



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.: 5/6/2022

45 Day Lock Exp.: 5/23/2022

60 Day Lock Exp.: 6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	96.627	96.361	96.127	3.250	96.672	96.406	96.172	1.875	88.587	88.437	88.287	3.125	99.114	98.964	98.814
3.375	97.355	97.089	96.855	3.375	97.047	96.781	96.547	2.000	88.461	88.311	88.161	3.250	100.187	100.037	99.887
3.500	96.007	95.741	95.507	3.500	97.499	97.233	96.999	2.125	89.461	89.311	89.161	3.375	98.895	98.745	98.595
3.625	97.047	96.781	96.547	3.625	97.942	97.676	97.442	2.250	91.524	91.325	91.126	3.500	99.294	99.144	98.994
3.750	98.192	98.042	97.745	3.750	97.938	97.788	97.491	2.375	91.130	90.931	90.732	3.625	99.697	99.547	99.397
3.875	98.622	98.472	98.175	3.875	98.272	98.122	97.825	2.500	90.984	90.785	90.586	Margin = 2.250		Index = 1.550	
4.000	99.138	98.988	98.691	4.000	98.695	98.545	98.248	2.625	91.984	91.785	91.586	30 Year OTC			
4.125	99.615	99.465	99.168	4.125	99.098	98.948	98.651	2.750	94.788	94.553	94.319	Rate	30 Day	45 Day	60 Day
4.250	99.599	99.449	99.012	4.250	99.336	99.186	98.748	2.875	95.418	95.184	94.950	4.000	98.546	98.218	97.921
4.375	99.991	99.841	99.403	4.375	99.645	99.495	99.057	3.000	95.886	95.652	95.418	4.125	99.023	98.695	98.398
4.500	100.480	100.330	99.893	4.500	99.985	99.835	99.398	3.125	96.340	96.106	95.871	4.500	99.888	99.419	98.982
4.625	100.914	100.764	100.327	4.625	100.339	100.189	99.751	3.250	96.297	95.977	95.656	4.625	100.322	99.853	99.416
4.750	100.812	100.662	100.193	4.750	100.502	100.352	99.884	3.375	96.747	96.427	96.106	4.750	100.120	99.620	99.151
4.875	101.173	101.023	100.554	4.875	100.768	100.618	100.149	3.500	97.174	96.854	96.533	4.875	100.581	100.081	99.612
5.000	101.620	101.470	101.001	5.000	101.017	100.867	100.398	3.625	97.592	97.272	96.951	5.000	101.028	100.528	100.059
5.125	102.028	101.878	101.409	5.125	101.317	101.167	100.699	3.750	96.916	96.580	96.244	5.125	101.436	100.936	100.467
5.250	101.507	101.257	101.007	5.250	101.081	100.831	100.581	3.875	97.325	96.989	96.653	5.500	101.611	101.361	101.111
5.375	101.802	101.552	101.302	5.375	101.237	100.987	100.737	4.000	97.723	97.387	97.051	5.625	101.956	101.706	101.456
6.250	102.753	102.653	102.553	6.250	100.990	100.890	100.790	4.125	98.101	97.765	97.429	6.250	102.009	101.759	101.509

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	96.727	96.627	96.361	96.127	3.250	96.472	96.372	96.106	95.872	1.875	90.717	90.617	90.467	90.317	
3.375	97.555	97.455	97.189	96.955	3.375	96.947	96.847	96.581	96.347	2.000	90.591	90.491	90.341	90.191	
3.500	96.207	96.107	95.841	95.607	3.500	97.399	97.299	97.033	96.799	2.125	91.591	91.491	91.341	91.191	
3.625	97.247	97.147	96.881	96.647	3.625	97.842	97.742	97.476	97.242	2.250	93.654	93.554	93.355	93.156	
3.750	98.392	98.292	98.142	97.845	3.750	98.138	98.038	97.888	97.591	2.375	93.260	93.160	92.961	92.762	
3.875	98.922	98.822	98.672	98.375	3.875	98.572	98.472	98.322	98.025	2.500	93.114	93.014	92.815	92.616	
4.000	99.438	99.338	99.188	98.891	4.000	98.995	98.895	98.745	98.448	2.625	94.114	94.014	93.815	93.616	
4.125	99.915	99.815	99.665	99.368	4.125	99.398	99.298	99.148	98.851	2.750	95.818	95.718	95.483	95.249	
4.250	99.799	99.699	99.549	99.112	4.250	99.536	99.436	99.286	98.984	2.875	96.448	96.348	96.114	95.880	
4.375	100.291	100.191	100.041	99.603	4.375	99.945	99.845	99.695	99.257	3.000	96.916	96.816	96.582	96.348	
4.500	100.780	100.680	100.530	100.093	4.500	100.285	100.185	100.035	99.598	3.125	97.370	97.270	97.036	96.801	
4.625	101.214	101.114	100.964	100.527	4.625	100.639	100.539	100.389	99.951	3.250	97.927	97.827	97.507	97.186	
4.750	101.012	100.912	100.762	100.293	4.750	100.602	100.502	100.352	99.984	3.375	98.377	98.277	97.957	97.636	

