

W. Rate Sheet Dated: 4/6/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	96.377	96.127	95.877	3.250	96.422	96.172	95.922	1.875	88.509	88.359	88.209	3.125	99.114	98.964	98.814
3.375	97.105	96.855	96.605	3.375	96.797	96.547	96.297	2.000	88.383	88.233	88.083	3.250	100.187	100.037	99.887
3.500	95.757	95.507	95.257	3.500	97.249	96.999	96.749	2.125	89.383	89.233	89.083	3.375	98.895	98.745	98.595
3.625	96.797	96.547	96.297	3.625	97.692	97.442	97.192	2.250	91.384	91.184	90.985	3.500	99.294	99.144	98.994
3.750	97.895	97.745	97.463	3.750	97.641	97.491	97.210	2.375	90.990	90.790	90.591	3.625	99.697	99.547	99.397
3.875	98.325	98.175	97.894	3.875	97.975	97.825	97.543	2.500	90.844	90.644	90.445	Margin = 2.250		Index = 1.550	
4.000	98.841	98.691	98.410	4.000	98.398	98.248	97.967	2.625	91.844	91.644	91.445	30 Year OTC			
4.125	99.318	99.168	98.887	4.125	98.801	98.651	98.369	2.750	94.608	94.366	94.124	Rate	30 Day	45 Day	60 Day
4.250	99.146	98.996	98.574	4.250	98.882	98.732	98.311	2.875	95.239	94.997	94.754	4.000	98.249	97.905	97.624
4.375	99.538	99.388	98.966	4.375	99.191	99.041	98.620	3.000	95.707	95.465	95.222	4.125	98.726	98.382	98.101
4.500	100.027	99.877	99.455	4.500	99.532	99.382	98.960	3.125	96.160	95.918	95.676	4.500	99.435	98.982	98.560
4.625	100.461	100.311	99.889	4.625	99.886	99.736	99.314	3.250	96.051	95.742	95.434	4.625	99.869	99.416	98.994
4.750	100.359	100.259	99.790	4.750	100.049	99.949	99.480	3.375	96.501	96.192	95.884	4.750	99.667	99.417	98.948
4.875	100.719	100.619	100.151	4.875	100.315	100.215	99.746	3.500	96.928	96.619	96.311	4.875	100.127	99.877	99.408
5.000	101.167	101.067	100.598	5.000	100.564	100.464	99.995	3.625	97.346	97.037	96.729	5.000	100.575	100.325	99.856
5.125	101.575	101.475	101.006	5.125	100.864	100.764	100.295	3.750	96.721	96.408	96.096	5.125	100.983	100.733	100.264
5.250	101.507	101.257	101.007	5.250	101.081	100.831	100.581	3.875	97.130	96.817	96.505	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	97.528	97.215	96.903	5.625	101.956	101.706	101.456
6.250	102.706	102.606	102.506	6.250	100.865	100.765	100.665	4.125	97.906	97.593	97.281	6.250	101.884	101.634	101.384

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	96.477	96.377	96.127	95.877	3.250	96.222	96.122	95.872	95.622	1.875	90.639	90.539	90.389	90.239
3.375	97.305	97.205	96.955	96.705	3.375	96.697	96.597	96.347	96.097	2.000	90.513	90.413	90.263	90.113
3.500	95.957	95.857	95.607	95.357	3.500	97.149	97.049	96.799	96.549	2.125	91.513	91.413	91.263	91.113
3.625	96.997	96.897	96.647	96.397	3.625	97.592	97.492	97.242	96.992	2.250	93.514	93.414	93.214	93.015
3.750	98.095	97.995	97.845	97.563	3.750	97.841	97.741	97.591	97.310	2.375	93.120	93.020	92.820	92.621
3.875	98.625	98.525	98.375	98.094	3.875	98.275	98.175	98.025	97.743	2.500	92.974	92.874	92.674	92.475
4.000	99.141	99.041	98.891	98.610	4.000	98.698	98.598	98.448	98.167	2.625	93.974	93.874	93.674	93.475
4.125	99.618	99.518	99.368	99.087	4.125	99.101	99.001	98.851	98.569	2.750	95.638	95.538	95.296	95.054
4.250	99.346	99.246	99.096	98.874	4.250	99.082	98.982	98.832	98.411	2.875	96.269	96.169	95.927	95.684
4.375	99.838	99.738	99.588	99.166	4.375	99.491	99.391	99.241	98.820	3.000	96.737	96.637	96.395	96.152
4.500	100.327	100.227	100.077	99.655	4.500	99.832	99.732	99.582	99.160	3.125	97.190	97.090	96.848	96.606
4.625	100.761	100.661	100.511	100.089	4.625	100.186	100.086	99.936	99.514	3.250	97.681	97.581	97.272	97.064
4.750	100.559	100.459	100.359	99.890	4.750	100.249	100.149	100.049	99.580	3.375	98.131	98.031	97.722	97.414

