

W. Rate Sheet Dated: 4/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	97.095	96.830	96.595	3.250	97.140	96.875	96.640	1.875	89.025	88.875	88.725	3.125	99.614	99.464	99.314
3.375	97.823	97.558	97.323	3.375	97.515	97.250	97.015	2.000	88.899	88.749	88.599	3.250	100.687	100.537	100.387
3.500	96.475	96.210	95.975	3.500	97.967	97.702	97.467	2.125	89.899	89.749	89.599	3.375	99.395	99.245	99.095
3.625	97.515	97.250	97.015	3.625	98.411	98.145	97.911	2.250	91.942	91.739	91.536	3.500	99.794	99.644	99.494
3.750	98.629	98.479	98.151	3.750	98.375	98.225	97.897	2.375	91.548	91.345	91.142	3.625	100.197	100.047	99.897
3.875	99.060	98.910	98.582	3.875	98.709	98.559	98.231	2.500	91.402	91.199	90.996	Margin = 2.250		Index = 1.550	
4.000	99.576	99.426	99.098	4.000	99.132	98.982	98.654	2.625	92.402	92.199	91.996	30 Year OTC			
4.125	100.053	99.903	99.575	4.125	99.535	99.385	99.057	2.750	95.237	95.007	94.776	Rate	30 Day	45 Day	60 Day
4.250	100.115	99.965	99.480	4.250	99.851	99.701	99.217	2.875	95.868	95.637	95.407	4.000	98.484	98.172	97.844
4.375	100.506	100.356	99.872	4.375	100.160	100.010	99.526	3.000	96.336	96.105	95.875	4.125	98.961	98.649	98.321
4.500	100.996	100.846	100.362	4.500	100.501	100.351	99.866	3.125	96.789	96.559	96.328	4.500	99.904	99.404	98.920
4.625	101.430	101.280	100.796	4.625	100.854	100.704	100.220	3.250	96.617	96.336	96.055	4.625	100.338	99.838	99.354
4.750	101.265	101.115	100.662	4.750	100.955	100.805	100.352	3.375	97.067	96.786	96.505	4.750	100.073	99.573	99.120
4.875	101.626	101.476	101.023	4.875	101.221	101.071	100.618	3.500	97.494	97.213	96.932	4.875	100.534	100.034	99.581
5.000	102.073	101.923	101.470	5.000	101.470	101.320	100.867	3.625	97.912	97.631	97.350	5.000	100.981	100.481	100.028
5.125	102.481	102.331	101.878	5.125	101.770	101.620	101.167	3.750	97.502	97.174	96.846	5.125	101.389	100.889	100.436
5.250	102.007	101.757	101.507	5.250	101.581	101.331	101.081	3.875	97.911	97.583	97.255	5.500	101.611	101.361	101.111
5.375	102.302	102.052	101.802	5.375	101.737	101.487	101.237	4.000	98.309	97.981	97.653	5.625	101.956	101.706	101.456
6.250	103.144	103.044	102.944	6.250	101.381	101.281	101.181	4.125	98.687	98.359	98.031	6.250	101.899	101.649	101.399

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	96.695	96.595	96.330	96.095	3.250	96.440	96.340	96.075	95.840	1.875	90.655	90.555	90.405	90.255
3.375	97.523	97.423	97.158	96.923	3.375	96.915	96.815	96.550	96.315	2.000	90.529	90.429	90.279	90.129
3.500	96.175	96.075	95.810	95.575	3.500	97.367	97.267	97.002	96.767	2.125	91.529	91.429	91.279	91.129
3.625	97.215	97.115	96.850	96.615	3.625	97.811	97.711	97.445	97.211	2.250	93.572	93.472	93.269	93.066
3.750	98.329	98.229	98.079	97.751	3.750	98.075	97.975	97.825	97.497	2.375	93.178	93.078	92.875	92.672
3.875	98.860	98.760	98.610	98.282	3.875	98.509	98.409	98.259	97.931	2.500	93.032	92.932	92.729	92.526
4.000	99.376	99.276	99.126	98.798	4.000	98.932	98.832	98.682	98.354	2.625	94.032	93.932	93.729	93.526
4.125	99.853	99.753	99.603	99.275	4.125	99.335	99.235	99.085	98.757	2.750	95.767	95.667	95.437	95.206
4.250	99.815	99.715	99.565	99.080	4.250	99.551	99.451	99.301	98.817	2.875	96.398	96.298	96.067	95.837
4.375	100.306	100.206	100.056	99.572	4.375	99.960	99.860	99.710	99.226	3.000	96.866	96.766	96.535	96.305
4.500	100.796	100.696	100.546	100.062	4.500	100.301	100.201	100.051	99.566	3.125	97.319	97.219	96.989	96.758
4.625	101.230	101.130	100.980	100.496	4.625	100.654	100.554	100.404	99.920	3.250	97.747	97.647	97.366	97.085
4.750	100.965	100.865	100.715	100.262	4.750	100.655	100.555	100.405	99.952	3.375	98.197	98.097	97.816	97.535