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"			
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	4.000	95.796	95.468	95.171	6.250	100.750	100.500	100.250
4.875	95.490	94.990	94.521	6.250	102.250	102.000	101.500	4.125	96.273	95.945	95.648	6.750	101.750	101.500	101.250
5.000	95.042	94.542	94.074					4.625	97.572	97.103	96.666	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	94.635	94.135	93.666					4.750	97.370	96.870	96.401	Rate	30 Day	45 Day	60 Day
5.250	95.159	94.909	94.659					4.875	97.831	97.331	96.862	6.250	100.750	100.500	100.250
5.375	96.298	96.048	95.798					5.000	98.278	97.778	97.309	6.750	101.750	101.500	101.250
5.500	95.897	95.647	95.397					5.125	98.686	98.186	97.717	DPA Advantage Adjustment			
5.625	95.552	95.302	95.052					5.250	98.861	98.611	98.361	203(k) / 203(k)s -0.250			
5.750	98.198	97.948	97.698					5.625	99.206	98.956	98.706	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	99.259	99.009	98.759				

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



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5/6/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 2:00 pm 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	97.937	97.787	97.637
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	93.337	93.103	92.868	3.500	99.044	98.894	98.744
3.750	97.067	96.917	96.620	3.750	96.913	96.763	96.466	2.875	93.967	93.733	93.498	3.625	99.447	99.297	99.147
3.875	97.597	97.447	97.150	3.875	97.347	97.197	96.900	3.000	94.435	94.201	93.966	Margin = 2.250		Index = 1.550	
4.000	98.113	97.963	97.666	4.000	97.770	97.620	97.323	3.125	94.889	94.655	94.420	30 Year OTC			
4.125	98.590	98.440	98.143	4.125	98.173	98.023	97.726	3.250	95.102	94.782	94.461	Rate	30 Day	45 Day	60 Day
4.250	98.224	98.074	97.637	4.250	98.061	97.911	97.474	3.375	95.552	95.232	94.911	3.250	94.164	93.898	93.648
4.375	98.716	98.566	98.129	4.375	98.470	98.320	97.883	3.500	95.979	95.659	95.338	3.375	94.992	94.726	94.476
4.500	99.205	99.055	98.618	4.500	98.810	98.660	98.223	3.625	96.397	96.077	95.756	3.500	93.644	93.378	93.128
4.625	99.639	99.489	99.052	4.625	99.164	99.014	98.577	3.750	96.221	95.885	95.549	3.625	94.684	94.418	94.168
4.750	98.249	98.099	97.630	4.750	98.040	97.890	97.421	3.875	N/A	N/A	N/A	3.750	97.067	96.739	96.442
4.875	98.710	98.560	98.091	4.875	98.405	98.255	97.786	4.000	N/A	N/A	N/A	3.875	97.597	97.269	96.972
5.000	99.158	99.008	98.539	5.000	98.654	98.504	98.035	4.125	N/A	N/A	N/A	4.000	98.113	97.785	97.488
5.125	99.565	99.415	98.946	5.125	98.955	98.805	98.336	4.250	N/A	N/A	N/A	4.125	98.590	98.262	97.965
5.250	97.007	96.757	96.507	5.250	96.681	96.431	96.181	4.375	N/A	N/A	N/A	4.250	98.224	97.755	97.318
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	97.167	97.067	96.917	96.620	3.750	97.013	96.913	96.763	96.466	2.750	92.030	91.930	91.696	91.461
3.875	97.697	97.597	97.447	97.150	3.875	97.447	97.347	97.197	96.900	2.875	92.661	92.561	92.327	92.092
4.000	98.213	98.113	97.963	97.666	4.000	97.870	97.770	97.620	97.323	3.000	93.129	93.029	92.795	92.560
4.125	98.690	98.590	98.440	98.143	4.125	98.273	98.173	98.023	97.726	3.125	93.583	93.483	93.249	93.014
4.250	98.324	98.224	98.074	97.637	4.250	98.161	98.061	97.911	97.474	3.250	95.764	95.664	95.344	95.023
4.375	98.816	98.716	98.566	98.129	4.375	98.570	98.470	98.320	97.883	3.375	96.214	96.114	95.794	95.473
4.500	99.305	99.205	99.055	98.618	4.500	98.910	98.810	98.660	98.223	3.500	96.641	96.541	96.221	95.900
4.625	99.739	99.639	99.489	99.052	4.625	99.264	99.164	99.014	98.577	3.625	97.059	96.959	96.639	96.318
4.750	98.349	98.249	98.099	97.630	4.750	98.140	98.040	97.890	97.421	3.750	97.821	97.721	97.385	97.049

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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30 Day Lock Exp.:

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W. Rate Sheet Dated: 4/6/2022