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	95.499	95.155	94.874	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	95.976	95.632	95.351	6.750	101.750	101.500	101.250
4.875	95.037	94.787	94.318	6.250	102.250	102.000	101.500	4.500	96.685	96.232	95.810	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	94.589	94.339	93.870					4.625	97.119	96.666	96.244	Rate	30 Day	45 Day	60 Day
5.125	94.182	93.932	93.463					4.750	96.917	96.667	96.198	6.250	100.750	100.500	100.250
5.250	94.706	94.456	94.206					4.875	97.377	97.127	96.658	6.750	101.750	101.500	101.250
5.375	96.298	96.048	95.798					5.000	97.825	97.575	97.106	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	95.897	95.647	95.397					5.125	98.233	97.983	97.514				
5.625	95.552	95.302	95.052					5.500	98.861	98.611	98.361				
5.750	98.073	97.823	97.573					5.625	99.206	98.956	98.706				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.134	98.884	98.634				

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

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@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: 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	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	93.157	92.915	92.673	3.500	99.044	98.894	98.744
3.750	96.770	96.620	96.339	3.750	96.616	96.466	96.185	2.875	93.788	93.546	93.304	3.625	99.447	99.297	99.147
3.875	97.300	97.150	96.869	3.875	97.050	96.900	96.619	3.000	94.256	94.014	93.772	Margin = 2.250		Index = 1.550	
4.000	97.816	97.666	97.385	4.000	97.473	97.323	97.042	3.125	94.709	94.467	94.225	30 Year OTC			
4.125	98.293	98.143	97.862	4.125	97.876	97.726	97.445	3.250	94.856	94.547	94.239	Rate	30 Day	45 Day	60 Day
4.250	97.771	97.621	97.199	4.250	97.607	97.457	97.035	3.375	95.306	94.997	94.689	3.250	93.914	93.664	93.414
4.375	98.263	98.113	97.691	4.375	98.016	97.866	97.444	3.500	95.733	95.424	95.116	3.375	94.742	94.492	94.242
4.500	98.752	98.602	98.180	4.500	98.357	98.207	97.785	3.625	96.151	95.842	95.534	3.500	93.394	93.144	92.894
4.625	99.186	99.036	98.614	4.625	98.711	98.561	98.139	3.750	96.026	95.714	95.401	3.625	94.434	94.184	93.934
4.750	97.796	97.696	97.227	4.750	97.587	97.487	97.018	3.875	N/A	N/A	N/A	3.750	96.770	96.426	96.145
4.875	98.257	98.157	97.688	4.875	97.952	97.852	97.383	4.000	N/A	N/A	N/A	3.875	97.300	96.956	96.675
5.000	98.705	98.605	98.136	5.000	98.201	98.101	97.632	4.125	N/A	N/A	N/A	4.000	97.816	97.472	97.191
5.125	99.112	99.012	98.543	5.125	98.502	98.402	97.933	4.250	N/A	N/A	N/A	4.125	98.293	97.949	97.668
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	97.771	97.318	96.896
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	96.870	96.770	96.620	96.339	3.750	96.716	96.616	96.466	96.185	2.750	91.851	91.751	91.509	91.267
3.875	97.400	97.300	97.150	96.869	3.875	97.150	97.050	96.900	96.619	2.875	92.481	92.381	92.139	91.897
4.000	97.916	97.816	97.666	97.385	4.000	97.573	97.473	97.323	97.042	3.000	92.949	92.849	92.607	92.365
4.125	98.393	98.293	98.143	97.862	4.125	97.976	97.876	97.726	97.445	3.125	93.403	93.303	93.061	92.819
4.250	97.871	97.771	97.621	97.199	4.250	97.707	97.607	97.457	97.035	3.250	95.518	95.418	95.109	94.801
4.375	98.363	98.263	98.113	97.691	4.375	98.116	98.016	97.866	97.444	3.375	95.968	95.868	95.559	95.251
4.500	98.852	98.752	98.602	98.180	4.500	98.457	98.357	98.207	97.785	3.500	96.395	96.295	95.986	95.678
4.625	99.286	99.186	99.036	98.614	4.625	98.811	98.711	98.561	98.139	3.625	96.813	96.713	96.404	96.096
4.750	97.896	97.796	97.696	97.227	4.750	97.687	97.587	97.487	97.018	3.750	97.626	97.526	97.214	96.901