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	95.734	95.422	95.094	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.211	95.899	95.571	6.750	101.750	101.500	101.250
4.875	95.443	94.943	94.490	6.250	102.250	102.000	101.500	4.500	97.154	96.654	96.170	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	94.995	94.495	94.042					4.625	97.588	97.088	96.604	Rate	30 Day	45 Day	60 Day
5.125	94.588	94.088	93.635					4.750	97.323	96.823	96.370	6.250	100.750	100.500	100.250
5.250	95.112	94.862	94.612					4.875	97.784	97.284	96.831	6.750	101.750	101.500	101.250
5.375	96.298	96.048	95.798					5.000	98.231	97.731	97.278	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	98.639	98.139	97.686				
5.625	95.552	95.302	95.052					5.500	98.861	98.611	98.361				
5.750	98.089	97.839	97.589					5.625	99.206	98.956	98.706				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.149	98.899	98.649				

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.:

5/9/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/7/2022

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	100.635	100.485	100.335
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.343	99.193	99.043
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	93.286	93.056	92.825	3.500	99.741	99.591	99.441
3.750	97.004	96.854	96.526	3.750	96.850	96.700	96.372	2.875	93.916	93.686	93.455	3.625	100.144	99.994	99.844
3.875	97.535	97.385	97.057	3.875	97.284	97.134	96.806	3.000	94.384	94.154	93.923	Margin = 2.250		Index = 1.550	
4.000	98.051	97.901	97.573	4.000	97.707	97.557	97.229	3.125	94.838	94.608	94.377	30 Year OTC			
4.125	98.528	98.378	98.050	4.125	98.110	97.960	97.632	3.250	94.922	94.641	94.360	Rate	30 Day	45 Day	60 Day
4.250	98.240	98.090	97.606	4.250	98.076	97.926	97.442	3.375	95.372	95.091	94.810	3.250	94.133	93.867	93.617
4.375	98.731	98.581	98.097	4.375	98.485	98.335	97.851	3.500	95.799	95.518	95.237	3.375	94.961	94.695	94.445
4.500	99.221	99.071	98.587	4.500	98.826	98.676	98.192	3.625	96.217	95.936	95.655	3.500	93.613	93.347	93.097
4.625	99.655	99.505	99.021	4.625	99.179	99.029	98.545	3.750	96.307	95.979	95.651	3.625	94.653	94.387	94.137
4.750	98.203	98.053	97.600	4.750	97.993	97.843	97.390	3.875	N/A	N/A	N/A	3.750	97.004	96.692	96.363
4.875	98.663	98.513	98.060	4.875	98.358	98.208	97.755	4.000	N/A	N/A	N/A	3.875	97.535	97.223	96.894
5.000	99.111	98.961	98.508	5.000	98.607	98.457	98.004	4.125	N/A	N/A	N/A	4.000	98.051	97.739	97.410
5.125	99.518	99.368	98.915	5.125	98.908	98.758	98.305	4.250	N/A	N/A	N/A	4.125	98.528	98.216	97.887
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	98.240	97.740	97.256
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	97.104	97.004	96.854	96.526	3.750	96.950	96.850	96.700	96.372	2.750	91.979	91.879	91.649	91.418
3.875	97.635	97.535	97.385	97.057	3.875	97.384	97.284	97.134	96.806	2.875	92.610	92.510	92.280	92.049
4.000	98.151	98.051	97.901	97.573	4.000	97.807	97.707	97.557	97.229	3.000	93.078	92.978	92.748	92.517
4.125	98.628	98.528	98.378	98.050	4.125	98.210	98.110	97.960	97.632	3.125	93.532	93.432	93.202	92.971
4.250	98.340	98.240	98.090	97.606	4.250	98.176	98.076	97.926	97.442	3.250	95.585	95.485	95.204	94.923
4.375	98.831	98.731	98.581	98.097	4.375	98.585	98.485	98.335	97.851	3.375	96.035	95.935	95.654	95.373
4.500	99.321	99.221	99.071	98.587	4.500	98.926	98.826	98.676	98.192	3.500	96.462	96.362	96.081	95.800
4.625	99.755	99.655	99.505	99.021	4.625	99.279	99.179	99.029	98.545	3.625	96.880	96.780	96.499	96.218
4.750	98.303	98.203	98.053	97.600	4.750	98.093	97.993	97.843	97.390	3.750	97.907	97.807	97.479	97.151