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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	96.119	95.998	95.919	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	95.931	95.721	95.731	2.000	N/A	N/A	N/A	3.750	96.047	95.937	95.834
3.875	96.690	96.569	96.490	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	96.635	96.425	96.435	2.125	N/A	N/A	N/A	3.875	96.619	96.509	96.406
3.990	97.089	96.964	96.889	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	97.201	96.991	97.001	2.250	N/A	N/A	N/A	3.990	97.027	96.903	96.800
4.000	97.189	97.064	96.989	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	97.301	97.091	97.101	2.375	N/A	N/A	N/A	4.000	97.127	97.003	96.900
4.125	97.839	97.629	97.639	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	97.888	97.678	97.688	2.500	N/A	N/A	N/A	4.125	97.742	97.575	97.435
4.250	98.456	98.246	98.256	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	98.409	98.199	98.209	2.625	N/A	N/A	N/A	4.250	98.358	98.190	98.051
4.375	98.997	98.787	98.797	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	98.865	98.655	98.665	2.750	N/A	N/A	N/A	4.375	98.899	98.731	98.592
4.500	99.467	99.257	99.267	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	99.196	98.986	98.996	2.875	N/A	N/A	N/A	4.500	99.369	99.202	99.062
4.625	99.814	99.604	99.614	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	99.654	99.460	99.454	2.990	N/A	N/A	N/A	4.625	99.716	99.548	99.409
4.750	100.268	100.074	100.068	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	100.145	99.951	99.945	3.000	N/A	N/A	N/A	4.750	100.264	100.072	99.882
4.875	100.709	100.515	100.509	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	100.509	100.315	100.309	3.125	N/A	N/A	N/A	4.875	100.706	100.514	100.324
4.990	100.997	100.803	100.797	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	100.665	100.471	100.465	3.250	N/A	N/A	N/A	4.990	100.994	100.802	100.612
5.000	101.097	100.903	100.897	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	100.765	100.571	100.565	3.375	N/A	N/A	N/A	5.000	101.094	100.902	100.712
5.125	101.265	101.071	101.065	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.795	100.601	100.595	3.500	N/A	N/A	N/A	5.125	101.262	101.070	100.880
5.250	101.608	101.382	101.381	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.290	100.064	100.063	3.625	N/A	N/A	N/A	5.250	101.588	101.370	101.158
5.375	101.817	101.591	101.590	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.448	100.222	100.221	3.750	N/A	N/A	N/A	5.375	101.797	101.579	101.367
5.500	102.107	101.881	101.880	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.647	100.421	100.420	3.875	N/A	N/A	N/A	5.500	102.087	101.869	101.657
5.625	102.666	102.456	102.450	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.808	100.598	100.592	3.990	N/A	N/A	N/A	5.625	102.568	102.361	102.156
5.750	103.206	102.996	102.990	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.266	101.056	101.050	4.000	N/A	N/A	N/A	5.750	103.108	102.901	102.696
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	97.519	97.333	97.319	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	95.209	95.096	95.009	2.750	95.096	94.988	94.894
2.875	N/A	N/A	N/A	3.875	98.040	97.854	97.840	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	95.653	95.540	95.453	2.875	95.540	95.432	95.338
2.990	N/A	N/A	N/A	3.990	98.367	98.181	98.167	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	96.061	95.948	95.861	2.990	95.947	95.839	95.745
3.000	N/A	N/A	N/A	4.000	98.467	98.281	98.267	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	96.161	96.048	95.961	3.000	96.047	95.939	95.845
3.125	N/A	N/A	N/A	4.125	99.051	98.864	98.851	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	96.643	96.523	96.443	3.125	96.524	96.411	96.317
3.250	N/A	N/A	N/A	4.250	99.586	99.376	99.386	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	97.151	97.022	96.951	3.250	97.022	96.894	96.769
3.375	N/A	N/A	N/A	4.375	100.080	99.870	99.880	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	97.811	97.682	97.611	3.375	97.681	97.553	97.428
3.500	N/A	N/A	N/A	4.500	100.486	100.276	100.286	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	98.281	98.121	98.081	3.500	98.184	98.009	97.862
3.625	N/A	N/A	N/A	4.625	100.847	100.637	100.647	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	98.879	98.709	98.679	3.625	98.784	98.595	98.397
3.750	N/A	N/A	N/A	4.750	100.645	100.451	100.444	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	99.404	99.234	99.204	3.750	99.308	99.111	98.885
3.875	N/A	N/A	N/A	4.875	101.042	100.848	100.841	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	99.937	99.767	99.737	3.875	99.842	99.645	99.419
3.990	N/A	N/A	N/A	4.990	101.269	101.075	101.068	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	100.332	100.162	100.132	3.990	100.237	100.040	99.814
4.000	N/A	N/A	N/A	5.000	101.369	101.175	101.168	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	100.432	100.262	100.232	4.000	100.337	100.140	99.914
4.125	N/A	N/A	N/A	5.125	101.509	101.315	101.308	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.850	100.680	100.650	4.125	100.755	100.558	100.332
4.250	N/A	N/A	N/A	5.250	101.837	101.611	101.602	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.847	100.629	100.631	4.250	100.750	100.507	100.242
4.375	N/A	N/A	N/A	5.375	101.959	101.733	101.724	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.154	100.936	100.938	4.375	101.057	100.814	100.549
4.500	N/A	N/A	N/A	5.500	102.208	101.982	101.972	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	101.228	101.010	101.012	4.500	101.131	100.888	100.623
4.625	N/A	N/A	N/A	5.625	102.596	102.386	102.389	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.474	101.256	101.258	4.625	101.377	101.134	100.869
4.750	N/A	N/A	N/A	5.750	102.960	102.750	102.753	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.300	101.122	101.100	4.750	101.462	101.257	101.023
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	95.473	95.273	95.273	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.925	95.725	95.725
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.055	95.855	95.855	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.369	96.169	96.169
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.483	96.283	96.283	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.782	96.582	96.582
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.583	96.383	96.383	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.882	96.682	96.682
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.017	96.817	96.817	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.360	97.160	97.160
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.371	97.171	97.171	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.794	97.594	97.594
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.892	97.692	97.692	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.263	98.063	98.063
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.184	97.984	97.984	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.682	98.482	98.482
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.531	98.331	98.331	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.176	98.976	98.976
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.782	98.582	98.582	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.472	99.272	99.272
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.156	98.956	98.956	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.997	99.797	99.797
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.388	99.188	99.188	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.619	100.419	100.419
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	99.488	99.288													