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	
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.:

5/6/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 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	95.873	95.760	95.673	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	95.607	95.405	95.407	2.000	N/A	N/A	N/A	3.750	95.810	95.703	95.554	
3.875	96.444	96.331	96.244	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	96.311	96.109	96.111	2.125	N/A	N/A	N/A	3.875	96.381	96.274	96.125	
3.990	96.839	96.726	96.639	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	96.877	96.675	96.677	2.250	N/A	N/A	N/A	3.990	96.775	96.668	96.519	
4.000	96.939	96.826	96.739	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	96.977	96.775	96.777	2.375	N/A	N/A	N/A	4.000	96.875	96.768	96.619	
4.125	97.516	97.314	97.316	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	97.565	97.363	97.365	2.500	N/A	N/A	N/A	4.125	97.426	97.262	97.123	
4.250	98.132	97.930	97.932	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	98.085	97.883	97.885	2.625	N/A	N/A	N/A	4.250	98.042	97.878	97.739	
4.375	98.673	98.471	98.473	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	98.541	98.339	98.341	2.750	N/A	N/A	N/A	4.375	98.583	98.419	98.280	
4.500	99.143	98.941	98.943	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	98.872	98.670	98.672	2.875	N/A	N/A	N/A	4.500	99.053	98.889	98.750	
4.625	99.490	99.288	99.290	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	99.216	99.022	99.016	2.990	N/A	N/A	N/A	4.625	99.400	99.236	99.097	
4.750	99.830	99.636	99.630	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	99.707	99.513	99.507	3.000	N/A	N/A	N/A	4.750	99.827	99.635	99.445	
4.875	100.272	100.078	100.072	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	100.071	99.877	99.871	3.125	N/A	N/A	N/A	4.875	100.269	100.077	99.887	
4.990	100.560	100.366	100.360	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	100.228	100.034	100.028	3.250	N/A	N/A	N/A	4.990	100.556	100.364	100.174	
5.000	100.660	100.466	100.460	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	100.328	100.134	100.128	3.375	N/A	N/A	N/A	5.000	100.656	100.464	100.274	
5.125	100.828	100.634	100.628	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.358	100.164	100.158	3.500	N/A	N/A	N/A	5.125	100.824	100.632	100.442	
5.250	101.170	100.944	100.943	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	99.853	99.627	99.626	3.625	N/A	N/A	N/A	5.250	101.150	100.932	100.720	
5.375	101.379	101.153	101.152	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.010	99.784	99.783	3.750	N/A	N/A	N/A	5.375	101.359	101.141	100.929	
5.500	101.670	101.444	101.443	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.209	99.983	99.982	3.875	N/A	N/A	N/A	5.500	101.649	101.431	101.219	
5.625	102.228	102.018	102.012	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.371	100.161	100.155	3.990	N/A	N/A	N/A	5.625	102.131	101.924	101.719	
5.750	102.768	102.558	102.552	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.829	100.619	100.613	4.000	N/A	N/A	N/A	5.750	102.670	102.463	102.258	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	3.750	97.273	97.095	97.073	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	95.070	94.965	94.870	2.750	94.965	94.863	94.765
2.875	N/A	N/A	N/A	N/A	3.875	97.795	97.617	97.595	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	95.514	95.409	95.314	2.875	95.409	95.307	95.209
2.990	N/A	N/A	N/A	N/A	3.990	98.121	97.943	97.921	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	95.922	95.817	95.722	2.990	95.816	95.714	95.616
3.000	N/A	N/A	N/A	N/A	4.000	98.221	98.043	98.021	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	96.022	95.917	95.822	3.000	95.916	95.814	95.716
3.125	N/A	N/A	N/A	N/A	4.125	98.727	98.525	98.527	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	96.493	96.388	96.293	3.125	96.388	96.286	96.188
3.250	N/A	N/A	N/A	N/A	4.250	99.262	99.060	99.062	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	96.893	96.793	96.693	3.250	96.804	96.704	96.581
3.375	N/A	N/A	N/A	N/A	4.375	99.756	99.554	99.556	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	97.553	97.453	97.353	3.375	97.464	97.364	97.241
3.500	N/A	N/A	N/A	N/A	4.500	100.162	99.960	99.962	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	98.052	97.916	97.852	3.500	97.952	97.784	97.659
3.625	N/A	N/A	N/A	N/A	4.625	100.523	100.321	100.323	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	98.645	98.475	98.445	3.625	98.550	98.367	98.193
3.750	N/A	N/A	N/A	N/A	4.750	100.208	100.014	100.007	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	99.169	98.999	98.969	3.750	99.074	98.877	98.651
3.875	N/A	N/A	N/A	N/A	4.875	100.605	100.411	100.404	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	99.703	99.533	99.503	3.875	99.607	99.410	99.184
3.990	N/A	N/A	N/A	N/A	4.990	100.831	100.637	100.630	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	100.098	99.928	99.898	3.990	100.002	99.805	99.579
4.000	N/A	N/A	N/A	N/A	5.000	100.931	100.737	100.730	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	100.198	100.028	99.998	4.000	100.102	99.905	99.679
4.125	N/A	N/A	N/A	N/A	5.125	101.071	100.877	100.870	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.616	100.446	100.416	4.125	100.520	100.323	100.097
4.250	N/A	N/A	N/A	N/A	5.250	101.400	101.174	101.165	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.613	100.395	100.397	4.250	100.516	100.273	100.008
4.375	N/A	N/A	N/A	N/A	5.375	101.522	101.296	101.287	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.920	100.702	100.704	4.375	100.823	100.580	100.315
4.500	N/A	N/A	N/A	N/A	5.500	101.770	101.544	101.534	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.993	100.775	100.777	4.500	100.896	100.653	100.388
4.625	N/A	N/A	N/A	N/A	5.625	102.158	101.948	101.951	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.240	101.022	101.024	4.625	101.143	100.900	100.635
4.750	N/A	N/A	N/A	N/A	5.750	102.522	102.312	102.315	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.065	100.887	100.865	4.750	101.227	101.022	100.788
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.282	95.082	95.082	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.786	95.586	95.586
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.798	95.598	95.598	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.230	96.030	96.030
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.226	96.026	96.026	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.643	96.443	96.443
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.326	96.126	96.126	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.743	96.543	96.543
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.760	96.560	96.560	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.221	97.021	97.021
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.113	96.913	96.913	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.536	97.336	97.336
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.634	97.434	97.434	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.005	97.805	97.805
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.926	97.726	97.726	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.424	98.224	98.224
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.273	98.073	98.073	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.918	98.718	98.718
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.547	98.347	98.347	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.237	99.037	99.037
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.921	98.721	98.721	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.762	99.562	99.562
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.154	98.954	98.954	3.250	N/A	N/A	N/A	3.2							