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.:

5/9/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.082	95.961	95.882	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	95.865	95.631	95.665	2.000	N/A	N/A	N/A	3.750	96.011	95.897	95.787
3.875	96.660	96.539	96.460	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	96.575	96.341	96.375	2.125	N/A	N/A	N/A	3.875	96.588	96.474	96.365
3.990	97.060	96.939	96.860	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	97.147	96.913	96.947	2.250	N/A	N/A	N/A	3.990	96.991	96.875	96.766
4.000	97.160	97.039	96.960	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	97.247	97.013	97.047	2.375	N/A	N/A	N/A	4.000	97.091	96.975	96.866
4.125	97.791	97.557	97.591	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	97.840	97.606	97.640	2.500	N/A	N/A	N/A	4.125	97.623	97.452	97.313
4.250	98.415	98.181	98.215	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	98.367	98.133	98.167	2.625	N/A	N/A	N/A	4.250	98.246	98.075	97.936
4.375	98.962	98.728	98.762	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	98.830	98.596	98.630	2.750	N/A	N/A	N/A	4.375	98.793	98.622	98.483
4.500	99.440	99.206	99.240	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	99.166	98.932	98.966	2.875	N/A	N/A	N/A	4.500	99.271	99.100	98.961
4.625	99.793	99.559	99.593	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	99.638	99.420	99.434	2.990	N/A	N/A	N/A	4.625	99.644	99.470	99.320
4.750	100.259	100.041	100.059	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	100.136	99.918	99.931	3.000	N/A	N/A	N/A	4.750	100.232	100.027	99.830
4.875	100.709	100.491	100.509	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	100.506	100.288	100.301	3.125	N/A	N/A	N/A	4.875	100.681	100.476	100.279
4.990	101.006	100.788	100.806	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	100.670	100.452	100.465	3.250	N/A	N/A	N/A	4.990	100.979	100.774	100.577
5.000	101.106	100.888	100.906	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	100.770	100.552	100.565	3.375	N/A	N/A	N/A	5.000	101.079	100.874	100.677
5.125	101.277	101.059	101.077	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.800	100.582	100.595	3.500	N/A	N/A	N/A	5.125	101.250	101.046	100.848
5.250	101.627	101.401	101.400	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.930	100.084	100.083	3.625	N/A	N/A	N/A	5.250	101.607	101.390	101.178
5.375	101.844	101.618	101.617	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.473	100.247	100.246	3.750	N/A	N/A	N/A	5.375	101.824	101.607	101.395
5.500	102.141	101.915	101.914	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.674	100.448	100.447	3.875	N/A	N/A	N/A	5.500	102.121	101.904	101.692
5.625	102.651	102.449	102.437	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.821	100.598	100.600	3.990	N/A	N/A	N/A	5.625	102.561	102.357	102.152
5.750	103.199	102.997	102.985	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.260	101.058	101.046	4.000	N/A	N/A	N/A	5.750	103.110	102.906	102.701
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	97.480	97.294	97.280	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	95.129	95.016	94.929	2.750	95.016	94.907	94.805
2.875	N/A	N/A	N/A	3.875	98.005	97.819	97.805	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	95.581	95.468	95.381	2.875	95.467	95.358	95.256
2.990	N/A	N/A	N/A	3.990	98.336	98.150	98.136	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	95.988	95.875	95.788	2.990	95.875	95.766	95.664
3.000	N/A	N/A	N/A	4.000	98.436	98.250	98.236	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	96.088	95.975	95.888	3.000	95.975	95.866	95.764
3.125	N/A	N/A	N/A	4.125	99.005	98.771	98.805	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	96.562	96.449	96.362	3.125	96.449	96.340	96.238
3.250	N/A	N/A	N/A	4.250	99.546	99.312	99.346	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	97.074	96.953	96.874	3.250	96.953	96.828	96.695