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.:

5/6/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.119	95.998	95.919	3.750	95.931	95.721	95.731	3.750	97.519	97.333	97.319	2.750	95.209	95.096	95.009	2.750	95.473	95.273	95.273
3.875	96.690	96.569	96.490	3.875	96.635	96.425	96.435	3.875	98.040	97.854	97.840	2.875	95.653	95.540	95.453	2.875	96.055	95.855	95.855
3.990	97.089	96.964	96.889	3.990	97.201	96.991	97.001	3.990	98.367	98.181	98.167	2.990	96.061	95.948	95.861	2.990	96.483	96.283	96.283
4.000	97.189	97.064	96.989	4.000	97.301	97.091	97.101	4.000	98.467	98.281	98.267	3.000	96.161	96.048	95.961	3.000	96.583	96.383	96.383
4.125	97.839	97.629	97.639	4.125	97.888	97.678	97.688	4.125	99.051	98.841	98.851	3.125	96.643	96.523	96.443	3.125	97.017	96.817	96.817
4.250	98.456	98.246	98.256	4.250	98.409	98.199	98.209	4.250	99.586	99.376	99.386	3.250	97.151	97.022	96.951	3.250	97.371	97.171	97.171
4.375	98.997	98.787	98.797	4.375	98.865	98.655	98.665	4.375	100.080	99.870	99.880	3.375	97.811	97.682	97.611	3.375	97.892	97.692	97.692
4.500	99.467	99.257	99.267	4.500	99.196	98.986	98.996	4.500	100.486	100.276	100.286	3.500	98.281	98.121	98.081	3.500	98.184	97.984	97.984
4.625	99.814	99.604	99.614	4.625	99.654	99.460	99.454	4.625	100.847	100.637	100.647	3.625	98.879	98.709	98.679	3.625	98.531	98.331	98.331
4.750	100.268	100.074	100.068	4.750	100.145	99.951	99.945	4.750	100.645	100.451	100.444	3.750	99.404	99.234	99.204	3.750	98.782	98.582	98.582
4.875	100.709	100.515	100.509	4.875	100.509	100.315	100.309	4.875	101.042	100.848	100.841	3.875	99.937	99.767	99.737	3.875	99.156	98.956	98.956
4.990	100.997	100.803	100.797	4.990	100.665	100.471	100.465	4.990	101.269	101.075	101.068	3.990	100.332	100.162	100.132	3.990	99.388	99.188	99.188
5.000	101.097	100.903	100.897	5.000	100.765	100.571	100.565	5.000	101.369	101.175	101.168	4.000	100.432	100.262	100.232	4.000	99.488	99.288	99.288
5.125	101.265	101.071	101.065	5.125	100.795	100.601	100.595	5.125	101.509	101.315	101.308	4.125	100.850	100.680	100.650	4.125	99.773	99.573	99.573
5.250	101.608	101.382	101.381	5.250	100.290	100.064	100.063	5.250	101.837	101.611	101.602	4.250	100.847	100.629	100.631	4.250	98.994	98.776	98.780
5.375	101.817	101.591	101.590	5.375	100.448	100.222	100.221	5.375	101.959	101.733	101.724	4.375	101.154	100.936	100.938	4.375	99.202	98.984	98.988
5.500	102.107	101.881	101.880	5.500	100.647	100.421	100.420	5.500	102.208	101.982	101.972	4.500	101.228	101.010	101.012	4.500	99.246	99.028	99.032
5.625	102.666	102.456	102.450	5.625	100.808	100.598	100.592	5.625	102.596	102.386	102.389	4.625	101.474	101.256	101.258	4.625	99.410	99.192	99.196
5.750	103.206	102.996	102.990	5.750	101.266	101.056	101.050	5.750	102.960	102.750	102.753	4.750	101.300	101.122	101.100	4.750	99.345	99.145	99.145

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.: 5/6/2022
45 Day Lock Exp.: 5/23/2022
60 Day Lock Exp.: 6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