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: 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	95.873	95.760	95.673	3.750	95.607	95.405	95.407	3.750	97.273	97.095	97.073	2.750	95.070	94.965	94.870	2.750	95.282	95.082	95.082
3.875	96.444	96.331	96.244	3.875	96.311	96.109	96.111	3.875	97.795	97.617	97.595	2.875	95.514	95.409	95.314	2.875	95.798	95.598	95.598
3.990	96.839	96.726	96.639	3.990	96.877	96.675	96.677	3.990	98.121	97.943	97.921	2.990	95.922	95.817	95.722	2.990	96.226	96.026	96.026
4.000	96.939	96.826	96.739	4.000	96.977	96.775	96.777	4.000	98.221	98.043	98.021	3.000	96.022	95.917	95.822	3.000	96.326	96.126	96.126
4.125	97.516	97.314	97.316	4.125	97.565	97.363	97.365	4.125	98.727	98.525	98.527	3.125	96.493	96.388	96.293	3.125	96.760	96.560	96.560
4.250	98.132	97.930	97.932	4.250	98.085	97.883	97.885	4.250	99.262	99.060	99.062	3.250	96.893	96.793	96.693	3.250	97.113	96.913	96.913
4.375	98.673	98.471	98.473	4.375	98.541	98.339	98.341	4.375	99.756	99.554	99.556	3.375	97.553	97.453	97.353	3.375	97.634	97.434	97.434
4.500	99.143	98.941	98.943	4.500	98.872	98.670	98.672	4.500	100.162	99.960	99.962	3.500	98.052	97.916	97.852	3.500	97.926	97.726	97.726
4.625	99.490	99.288	99.290	4.625	99.216	99.022	99.016	4.625	100.523	100.321	100.323	3.625	98.645	98.475	98.445	3.625	98.273	98.073	98.073
4.750	99.830	99.636	99.630	4.750	99.707	99.513	99.507	4.750	100.208	100.014	100.007	3.750	99.169	98.999	98.969	3.750	98.547	98.347	98.347
4.875	100.272	100.078	100.072	4.875	100.071	99.877	99.871	4.875	100.605	100.411	100.404	3.875	99.703	99.533	99.503	3.875	98.921	98.721	98.721
4.990	100.560	100.366	100.360	4.990	100.228	100.034	100.028	4.990	100.831	100.637	100.630	3.990	100.098	99.928	99.898	3.990	99.154	98.954	98.954
5.000	100.660	100.466	100.460	5.000	100.328	100.134	100.128	5.000	100.931	100.737	100.730	4.000	100.198	100.028	99.998	4.000	99.254	99.054	99.054
5.125	100.828	100.634	100.628	5.125	100.358	100.164	100.158	5.125	101.071	100.877	100.870	4.125	100.616	100.446	100.416	4.125	99.538	99.338	99.338
5.250	101.170	100.944	100.943	5.250	99.853	99.627	99.626	5.250	101.400	101.174	101.165	4.250	100.613	100.395	100.397	4.250	98.760	98.542	98.546
5.375	101.379	101.153	101.152	5.375	100.010	99.784	99.783	5.375	101.522	101.296	101.287	4.375	100.920	100.702	100.704	4.375	98.967	98.749	98.753
5.500	101.670	101.444	101.443	5.500	100.209	99.983	99.982	5.500	101.770	101.544	101.534	4.500	100.993	100.775	100.777	4.500	99.012	98.794	98.798
5.625	102.228	102.018	102.012	5.625	100.371	100.161	100.155	5.625	102.158	101.948	101.951	4.625	101.240	101.022	101.024	4.625	99.176	98.958	98.962
5.750	102.768	102.558	102.552	5.750	100.829	100.619	100.613	5.750	102.522	102.312	102.315	4.750	101.065	100.887	100.865	4.750	99.111	98.911	98.911