3.375	N/A	N/A	N/A	4.375	100.047	99.813	99.847	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	97.739	97.618	97.539	3.375	97.618	97.493	97.360
3.500	N/A	N/A	N/A	4.500	100.458	100.224	100.258	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	98.208	98.058	98.008	3.500	98.106	97.934	97.789
3.625	N/A	N/A	N/A	4.625	100.824	100.590	100.624	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	98.809	98.639	98.609	3.625	98.713	98.524	98.330
3.750	N/A	N/A	N/A	4.750	100.639	100.421	100.425	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	99.340	99.170	99.140	3.750	99.244	99.047	98.829
3.875	N/A	N/A	N/A	4.875	101.043	100.825	100.829	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	99.879	99.709	99.679	3.875	99.783	99.586	99.367
3.990	N/A	N/A	N/A	4.990	101.279	101.061	101.065	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	100.280	100.110	100.080	3.990	100.183	99.986	99.768
4.000	N/A	N/A	N/A	5.000	101.379	101.161	101.165	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	100.380	100.210	100.180	4.000	100.283	100.086	99.868
4.125	N/A	N/A	N/A	5.125	101.518	101.300	101.304	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.809	100.639	100.609	4.125	100.712	100.515	100.296
4.250	N/A	N/A	N/A	5.250	101.858	101.632	101.621	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.782	100.564	100.566	4.250	100.684	100.439	100.174
4.375	N/A	N/A	N/A	5.375	101.986	101.760	101.749	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.093	100.875	100.877	4.375	100.995	100.750	100.485
4.500	N/A	N/A	N/A	5.500	102.240	102.014	102.004	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	101.168	100.950	100.952	4.500	101.070	100.825	100.560
4.625	N/A	N/A	N/A	5.625	102.583	102.381	102.379	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.419	101.201	101.203	4.625	101.321	101.076	100.811
4.750	N/A	N/A	N/A	5.750	102.955	102.753	102.751	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.235	101.057	101.035	4.750	101.396	101.189	100.954
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	95.381	95.181	95.181	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.844	95.644	95.644
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.966	95.766	95.766	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.295	96.095	96.095
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.396	96.196	96.196	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.708	96.508	96.508
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.496	96.296	96.296	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.808	96.608	96.608
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.934	96.734	96.734	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.290	97.090	97.090
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.291	97.091	97.091	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.716	97.516	97.516
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.816	97.616	97.616	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.184	97.984	97.984
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.111	97.911	97.911	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.600	98.400	98.400
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.461	98.261	98.261	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.102	98.902	98.902
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.713	98.513	98.513	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.590	99.390	99.390
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.093	98.893	98.893	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.127	99.927	99.927
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.331	99.131	99.131	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.562	100.362	100.362
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	99.431	99.231													



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.:

5/9/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.082	95.961	95.882	3.750	95.865	95.631	95.665	3.750	97.480	97.294	97.280	2.750	95.129	95.016	94.929	2.750	95.381	95.181	95.181
3.875	96.660	96.539	96.460	3.875	96.575	96.341	96.375	3.875	98.005	97.819	97.805	2.875	95.581	95.468	95.381	2.875	95.966	95.766	95.766
3.990	97.060	96.939	96.860	3.990	97.147	96.913	96.947	3.990	98.336	98.150	98.136	2.990	95.988	95.875	95.788	2.990	96.396	96.196	96.196
4.000	97.160	97.039	96.960	4.000	97.247	97.013	97.047	4.000	98.436	98.250	98.236	3.000	96.088	95.975	95.888	3.000	96.496	96.296	96.296
4.125	97.791	97.557	97.591	4.125	97.840	97.606	97.640	4.125	99.005	98.771	98.805	3.125	96.562	96.449	96.362	3.125	96.934	96.734	96.734
4.250	98.415	98.181	98.215	4.250	98.367	98.133	98.167	4.250	99.546	99.312	99.346	3.250	97.074	96.953	96.874	3.250	97.291	97.091	97.091
4.375	98.962	98.728	98.762	4.375	98.830	98.596	98.630	4.375	100.047	99.813	99.847	3.375	97.739	97.618	97.539	3.375	97.816	97.616	97.616
4.500	99.440	99.206	99.240	4.500	99.166	98.932	98.966	4.500	100.458	100.224	100.258	3.500	98.208	98.058	98.008	3.500	98.111	97.911	97.911
4.625	99.793	99.559	99.593	4.625	99.638	99.420	99.434	4.625	100.824	100.590	100.624	3.625	98.809	98.639	98.609	3.625	98.461	98.261	98.261
4.750	100.259	100.041	100.059	4.750	100.136	99.918	99.931	4.750	100.639	100.421	100.425	3.750	99.340	99.170	99.140	3.750	98.713	98.513	98.513
4.875	100.709	100.491	100.509	4.875	100.506	100.288	100.301	4.875	101.043	100.825	100.829	3.875	99.879	99.709	99.679	3.875	99.093	98.893	98.893
4.990	101.006	100.788	100.806	4.990	100.670	100.452	100.465	4.990	101.279	101.061	101.065	3.990	100.280	100.110	100.080	3.990	99.331	99.131	99.131
5.000	101.106	100.888	100.906	5.000	100.770	100.552	100.565	5.000	101.379	101.161	101.165	4.000	100.380	100.210	100.180	4.000	99.431	99.231	99.231
5.125	101.277	101.059	101.077	5.125	100.800	100.582	100.595	5.125	101.518	101.300	101.304	4.125	100.809	100.639	100.609	4.125	99.719	99.519	99.519
5.250	101.627	101.401	101.400	5.250	100.310	100.084	100.083	5.250	101.858	101.632	101.621	4.250	100.782	100.564	100.566	4.250	98.925	98.707	98.712
5.375	101.844	101.618	101.617	5.375	100.473	100.247	100.246	5.375	101.986	101.760	101.749	4.375	101.093	100.875	100.877	4.375	99.137	98.919	98.924
5.500	102.141	101.915	101.914	5.500	100.674	100.448	100.447	5.500	102.240	102.014	102.004	4.500	101.168	100.950	100.952	4.500	99.182	98.964	98.969
5.625	102.651	102.449	102.437	5.625	100.821	100.598	100.600	5.625	102.583	102.381	102.379	4.625	101.419	101.201	101.203	4.625	99.355	99.137	99.142
5.750	103.199	102.997	102.985	5.750	101.260	101.058	101.046	5.750	102.955	102.753	102.751	4.750	101.235	101.057	101.035	4.750	99.277	99.077	99.077

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.: 5/9/2022
45 Day Lock Exp.: 5/23/2022
60 Day Lock Exp.: 6/6/2022