Conforming FHLMC																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
3.750	96.308	96.113	95.982	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	95.680	95.485	95.354	2.750	N/A	N/A	N/A	3.750	96.064	95.869	95.738	3.750	96.064	95.869	95.738		
3.875	96.887	96.688	96.558	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	96.285	96.086	95.956	2.875	N/A	N/A	N/A	3.875	96.655	96.456	96.326	3.875	96.655	96.456	96.326		
3.990	97.293	97.093	96.965	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	97.005	96.805	96.677	2.990	N/A	N/A	N/A	3.990	97.072	96.872	96.744	3.990	97.072	96.872	96.744		
4.000	97.393	97.193	97.065	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	97.105	96.905	96.777	3.000	N/A	N/A	N/A	4.000	97.172	96.972	96.844	4.000	97.172	96.972	96.844		
4.125	97.859	97.641	97.528	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	97.659	97.441	97.328	3.125	N/A	N/A	N/A	4.125	97.590	97.372	97.259	4.125	97.590	97.372	97.259		
4.250	98.447	98.230	98.118	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.789	97.572	97.460	3.250	N/A	N/A	N/A	4.250	98.191	97.974	97.862	4.250	98.191	97.974	97.862		
4.375	98.952	98.734	98.623	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	98.130	97.912	97.801	3.375	N/A	N/A	N/A	4.375	98.705	98.487	98.376	4.375	98.705	98.487	98.376		
4.500	99.482	99.260	99.149	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	98.576	98.354	98.243	3.500	N/A	N/A	N/A	4.500	99.246	99.024	98.913	4.500	99.246	99.024	98.913		
4.625	99.772	99.545	99.434	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.950	98.723	98.612	3.625	N/A	N/A	N/A	4.625	99.538	99.311	99.200	4.625	99.538	99.311	99.200		
4.750	100.106	99.894	99.776	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.790	98.578	98.460	3.750	N/A	N/A	N/A	4.750	99.748	99.536	99.418	4.750	99.748	99.536	99.418		
4.875	100.527	100.312	100.194	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.215	99.000	98.882	3.875	N/A	N/A	N/A	4.875	100.177	99.962	99.844	4.875	100.177	99.962	99.844		
4.990	100.847	100.628	100.510	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.295	99.076	98.958	3.990	N/A	N/A	N/A	4.990	100.505	100.286	100.168	4.990	100.505	100.286	100.168		
5.000	100.947	100.728	100.610	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.395	99.176	99.058	4.000	N/A	N/A	N/A	5.000	100.605	100.386	100.268	5.000	100.605	100.386	100.268		
5.125	101.057	100.836	100.718	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	99.433	99.212	99.094	4.125	N/A	N/A	N/A	5.125	100.721	100.500	100.382	5.125	100.721	100.500	100.382		
5.250	101.557	101.252	101.115	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	99.179	98.874	98.737	4.250	N/A	N/A	N/A	5.250	101.073	100.768	100.631	5.250	101.073	100.768	100.631		
5.375	101.771	101.465	101.328	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	99.997	99.691	99.554	4.375	N/A	N/A	N/A	5.375	101.292	100.986	100.849	5.375	101.292	100.986	100.849		
5.500	102.201	101.894	101.757	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.427	100.120	99.983	4.500	N/A	N/A	N/A	5.500	101.730	101.423	101.286	5.500	101.730	101.423	101.286		
5.625	102.632	102.331	102.195	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.858	100.557	100.421	4.625	N/A	N/A	N/A	5.625	102.174	101.873	101.737	5.625	102.174	101.873	101.737		
5.750	102.813	102.713	102.613	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	100.413	100.313	100.213	4.750	N/A	N/A	N/A	5.750	102.596	102.496	102.396	5.750	102.596	102.496	102.396		
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	3.750	97.540	97.297	97.217	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	95.229	95.080	95.029	2.750	95.078	94.929	94.878		
2.875	N/A	N/A	N/A	3.875	98.029	97.783	97.702	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	95.867	95.714	95.667	2.875	95.721	95.568	95.521		
2.990	N/A	N/A	N/A	3.990	98.326	98.073	97.992	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	96.178	96.019	95.976	2.990	96.035	95.876	95.833	2.990	96.035	95.876	95.833		
3.000	N/A	N/A	N/A	4.000	98.426	98.173	98.092	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	96.278	96.119	96.076	3.000	96.135	95.976	95.933	3.000	96.135	95.976	95.933		
3.125	N/A	N/A	N/A	4.125	98.903	98.676	98.577	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	96.690	96.497	96.435	3.125	96.621	96.428	96.366	3.125	96.621	96.428	96.366		
3.250	N/A	N/A	N/A	4.250	99.452	99.219	99.120	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	97.257	97.092	97.012	3.250	97.058	96.893	96.813	3.250	97.058	96.893	96.813		
3.375	N/A	N/A	N/A	4.375	99.925	99.680	99.591	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	97.909	97.739	97.659	3.375	97.714	97.544	97.464	3.375	97.714	97.544	97.464		
3.500	N/A	N/A	N/A	4.500	100.244	100.003	99.904	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.286	98.114	98.034	3.500	98.095	97.923	97.843	3.500	98.095	97.923	97.843		
3.625	N/A	N/A	N/A	4.625	99.801	99.477	99.359	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	98.856	98.682	98.602	3.625	98.671	98.497	98.417	3.625	98.671	98.497	98.417		
3.750	N/A	N/A	N/A	4.750	100.216	99.889	99.771	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.374	99.199	99.119	3.750	99.195	99.020	98.940	3.750	99.195	99.020	98.940		
3.875	N/A	N/A	N/A	4.875	100.631	100.301	100.183	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	99.785	99.605	99.525	3.875	99.610	99.430	99.350	3.875	99.610	99.430	99.350		
3.990	N/A	N/A	N/A	4.990	100.765	100.434	100.316	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	100.020	99.839	99.759	3.990	99.850	99.669	99.589	3.990	99.850	99.669	99.589		
4.000	N/A	N/A	N/A	5.000	100.865	100.534	100.416	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	100.120	99.939	99.859	4.000	99.950	99.769	99.689	4.000	99.950	99.769	99.689		
4.125	N/A	N/A	N/A	5.125	101.124	100.727	100.590	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	100.111	100.004	99.911	4.125	100.357	100.250	100.157	4.125	100.357	100.250	100.157		
4.250	N/A	N/A	N/A	5.250	101.652	101.253	101.116	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	100.528	100.421	100.328	4.250	100.457	100.350	100.257	4.250	100.457	100.350	100.257		
4.375	N/A	N/A	N/A	5.375	101.721	101.322	101.185	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.975	100.864	100.775	4.375	100.910	100.799	100.710	4.375	100.910	100.799	100.710		
4.500	N/A	N/A	N/A	5.500	102.075	101.677	101.541	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.203	101.093	101.003	4.500	101.141	101.031	100.941	4.500	101.141	101.031	100.941		
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	101.407	101.298	101.207	4.625	101.584	101.475	101.384	4.625	101.584	101.475	101.384		
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	101.775	101.665	101.575	4.750	100.698	100.588	100.498	4.750	100.698	100.588	100.498		
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125													
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.669	94.520	94.469	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A						
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.321	95.168	95.121	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A						
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.644	95.485	95.442	2.250	N/A	N/A	N/A	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	95.744	95.585	95.542	2.375	N/A	N/A	N/A														