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

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

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

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

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



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

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

W. Rate Sheet Dated: 4/6/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
3.750	96.080	95.916	95.783	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	95.452	95.288	95.155	2.750	N/A	N/A	N/A	3.750	96.064	95.900	95.767	3.750	96.064	95.900	95.767		
3.875	96.671	96.502	96.371	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	96.069	95.900	95.769	2.875	N/A	N/A	N/A	3.875	96.655	96.486	96.355	3.875	96.655	96.486	96.355		
3.990	97.088	96.915	96.786	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	96.800	96.627	96.498	2.990	N/A	N/A	N/A	3.990	97.072	96.899	96.770	3.990	97.072	96.899	96.770		
4.000	97.188	97.015	96.886	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.900	96.727	96.598	3.000	N/A	N/A	N/A	4.000	97.172	96.999	96.870	4.000	97.172	96.999	96.870		
4.125	97.579	97.411	97.285	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	97.379	97.211	97.085	3.125	N/A	N/A	N/A	4.125	97.590	97.422	97.296	4.125	97.590	97.422	97.296		
4.250	98.173	97.955	97.842	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.515	97.297	97.184	3.250	N/A	N/A	N/A	4.250	98.191	97.973	97.860	4.250	98.191	97.973	97.860		
4.375	98.686	98.468	98.356	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	97.864	97.646	97.534	3.375	N/A	N/A	N/A	4.375	98.705	98.487	98.375	4.375	98.705	98.487	98.375		
4.500	99.227	99.005	98.893	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	98.321	98.099	97.987	3.500	N/A	N/A	N/A	4.500	99.246	99.024	98.912	4.500	99.246	99.024	98.912		
4.625	99.520	99.292	99.180	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.698	98.470	98.358	3.625	N/A	N/A	N/A	4.625	99.538	99.310	99.198	4.625	99.538	99.310	99.198		
4.750	99.748	99.537	99.419	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.928	98.721	98.103	3.750	N/A	N/A	N/A	4.750	99.748	99.537	99.419	4.750	99.748	99.537	99.419		
4.875	100.177	99.962	99.844	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	98.865	98.650	98.532	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	100.505	100.285	100.167	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	98.953	98.733	98.615	3.990	N/A	N/A	N/A	4.990	100.505	100.285	100.167	4.990	100.505	100.285	100.167		
5.000	100.605	100.385	100.267	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.053	98.833	98.715	4.000	N/A	N/A	N/A	5.000	100.605	100.385	100.267	5.000	100.605	100.385	100.267		
5.125	100.721	100.497	100.378	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	99.097	98.873	98.754	4.125	N/A	N/A	N/A	5.125	100.721	100.497	100.378	5.125	100.721	100.497	100.378		
5.250	101.073	100.768	100.632	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	98.695	98.390	98.254	4.250	N/A	N/A	N/A	5.250	101.073	100.768	100.632	5.250	101.073	100.768	100.632		
5.375	101.292	100.986	100.849	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	99.518	99.212	99.075	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	101.730	101.423	101.287	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	99.956	99.649	99.513	4.500	N/A	N/A	N/A	5.500	101.730	101.423	101.287	5.500	101.730	101.423	101.287		
5.625	102.174	101.870	101.733	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.400	100.096	99.959	4.625	N/A	N/A	N/A	5.625	102.174	101.870	101.733	5.625	102.174	101.870	101.733		