W. Rate Sheet Dated: 4/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.248	96.075	95.943	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	95.344	95.171	95.039	2.750	N/A	N/A	N/A	3.750	96.216	96.043	95.911
3.875	96.829	96.653	96.523	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	95.951	95.775	95.645	2.875	N/A	N/A	N/A	3.875	96.796	96.620	96.490
3.990	97.245	97.063	96.935	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	96.559	96.377	96.249	2.990	N/A	N/A	N/A	3.990	97.276	97.094	96.966
4.000	97.345	97.163	97.035	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.659	96.477	96.349	3.000	N/A	N/A	N/A	4.000	97.376	97.194	97.066
4.125	97.845	97.632	97.519	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	97.263	97.050	96.937	3.125	N/A	N/A	N/A	4.125	97.902	97.689	97.576
4.250	98.442	98.230	98.118	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.788	97.576	97.464	3.250	N/A	N/A	N/A	4.250	98.497	98.285	98.173
4.375	98.954	98.740	98.628	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	98.136	97.922	97.810	3.375	N/A	N/A	N/A	4.375	99.008	98.794	98.682
4.500	99.489	99.272	99.160	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	98.587	98.370	98.258	3.500	N/A	N/A	N/A	4.500	99.542	99.325	99.213
4.625	99.779	99.557	99.445	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.963	98.741	98.629	3.625	N/A	N/A	N/A	4.625	99.831	99.609	99.497
4.750	100.129	99.926	99.808	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.815	98.612	98.494	3.750	N/A	N/A	N/A	4.750	100.160	99.957	99.839
4.875	100.556	100.348	100.230	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.244	99.036	98.918	3.875	N/A	N/A	N/A	4.875	100.585	100.377	100.259
4.990	100.881	100.667	100.549	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.333	99.119	99.001	3.990	N/A	N/A	N/A	4.990	100.909	100.695	100.577
5.000	100.981	100.767	100.649	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.433	99.219	99.101	4.000	N/A	N/A	N/A	5.000	101.009	100.795	100.677
5.125	101.096	100.880	100.762	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	99.476	99.260	99.142	4.125	N/A	N/A	N/A	5.125	101.124	100.908	100.790
5.250	101.513	101.268	101.131	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	99.139	98.894	98.757	4.250	N/A	N/A	N/A	5.250	101.544	101.299	101.162
5.375	101.731	101.485	101.348	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	99.957	99.711	99.574	4.375	N/A	N/A	N/A	5.375	101.761	101.515	101.378
5.500	102.170	101.921	101.784	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.396	100.147	100.010	4.500	N/A	N/A	N/A	5.500	102.199	101.950	101.813
5.625	102.610	102.366	102.296	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.834	100.590	100.520	4.625	N/A	N/A	N/A	5.625	102.638	102.394	102.324
5.750	103.142	103.042	102.942	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	100.194	100.094	99.994	4.750	N/A	N/A	N/A	5.750	103.142	103.042	102.942
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.750	97.371	97.144	97.063	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	95.114	94.976	94.914	2.750	95.114	94.976	94.914
2.875	N/A	N/A	N/A	3.875	97.863	97.631	97.550	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	95.755	95.612	95.555	2.875	95.755	95.612	95.555
2.990	N/A	N/A	N/A	3.990	98.162	97.930	97.846	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	96.068	95.923	95.868	2.990	96.068	95.923	95.868
3.000	N/A	N/A	N/A	4.000	98.262	98.030	97.946	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	96.168	96.023	95.968	3.000	96.168	96.023	95.968
3.125	N/A	N/A	N/A	4.125	98.944	98.722	98.623	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	96.617	96.468	96.406	3.125	96.647	96.498	96.436
3.250	N/A	N/A	N/A	4.250	99.497	99.270	99.170	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	97.169	97.021	96.941	3.250	97.200	97.052	96.972
3.375	N/A	N/A	N/A	4.375	99.976	99.742	99.642	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	97.824	97.672	97.591	3.375	97.856	97.704	97.623
3.500	N/A	N/A	N/A	4.500	100.296	100.060	99.961	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.204	98.049	97.969	3.500	98.236	98.081	98.001
3.625	N/A	N/A	N/A	4.625	99.806	99.492	99.374	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	98.779	98.622	98.542	3.625	98.810	98.653	98.573
3.750	N/A	N/A	N/A	4.750	100.224	99.907	99.789	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.304	99.143	99.063	3.750	99.333	99.172	99.092
3.875	N/A	N/A	N/A	4.875	100.646	100.324	100.206	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	99.715	99.553	99.473	3.875	99.747	99.585	99.505
3.990	N/A	N/A	N/A	4.990	100.783	100.458	100.341	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	99.954	99.789	99.709	3.990	99.981	99.816	99.736
4.000	N/A	N/A	N/A	5.000	100.883	100.558	100.441	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	100.054	99.889	99.809	4.000	100.081	99.916	99.836
4.125	N/A	N/A	N/A	5.125	101.074	100.737	100.600	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	100.185	100.085	99.985	4.125	100.491	100.391	100.291
4.250	N/A	N/A	N/A	5.250	101.608	101.267	101.131	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	100.609	100.509	100.409	4.250	100.701	100.601	100.501
4.375	N/A	N/A	N/A	5.375	101.678	101.337	101.201	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	101.058	100.958	100.858	4.375	101.148	101.048	100.948
4.500	N/A	N/A	N/A	5.500	102.037	101.802	101.747	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.292	101.192	101.092	4.500	101.382	101.282	101.182
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	101.389	101.289	101.189	4.625	101.823	101.723	101.623
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	101.761	101.661	101.561	4.750	101.683	101.583	101.483
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.556	94.418	94.356	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	95.211	95.068	95.011	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	95.536	95.391	95.336	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	95.636	95.491	95.436	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.133	95.984	95.922	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.511	96.363	96.283	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.176	97.024	96.943	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.544	97.389	97.309	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.179	98.022	97.942	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.706	98.545	98.465	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.123	98.961	98.881	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.370	99.205	99.125	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	99.470	99.305	99.225	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	100.089	99.989	99.889	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	100.087	99.987	99.887	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	100.544	100.444	100.344	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	100.794	100.694	100.594	3.875	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.:

5/9/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/7/2022

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	96.248	96.075	95.943	3.750	95.344	95.171	95.039	3.750	97.371	97.144	97.063	2.750	95.114	94.976	94.914	2.750	94.556	94.418	94.356
3.875	96.829	96.653	96.523	3.875	95.951	95.775	95.645	3.875	97.863	97.631	97.550	2.875	95.755	95.612	95.555	2.875	95.211	95.068	95.011
3.990	97.245	97.063	96.935	3.990	96.559	96.377	96.249	3.990	98.162	97.930	97.846	2.990	96.068	95.923	95.868	2.990	95.536	95.391	95.336
4.000	97.345	97.163	97.035	4.000	96.659	96.477	96.349	4.000	98.262	98.030	97.946	3.000	96.168	96.023	95.968	3.000	95.636	95.491	95.436
4.125	97.845	97.632	97.519	4.125	97.263	97.050	96.937	4.125	98.944	98.722	98.623	3.125	96.617	96.468	96.406	3.125	96.133	95.984	95.922
4.250	98.442	98.230	98.118	4.250	97.788	97.576	97.464	4.250	99.497	99.270	99.170	3.250	97.169	97.021	96.941	3.250	96.511	96.363	96.283
4.375	98.954	98.740	98.628	4.375	98.136	97.922	97.810	4.375	99.976	99.742	99.642	3.375	97.824	97.672	97.591	3.375	97.176	97.024	96.943
4.500	99.489	99.272	99.160	4.500	98.587	98.370	98.258	4.500	100.296	100.060	99.961	3.500	98.204	98.049	97.969	3.500	97.544	97.389	97.309
4.625	99.779	99.557	99.445	4.625	98.963	98.741	98.629	4.625	99.806	99.492	99.374	3.625	98.779	98.622	98.542	3.625	98.179	98.022	97.942
4.750	100.129	99.926	99.808	4.750	98.815	98.612	98.494	4.750	100.224	99.907	99.789	3.750	99.304	99.143	99.063	3.750	98.706	98.545	98.465
4.875	100.556	100.348	100.230	4.875	99.244	99.036	98.918	4.875	100.646	100.324	100.206	3.875	99.715	99.553	99.473	3.875	99.123	98.961	98.881
4.990	100.881	100.667	100.549	4.990	99.333	99.119	99.001	4.990	100.783	100.458	100.341	3.990	99.954	99.789	99.709	3.990	99.370	99.205	99.125
5.000	100.981	100.767	100.649	5.000	99.433	99.219	99.101	5.000	100.883	100.558	100.441	4.000	100.054	99.889	99.809	4.000	99.470	99.305	99.225
5.125	101.096	100.880	100.762	5.125	99.476	99.260	99.142	5.125	101.074	100.737	100.600	4.125	100.185	100.085	99.985	4.125	100.089	99.989	99.889
5.250	101.513	101.268	101.131	5.250	99.139	98.894	98.757	5.250	101.608	101.267	101.131	4.250	100.609	100.509	100.409	4.250	100.087	99.987	99.887
5.375	101.731	101.485	101.348	5.375	99.957	99.711	99.574	5.375	101.678	101.337	101.201	4.375	101.058	100.958	100.858	4.375	100.544	100.444	100.344
5.500	102.170	101.921	101.784	5.500	100.396	100.147	100.010	5.500	102.037	101.802	101.747	4.500	101.292	101.192	101.092	4.500	100.794	100.694	100.594
5.625	102.610	102.366	102.296	5.625	100.834	100.590	100.520	5.625	N/A	N/A	N/A	4.625	101.389	101.289	101.189	4.625	101.589	101.489	101.389
5.750	103.142	103.042	102.942	5.750	100.194	100.094	99.994	5.750	N/A	N/A	N/A	4.750	101.761	101.661	101.561	4.750	100.927	100.827	100.727