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/6/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

FHLMC - OTC															
30/25 Year				30/25 Year SC				20 Year				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
3.750	96.308	96.113	95.982	3.750	95.680	95.485	95.354	3.750	97.540	97.297	97.217	2.750	95.229	95.080	95.029
3.875	96.887	96.688	96.558	3.875	96.285	96.086	95.956	3.875	98.029	97.783	97.702	2.875	95.867	95.714	95.667
3.990	97.293	97.093	96.965	3.990	97.005	96.805	96.677	3.990	98.326	98.073	97.992	2.990	96.178	96.019	95.976
4.000	97.393	97.193	97.065	4.000	97.105	96.905	96.777	4.000	98.426	98.173	98.092	3.000	96.278	96.119	96.076
4.125	97.859	97.641	97.528	4.125	97.659	97.441	97.328	4.125	98.903	98.676	98.577	3.125	96.690	96.497	96.435
4.250	98.447	98.230	98.118	4.250	97.789	97.572	97.460	4.250	99.452	99.219	99.120	3.250	97.257	97.092	97.012
4.375	98.952	98.734	98.623	4.375	98.130	97.912	97.801	4.375	99.925	99.690	99.591	3.375	97.909	97.739	97.659
4.500	99.482	99.260	99.149	4.500	98.576	98.354	98.243	4.500	100.244	100.003	99.904	3.500	98.286	98.114	98.034
4.625	99.772	99.545	99.434	4.625	98.950	98.723	98.612	4.625	99.801	99.477	99.359	3.625	98.856	98.682	98.602
4.750	100.106	99.894	99.776	4.750	98.790	98.578	98.460	4.750	100.216	99.889	99.771	3.750	99.374	99.199	99.119
4.875	100.527	100.312	100.194	4.875	99.215	99.000	98.882	4.875	100.631	100.301	100.183	3.875	99.785	99.605	99.525
4.990	100.847	100.628	100.510	4.990	99.295	99.076	98.958	4.990	100.765	100.434	100.316	3.990	100.020	99.839	99.759
5.000	100.947	100.728	100.610	5.000	99.395	99.176	99.058	5.000	100.865	100.534	100.416	4.000	100.120	99.939	99.859
5.125	101.057	100.836	100.718	5.125	99.433	99.212	99.094	5.125	101.124	100.727	100.590	4.125	100.111	99.911	99.831
5.250	101.557	101.252	101.115	5.250	99.179	98.874	98.737	5.250	101.652	101.253	101.116	4.250	100.528	100.421	100.328
5.375	101.771	101.465	101.328	5.375	99.997	99.691	99.554	5.375	101.721	101.322	101.185	4.375	100.975	100.864	100.775
5.500	102.201	101.894	101.757	5.500	100.427	100.120	99.983	5.500	102.075	101.677	101.541	4.500	101.203	101.093	101.003
5.625	102.632	102.331	102.195	5.625	100.858	100.557	100.421	5.625	N/A	N/A	N/A	4.625	101.407	101.298	101.207
5.750	102.813	102.713	102.613	5.750	100.413	100.313	100.213	5.750	N/A	N/A	N/A	4.750	101.775	101.665	101.575

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.:

5/6/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.500	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.990	0.500	0.375	0.250	0.250	0.125	0.000	0.000
4.000	0.625	0.500	0.375	0.250	0.125	0.125	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.125	0.000
4.250	0.750	0.625	0.500	0.375	0.250	0.125	0.000
4.375	0.750	0.500	0.375	0.250	0.125	0.125	0.000
4.500	0.875	0.500	0.375	0.250	0.125	0.125	0.000
4.625	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.750	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.875	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.990	1.000	0.625	0.500	0.500	0.375	0.250	0.000
5.000	1.000	0.625	0.500	0.500	0.375	0.250	0.000
5.125	1.125	0.750	0.625	0.500	0.375	0.250	0.000
5.250	1.500	1.000	0.625	0.625	0.375	0.250	0.000
5.375	1.500	1.000	0.625	0.625	0.375	0.250	0.000
5.500	1.625	1.250	0.750	0.625	0.375	0.250	0.000
5.625	1.750	1.375	0.875	0.625	0.375	0.250	0.000
5.750	1.750	1.375	0.875	0.625	0.375	0.250	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.625	0.500	0.375	0.375	0.250	0.125	0.125
3.875	0.625	0.500	0.375	0.375	0.250	0.250	0.125
3.990	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.000	0.625	0.625	0.500	0.375	0.250	0.250	0.125
4.125	0.750	0.500	0.375	0.375	0.250	0.250	0.125
4.250	0.875	0.625	0.500	0.375	0.250	0.250	0.125
4.375	0.875	0.625	0.500	0.375	0.250	0.250	0.125
4.500	0.875	0.625	0.500	0.375	0.250	0.125	0.125
4.625	0.875	0.625	0.500	0.375	0.250	0.125	0.000
4.750	1.000	0.625	0.500	0.500	0.250	0.250	0.125
4.875	1.000	0.625	0.500	0.375	0.250	0.125	0.125
4.990	1.000	0.625	0.500	0.375	0.250	0.125	0.125
5.000	1.000	0.625	0.500	0.375	0.250	0.125	0.125
5.125	1.250	0.875	0.750	0.625	0.500	0.375	0.375
5.250	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.375	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.500	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.625	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.750	0.375	0.250	0.250	0.250	0.125	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.250	0.250	0.250	0.125	0.000	0.000	0.000
3.875	0.250	0.250	0.250	0.125	0.000	0.000	0.000
3.990	0.250	0.250	0.250	0.125	0.000	0.000	0.000
4.000	0.250	0.250	0.250	0.125	0.000	0.000	0.000
4.125	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.250	0.625	0.500	0.000	0.000	-0.125	0.000	0.000
4.375	0.625	0.625	0.125	0.000	-0.125	0.000	0.000
4.500	0.750	0.625	0.250	0.000	-0.125	0.000	0.000
4.625	0.875	0.750	0.375	0.125	0.000	0.000	0.000
4.750	1.000	1.000	0.500	0.375	0.125	0.000	0.000
4.875	1.000	1.000	0.500	0.375	0.125	0.000	0.000
4.990	1.000	1.000	0.500	0.375	0.125	0.000	0.000
5.000	1.000	1.000	0.500	0.375	0.125	0.000	0.000
5.125	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.250	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.375	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.500	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.625	1.125	1.000	0.750	0.625	0.500	0.000	0.000
5.750	1.125	1.000	0.750	0.625	0.500	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.875	0.250	0.250	0.125	0.125	0.000	0.000	0.000
3.990	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.000	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.125	0.500	0.500	0.375	0.375	0.250	0.125	0.125
4.250	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.750	0.750	0.625	0.125	0.125
4.750	0.875	0.750	0.750	0.750	0.625	0.000	0.000
4.875	0.875	0.750	0.750	0.750	0.625	0.000	0.000
4.990	0.875	0.750	0.750	0.750	0.625	0.000	0.000
5.000	0.875	0.750	0.750	0.750	0.625	0.000	0.000
5.125	1.000	1.000	0.875	0.875	0.750	0.125	0.125
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.750	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.125	0.125	0.125	0.000	-0.125	-0.125	0.000	0.000
4.250	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.375	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.625	0.500	0.250	0.000	-0.125	-0.250	0.000	0.000
4.750	0.875	0.625	0.250	0.125	0.125	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.125	0.000	0.000	0.125	0.125	0.125	0.125
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.750	0.250	0.125	0.125	0.000	0.000	-0.125	0.000
3.875	0.125	0.125	0.125	0.000	0.000	-0.125	0.000
3.990	0.125	0.125	0.125	0.000	0.000	-0.125	0.000
4.000	0.125	0.125	0.000	0.000	0.000	-0.125	0.000
4.125	0.375	0.250	0.250	0.250	0.250	0.125	0.125
4.250	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.375	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.625	0.750	0.625	0.625	0.625	0.625	0.375	0.375
4.750	0.250	0.125	0.125	0.125	0.125	0.000	-0.125

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only and should not be



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.:

5/6/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.308	96.113	95.982	3.750	97.540	97.297	97.217	2.750	95.229	95.080	95.029	3.750	95.319	95.124	94.993	2.750	94.299	94.150	94.099
3.875	96.887	96.688	96.558	3.875	98.029	97.783	97.702	2.875	95.867	95.714	95.667	3.875	95.911	95.712	95.582	2.875	94.944	94.791	94.744
3.990	97.293	97.093	96.965	3.990	98.326	98.073	97.992	2.990	96.178	96.019	95.976	3.990	96.474	96.274	96.146	2.990	95.261	95.102	95.059
4.000	97.393	97.193	97.065	4.000	98.426	98.173	98.092	3.000	96.278	96.119	96.076	4.000	96.574	96.374	96.246	3.000	95.361	95.202	95.159
4.125	97.859	97.641	97.528	4.125	98.903	98.676	98.577	3.125	96.690	96.497	96.435	4.125	97.084	96.866	96.753	3.125	95.880	95.687	95.625
4.250	98.447	98.230	98.118	4.250	99.452	99.219	99.120	3.250	97.257	97.092	97.012	4.250	97.443	97.226	97.114	3.250	96.245	96.080	96.000
4.375	98.952	98.734	98.623	4.375	99.925	99.690	99.591	3.375	97.909	97.739	97.659	4.375	97.866	97.648	97.537	3.375	96.918	96.748	96.668
4.500	99.482	99.260	99.149	4.500	100.244	100.003	99.904	3.500	98.286	98.114	98.034	4.500	98.354	98.132	98.021	3.500	97.305	97.133	97.053
4.625	99.772	99.545	99.434	4.625	99.801	99.477	99.359	3.625	98.856	98.682	98.602	4.625	98.686	98.459	98.348	3.625	97.904	97.730	97.650
4.750	100.106	99.894	99.776	4.750	100.216	99.889	99.771	3.750	99.374	99.199	99.119	4.750	98.773	98.561	98.443	3.750	98.424	98.249	98.169
4.875	100.527	100.312	100.194	4.875	100.631	100.301	100.183	3.875	99.785	99.605	99.525	4.875	99.196	98.981	98.863	3.875	98.839	98.659	98.579
4.990	100.847	100.628	100.510	4.990	100.765	100.434	100.316	3.990	100.020	99.839	99.759	4.990	99.396	99.177	99.059	3.990	99.075	98.894	98.814
5.000	100.947	100.728	100.610	5.000	100.865	100.534	100.416	4.000	100.120	99.939	99.859	5.000	99.496	99.277	99.159	4.000	99.175	98.994	98.914
5.125	101.057	100.836	100.718	5.125	101.124	100.727	100.590	4.125	100.111	100.004	99.911	5.125	99.570	99.349	99.231	4.125	99.554	99.447	99.354
5.250	101.557	101.252	101.115	5.250	101.652	101.253	101.116	4.250	100.528	100.421	100.328	5.250	99.693	99.388	99.251	4.250	99.714	99.607	99.514
5.375	101.771	101.465	101.328	5.375	101.721	101.322	101.185	4.375	100.975	100.864	100.775	5.375	100.209	99.903	99.766	4.375	100.164	100.053	99.964
5.500	N/A	N/A	N/A	5.500	102.075	101.677	101.541	4.500	101.203	101.093	101.003	5.500	N/A	N/A	N/A	4.500	100.400	100.290	100.200
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.407	101.298	101.207	5.625	N/A	N/A	N/A	4.625	101.663	101.554	101.463
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.775	101.665	101.575	5.750	N/A	N/A	N/A	4.750	100.707	100.597	100.507

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

Lock Desk Policy		
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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.:

5/6/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 2:00 pm ET

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Non-Conforming "Jumbo"

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

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

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

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

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

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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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6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 2:00 pm 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	95.675	95.550	95.425	
5.375	96.175	96.050	95.925	
5.500	96.425	96.300	96.175	
5.625	97.175	97.050	96.925	
5.750	97.425	97.300	97.175	
5.875	97.800	97.675	97.550	
5.990	98.125	98.000	97.875	
6.125	98.800	98.675	98.550	
6.250	99.050	98.925	98.800	
6.375	99.300	99.175	99.050	
6.500	99.550	99.425	99.300	
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	101.280	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	129.050	128.925	128.800	
7.875	102.175	102.050	101.925	
7.990	102.280	102.155	102.030	
8.125	102.425	102.300	102.175	
8.250	102.550	102.425	102.300	
8.375	102.675	102.550	102.425	
8.500	102.800	102.675	102.550	
8.625	102.925	102.800	102.675	
8.750	103.050	102.925	102.800	
* 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	95.425	95.300	95.175	
5.375	95.925	95.800	95.675	
5.500	96.175	96.050	95.925	
5.625	96.925	96.800	96.675	
5.750	97.175	97.050	96.925	
5.875	97.550	97.425	97.300	
5.990	97.875	97.750	97.625	
6.125	98.550	98.425	98.300	
6.250	98.800	98.675	98.550	
6.375	99.050	98.925	98.800	
6.500	99.300	99.175	99.050	
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	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	128.800	128.675	128.550	
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 40 year IO				
OO & 2ndH / NOO with PPP*				99.800
NOO without PPP*				99.800
Rate	30 Day	45 Day	60 Day	
5.250	95.175	95.050	94.925	
5.375	95.675	95.550	95.425	
5.500	95.925	95.800	95.675	
5.625	96.675	96.550	96.425	
5.750	96.925	96.800	96.675	
5.875	97.300	97.175	97.050	
5.990	97.625	97.500	97.375	
6.125	98.300	98.175	98.050	
6.250	98.550	98.425	98.300	
6.375	98.800	98.675	98.550	
6.500	99.050	98.925	98.800	
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	100.780	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	128.550	128.425	128.300	
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				

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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