5.750	102.596	102.496	102.396	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	100.196	100.096	99.996	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	97.354	97.143	97.062	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	95.078	94.929	94.878	2.750	95.078	94.929	94.878	2.750	95.078	94.929	94.878		
2.875	N/A	N/A	N/A	3.875	97.849	97.633	97.553	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	95.721	95.568	95.521	2.875	95.721	95.568	95.521	2.875	95.721	95.568	95.521		
2.990	N/A	N/A	N/A	3.990	98.150	97.929	97.848	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	96.035	95.880	95.835	2.990	96.035	95.880	95.835	2.990	96.035	95.880	95.835		
3.000	N/A	N/A	N/A	4.000	98.250	98.029	97.948	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	96.135	95.980	95.935	3.000	96.135	95.980	95.935	3.000	96.135	95.980	95.935		
3.125	N/A	N/A	N/A	4.125	98.652	98.425	98.326	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	96.505	96.328	96.266	3.125	96.505	96.328	96.266	3.125	96.505	96.328	96.266		
3.250	N/A	N/A	N/A	4.250	99.207	98.976	98.877	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	97.024	96.842	96.781	3.250	97.024	96.842	96.781	3.250	97.024	96.842	96.781		
3.375	N/A	N/A	N/A	4.375	99.689	99.452	99.353	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	97.654	97.482	97.410	3.375	97.654	97.482	97.410	3.375	97.654	97.482	97.410		
3.500	N/A	N/A	N/A	4.500	100.010	99.770	99.670	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.033	97.861	97.781	3.500	98.033	97.861	97.781	3.500	98.033	97.861	97.781		
3.625	N/A	N/A	N/A	4.625	99.479	99.155	99.037	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	98.609	98.435	98.355	3.625	98.609	98.435	98.355	3.625	98.609	98.435	98.355		
3.750	N/A	N/A	N/A	4.750	99.899	99.572	99.454	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.133	98.958	98.878	3.750	99.133	98.958	98.878	3.750	99.133	98.958	98.878		
3.875	N/A	N/A	N/A	4.875	100.321	99.991	99.873	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	99.548	99.368	99.288	3.875	99.548	99.368	99.288	3.875	99.548	99.368	99.288		
3.990	N/A	N/A	N/A	4.990	100.459	100.128	100.010	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	99.788	99.606	99.526	3.990	99.788	99.606	99.526	3.990	99.788	99.606	99.526		
4.000	N/A	N/A	N/A	5.000	100.559	100.228	100.110	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	99.888	99.706	99.626	4.000	99.888	99.706	99.626	4.000	99.888	99.706	99.626		
4.125	N/A	N/A	N/A	5.125	100.688	100.291	100.154	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	99.984	99.788	99.694	4.125	99.984	99.788	99.694	4.125	99.984	99.788	99.694		
4.250	N/A	N/A	N/A	5.250	101.223	100.823	100.686	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	100.317	100.208	100.117	4.250	100.317	100.208	100.117	4.250	100.317	100.208	100.117		
4.375	N/A	N/A	N/A	5.375	101.294	100.893	100.757	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.769	100.657	100.569	4.375	100.769	100.657	100.569	4.375	100.769	100.657	100.569		
4.500	N/A	N/A	N/A	5.500	101.654	101.256	101.180	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.000	100.891	100.800	4.500	101.000	100.891	100.800	4.500	101.000	100.891	100.800		
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	101.128	101.019	100.928	4.625	101.128	101.019	100.928	4.625	101.128	101.019	100.928		
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	101.501	101.391	101.301	4.750	101.501	101.391	101.301	4.750	101.501	101.391	101.301		
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125													
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.518	94.369	94.318	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A		
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.175	95.022	94.975	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A		
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.501	95.346	95.301	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A		



