99.372	99.232	4.375	98.713	98.512	98.372	4.375	100.440	100.219	100.099	3.375	98.362	98.200	98.104	3.375	97.734	97.572	97.476
4.500	100.082	99.876	99.737	4.500	99.142	98.936	98.797	4.500	100.747	100.523	100.403	3.500	98.726	98.565	98.468	3.500	98.086	97.925	97.828
4.625	100.363	100.156	100.016	4.625	99.501	99.294	99.154	4.625	100.394	100.071	99.929	3.625	99.279	99.116	99.020	3.625	98.697	98.534	98.438
4.750	100.723	100.511	100.369	4.750	99.291	99.079	98.937	4.750	100.794	100.469	100.326	3.750	99.784	99.618	99.522	3.750	99.204	99.038	98.942
4.875	101.124	100.908	100.766	4.875	99.694	99.478	99.336	4.875	101.193	100.865	100.723	3.875	100.183	100.018	99.921	3.875	99.611	99.446	99.349
4.990	101.424	101.204	101.062	4.990	99.770	99.550	99.408	4.990	101.315	100.988	100.846	3.990	100.408	100.238	100.141	3.990	99.840	99.670	99.573
5.000	101.524	101.304	101.162	5.000	99.870	99.650	99.508	5.000	101.415	101.088	100.946	4.000	100.508	100.338	100.241	4.000	99.940	99.770	99.673
5.125	101.627	101.408	101.266	5.125	99.905	99.686	99.544	5.125	101.470	101.123	100.958	4.125	100.443	100.343	100.243	4.125	100.879	100.779	100.679
5.250	101.911	101.656	101.491	5.250	99.437	99.182	99.017	5.250	101.981	101.633	101.468	4.250	100.849	100.749	100.649	4.250	100.403	100.303	100.203
5.375	102.114	101.859	101.694	5.375	100.216	99.961	99.796	5.375	102.046	101.698	101.533	4.375	101.279	101.179	101.079	4.375	100.839	100.739	100.639
5.500	102.521	102.267	102.102	5.500	100.621	100.367	100.202	5.500	102.390	102.042	101.877	4.500	101.497	101.397	101.297	4.500	101.075	100.975	100.875
5.625	102.935	102.685	102.520	5.625	101.035	100.785	100.620	5.625	N/A	N/A	N/A	4.625	101.567	101.467	101.364	4.625	101.911	101.811	101.708
5.750	103.255	103.155	103.055	5.750	100.293	100.193	100.093	5.750	N/A	N/A	N/A	4.750	101.923	101.823	101.719	4.750	101.045	100.945	100.841

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.:

5/5/2022

45 Day Lock Exp.:

5/20/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/5/2022

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 not



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.:

5/5/2022

45 Day Lock Exp.:

5/20/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.996	96.830	96.688	3.750	98.074	97.857	97.760	2.750	95.883	95.766	95.683	3.750	95.962	95.796	95.654	2.750	94.960	94.843	94.760
3.875	97.548	97.377	97.237	3.875	98.546	98.326	98.229	2.875	96.503	96.385	96.303	3.875	96.527	96.356	96.216	2.875	95.588	95.470	95.388
3.990	97.951	97.753	97.615	3.990	98.828	98.602	98.504	2.990	96.803	96.675	96.603	3.990	97.079	96.881	96.743	2.990	95.896	95.768	95.696
4.000	98.051	97.853	97.715	4.000	98.928	98.702	98.604	3.000	96.903	96.775	96.703	4.000	97.179	96.981	96.843	3.000	95.996	95.868	95.796
4.125	98.534	98.332	98.191	4.125	99.455	99.241	99.122	3.125	97.252	97.068	96.993	4.125	97.605	97.403	97.262	3.125	96.481	96.297	96.222
4.250	99.093	98.892	98.752	4.250	99.984	99.766	99.646	3.250	97.750	97.567	97.487	4.250	98.067	97.866	97.726	3.250	96.792	96.609	96.529
4.375	99.573	99.372	99.232	4.375	100.440	100.219	100.099	3.375	98.362	98.200	98.104	4.375	98.468	98.267	98.127	3.375	97.398	97.236	97.140
4.500	100.082	99.876	99.737	4.500	100.747	100.523	100.403	3.500	98.726	98.565	98.468	4.500	98.937	98.731	98.592	3.500	97.756	97.595	97.498
4.625	100.363	100.156	100.016	4.625	100.394	100.071	99.929	3.625	99.279	99.116	99.020	4.625	99.257	99.050	98.910	3.625	98.338	98.175	98.079
4.750	100.723	100.511	100.369	4.750	100.794	100.469	100.326	3.750	99.784	99.618	99.522	4.750	99.332	99.120	98.978	3.750	98.844	98.678	98.582
4.875	101.124	100.908	100.766	4.875	101.193	100.865	100.723	3.875	100.183	100.018	99.921	4.875	99.734	99.518	99.376	3.875	99.247	99.082	98.985
4.990	101.424	101.204	101.062	4.990	101.315	100.988	100.846	3.990	100.408	100.238	100.141	4.990	99.922	99.702	99.560	3.990	99.474	99.304	99.207
5.000	101.524	101.304	101.162	5.000	101.415	101.088	100.946	4.000	100.508	100.338	100.241	5.000	100.022	99.802	99.660	4.000	99.574	99.404	99.307
5.125	101.627	101.408	101.266	5.125	101.470	101.123	100.958	4.125	100.443	100.343	100.243	5.125	100.091	99.872	99.730	4.125	100.011	99.911	99.811
5.250	101.911	101.656	101.491	5.250	101.981	101.633	101.468	4.250	100.849	100.749	100.649	5.250	99.999	99.744	99.579	4.250	99.976	99.876	99.776
5.375	102.114	101.859	101.694	5.375	102.046	101.698	101.533	4.375	101.279	101.179	101.079	5.375	100.490	100.235	100.070	4.375	100.409	100.309	100.209
5.500	102.521	102.267	102.102	5.500	102.390	102.042	101.877	4.500	101.497	101.397	101.297	5.500	100.896	100.642	100.477	4.500	100.636	100.536	100.436
5.625	N/A	.250	.415	5.625	N/A	N/A	N/A	4.625	101.567	101.467	101.364	5.625	N/A	N/A	N/A	4.625	101.089	100.989	100.886
5.750	N/A	.100	.200	5.750	N/A	N/A	N/A	4.750	101.923	101.823	101.719	5.750	N/A	N/A	N/A	4.750	100.834	100.734	100.630

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)	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.:

5/5/2022

45 Day Lock Exp.:

5/20/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/5/2022

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	0.500	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

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1-877-588-2706

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60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/5/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
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	
7.990	102.030	101.905	101.780	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	102.425	102.300	102.175	
8.500	102.550	102.425	102.300	
8.625	102.675	102.550	102.425	
8.750	102.800	102.675	102.550	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
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	
7.990	101.780	101.655	101.530	
8.125	101.925	101.800	101.675	
8.250	102.050	101.925	101.800	
8.375	102.175	102.050	101.925	
8.500	102.300	102.175	102.050	
8.625	102.425	102.300	102.175	
8.750	102.550	102.425	102.300	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	96.300	96.175	96.050	
5.375	96.800	96.675	96.550	
5.500	97.050	96.925	96.800	
5.625	97.800	97.675	97.550	
5.750	98.050	97.925	97.800	
5.875	98.425	98.300	98.175	
5.990	98.655	98.530	98.405	
6.125	98.925	98.800	98.675	
6.250	99.175	99.050	98.925	
6.375	99.425	99.300	99.175	
6.500	99.675	99.550	99.425	
6.625	99.800	99.675	99.550	
6.750	100.050	99.925	99.800	
6.875	100.300	100.175	100.050	
6.990	100.530	100.405	100.280	
7.125	100.675	100.550	100.425	
7.250	100.800	100.675	100.550	
7.375	100.925	100.800	100.675	
7.500	101.050	100.925	100.800	
7.625	101.175	101.050	100.925	
7.750	101.300	101.175	101.050	
7.875	101.425	101.300	101.175	
7.990	101.530	101.405	101.280	
8.125	101.675	101.550	101.425	
8.250	101.800	101.675	101.550	
8.375	101.925	101.800	101.675	
8.500	102.050	101.925	101.800	
8.625	102.175	102.050	101.925	
8.750	102.300	102.175	102.050	
* 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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For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)