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.			
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.:

5/9/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/7/2022

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.:

5/9/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/7/2022

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	96.248	96.075	95.943	3.750	97.371	97.144	97.063	2.750	95.114	94.976	94.914	3.750	95.121	94.948	94.816	2.750	94.185	94.047	93.985
3.875	96.829	96.653	96.523	3.875	97.863	97.631	97.550	2.875	95.755	95.612	95.555	3.875	95.715	95.539	95.409	2.875	94.833	94.690	94.633
3.990	97.245	97.063	96.935	3.990	98.162	97.930	97.846	2.990	96.068	95.923	95.868	3.990	96.227	96.045	95.917	2.990	95.152	95.007	94.952
4.000	97.345	97.163	97.035	4.000	98.262	98.030	97.946	3.000	96.168	96.023	95.968	4.000	96.327	96.145	96.017	3.000	95.252	95.107	95.052
4.125	97.845	97.632	97.519	4.125	98.944	98.722	98.623	3.125	96.617	96.468	96.406	4.125	96.879	96.666	96.553	3.125	95.725	95.576	95.514
4.250	98.442	98.230	98.118	4.250	99.497	99.270	99.170	3.250	97.169	97.021	96.941	4.250	97.440	97.228	97.116	3.250	96.190	96.042	95.962
4.375	98.954	98.740	98.628	4.375	99.976	99.742	99.642	3.375	97.824	97.672	97.591	4.375	97.870	97.656	97.544	3.375	96.850	96.698	96.617
4.500	99.489	99.272	99.160	4.500	100.296	100.060	99.961	3.500	98.204	98.049	97.969	4.500	98.363	98.146	98.034	3.500	97.224	97.069	96.989
4.625	99.779	99.557	99.445	4.625	99.806	99.492	99.374	3.625	98.779	98.622	98.542	4.625	98.696	98.474	98.362	3.625	97.829	97.672	97.592
4.750	100.129	99.926	99.808	4.750	100.224	99.907	99.789	3.750	99.304	99.143	99.063	4.750	98.797	98.594	98.476	3.750	98.355	98.194	98.114
4.875	100.556	100.348	100.230	4.875	100.646	100.324	100.206	3.875	99.715	99.553	99.473	4.875	99.225	99.017	98.899	3.875	98.769	98.607	98.527
4.990	100.881	100.667	100.549	4.990	100.783	100.458	100.341	3.990	99.954	99.789	99.709	4.990	99.432	99.218	99.100	3.990	99.012	98.847	98.767
5.000	100.981	100.767	100.649	5.000	100.883	100.558	100.441	4.000	100.054	99.889	99.809	5.000	99.532	99.318	99.200	4.000	99.112	98.947	98.867
5.125	101.096	100.880	100.762	5.125	101.074	100.737	100.600	4.125	100.185	100.085	99.985	5.125	99.611	99.395	99.277	4.125	99.487	99.387	99.287
5.250	101.513	101.268	101.131	5.250	101.608	101.267	101.131	4.250	100.609	100.509	100.409	5.250	99.651	99.406	99.269	4.250	99.698	99.598	99.498
5.375	101.731	101.485	101.348	5.375	101.678	101.337	101.201	4.375	101.058	100.958	100.858	5.375	100.169	99.923	99.786	4.375	100.151	100.051	99.951
5.500	N/A	N/A	N/A	5.500	102.037	101.802	101.747	4.500	101.292	101.192	101.092	5.500	N/A	N/A	N/A	4.500	100.393	100.293	100.193
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.389	101.289	101.189	5.625	N/A	N/A	N/A	4.625	100.839	100.739	100.639
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.761	101.661	101.561	5.750	N/A	N/A	N/A	4.750	100.694	100.594	100.494

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/9/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/6/2022

W. Rate Sheet Dated: 4/7/2022

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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6/6/2022

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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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