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: 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	96.080	95.916	95.783	3.750	95.452	95.288	95.155	3.750	97.354	97.143	97.062	2.750	95.078	94.929	94.878	2.750	94.518	94.369	94.318
3.875	96.671	96.502	96.371	3.875	96.069	95.900	95.769	3.875	97.849	97.633	97.553	2.875	95.721	95.568	95.521	2.875	95.175	95.022	94.975
3.990	97.088	96.915	96.786	3.990	96.800	96.627	96.498	3.990	98.150	97.929	97.848	2.990	96.035	95.880	95.835	2.990	95.501	95.346	95.301
4.000	97.188	97.015	96.886	4.000	96.900	96.727	96.598	4.000	98.250	98.029	97.948	3.000	96.135	95.980	95.935	3.000	95.601	95.446	95.401
4.125	97.579	97.411	97.285	4.125	97.379	97.211	97.085	4.125	98.652	98.425	98.326	3.125	96.505	96.328	96.266	3.125	96.185	96.008	95.946
4.250	98.173	97.955	97.842	4.250	97.515	97.297	97.184	4.250	99.207	98.976	98.877	3.250	97.024	96.842	96.781	3.250	96.300	96.118	96.057
4.375	98.686	98.468	98.356	4.375	97.864	97.646	97.534	4.375	99.689	99.452	99.353	3.375	97.654	97.482	97.410	3.375	96.972	96.800	96.728
4.500	99.227	99.005	98.893	4.500	98.321	98.099	97.987	4.500	100.010	99.770	99.670	3.500	98.033	97.861	97.781	3.500	97.371	97.199	97.119
4.625	99.520	99.292	99.180	4.625	98.698	98.470	98.358	4.625	99.479	99.155	99.037	3.625	98.609	98.435	98.355	3.625	98.005	97.831	97.751
4.750	99.748	99.537	99.419	4.750	98.432	98.221	98.103	4.750	99.899	99.572	99.454	3.750	99.133	98.958	98.878	3.750	98.533	98.358	98.278
4.875	100.177	99.962	99.844	4.875	98.865	98.650	98.532	4.875	100.321	99.991	99.873	3.875	99.548	99.368	99.288	3.875	98.956	98.776	98.696
4.990	100.505	100.285	100.167	4.990	98.953	98.733	98.615	4.990	100.459	100.128	100.010	3.990	99.788	99.606	99.526	3.990	99.198	99.016	98.936
5.000	100.605	100.385	100.267	5.000	99.053	98.833	98.715	5.000	100.559	100.228	100.110	4.000	99.888	99.706	99.626	4.000	99.298	99.116	99.036
5.125	100.721	100.497	100.378	5.125	99.097	98.873	98.754	5.125	100.688	100.291	100.154	4.125	99.894	99.788	99.694	4.125	100.080	99.974	99.880
5.250	101.073	100.768	100.632	5.250	98.695	98.390	98.254	5.250	101.223	100.823	100.686	4.250	100.317	100.208	100.117	4.250	99.989	99.880	99.789
5.375	101.292	100.986	100.849	5.375	99.518	99.212	99.075	5.375	101.294	100.893	100.757	4.375	100.769	100.657	100.569	4.375	100.447	100.335	100.247
5.500	101.730	101.423	101.287	5.500	99.956	99.649	99.513	5.500	101.654	101.256	101.180	4.500	101.000	100.891	100.800	4.500	100.694	100.585	100.494
5.625	102.174	101.870	101.733	5.625	100.400	100.096	99.959	5.625	N/A	N/A	N/A	4.625	101.128	101.019	100.928	4.625	102.940	102.831	102.740
5.750	102.596	102.496	102.396	5.750	100.196	100.096	99.996	5.750	N/A	N/A	N/A	4.750	101.501	101.391	101.301	4.750	100.665	100.555	100.465

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.										

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		

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

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.			
FHA ID# - 1358600006			



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: 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.:

5/6/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/6/2022

Release Time: 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	96.080	95.916	95.783	3.750	97.354	97.143	97.062	2.750	95.078	94.929	94.878	3.750	95.091	94.927	94.794	2.750	94.148	93.999	93.948
3.875	96.671	96.502	96.371	3.875	97.849	97.633	97.553	2.875	95.721	95.568	95.521	3.875	95.695	95.526	95.395	2.875	94.798	94.645	94.598
3.990	97.088	96.915	96.786	3.990	98.150	97.929	97.848	2.990	96.035	95.880	95.835	3.990	96.269	96.096	95.967	2.990	95.118	94.963	94.918
4.000	97.188	97.015	96.886	4.000	98.250	98.029	97.948	3.000	96.135	95.980	95.935	4.000	96.369	96.196	96.067	3.000	95.218	95.063	95.018
4.125	97.579	97.411	97.285	4.125	98.652	98.425	98.326	3.125	96.505	96.328	96.266	4.125	96.804	96.636	96.510	3.125	95.695	95.518	95.456
4.250	98.173	97.955	97.842	4.250	99.207	98.976	98.877	3.250	97.024	96.842	96.781	4.250	97.169	96.951	96.838	3.250	96.012	95.830	95.769
4.375	98.686	98.468	98.356	4.375	99.689	99.452	99.353	3.375	97.654	97.482	97.410	4.375	97.600	97.382	97.270	3.375	96.663	96.491	96.419
4.500	99.227	99.005	98.893	4.500	100.010	99.770	99.670	3.500	98.033	97.861	97.781	4.500	98.099	97.877	97.765	3.500	97.052	96.880	96.800
4.625	99.520	99.292	99.180	4.625	99.479	99.155	99.037	3.625	98.609	98.435	98.355	4.625	98.434	98.206	98.094	3.625	97.657	97.483	97.403
4.750	99.748	99.537	99.419	4.750	99.899	99.572	99.454	3.750	99.133	98.958	98.878	4.750	98.415	98.204	98.086	3.750	98.183	98.008	97.928
4.875	100.177	99.962	99.844	4.875	100.321	99.991	99.873	3.875	99.548	99.368	99.288	4.875	98.846	98.631	98.513	3.875	98.602	98.422	98.342
4.990	100.505	100.285	100.167	4.990	100.459	100.128	100.010	3.990	99.788	99.606	99.526	4.990	99.054	98.834	98.716	3.990	98.843	98.661	98.581
5.000	100.605	100.385	100.267	5.000	100.559	100.228	100.110	4.000	99.888	99.706	99.626	5.000	99.154	98.934	98.816	4.000	98.943	98.761	98.681
5.125	100.721	100.497	100.378	5.125	100.688	100.291	100.154	4.125	99.894	99.788	99.694	5.125	99.234	99.010	98.891	4.125	99.337	99.231	99.137
5.250	101.073	100.768	100.632	5.250	101.223	100.823	100.686	4.250	100.317	100.208	100.117	5.250	99.209	98.904	98.768	4.250	99.503	99.394	99.303
5.375	101.292	100.986	100.849	5.375	101.294	100.893	100.757	4.375	100.769	100.657	100.569	5.375	99.730	99.424	99.287	4.375	99.958	99.846	99.758
5.500	N/A	N/A	N/A	5.500	101.654	101.256	101.180	4.500	101.000	100.891	100.800	5.500	N/A	N/A	N/A	4.500	100.197	100.088	99.997
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.128	101.019	100.928	5.625	N/A	N/A	N/A	4.625	101.384	101.275	101.184
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.501	101.391	101.301	5.750	N/A	N/A	N/A	4.750	100.433	100.323	100.233

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

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

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

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

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

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



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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

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W. Rate Sheet Dated: 4/6/2022

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	96.175	96.050	95.925
5.375	96.675	96.550	96.425
5.500	96.925	96.800	96.675
5.625	97.675	97.550	97.425
5.750	97.925	97.800	97.675
5.875	98.300	98.175	98.050
5.990	98.530	98.405	98.280
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	100.300	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	95.925	95.800	95.675	
5.375	96.425	96.300	96.175	
5.500	96.675	96.550	96.425	
5.625	97.425	97.300	97.175	
5.750	97.675	97.550	97.425	
5.875	98.050	97.925	97.800	
5.990	98.280	98.155	98.030	
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	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	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	98.030	97.905	97.780	
6.125	98.675	98.550	98.425	
6.250	98.925	98.800	98.675	
6.375	99.175	99.050	98.925	
6.500	99.425	99.300	99.175	
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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