

W. Rate Sheet Dated: 4/8/2022

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	96.439	96.158	95.892	3.250	96.484	96.203	95.937	1.875	87.908	87.758	87.608	3.125	99.614	99.464	99.314
3.375	97.167	96.886	96.620	3.375	96.859	96.578	96.312	2.000	87.782	87.632	87.482	3.250	100.687	100.537	100.387
3.500	95.819	95.538	95.272	3.500	97.311	97.030	96.764	2.125	88.782	88.632	88.482	3.375	99.395	99.245	99.095
3.625	96.859	96.578	96.312	3.625	97.754	97.473	97.207	2.250	91.399	91.200	91.001	3.500	99.794	99.644	99.494
3.750	98.145	97.995	97.682	3.750	97.891	97.741	97.428	2.375	91.005	90.806	90.607	3.625	100.197	100.047	99.897
3.875	98.575	98.425	98.113	3.875	98.225	98.075	97.762	2.500	90.859	90.660	90.461	Margin = 2.250		Index = 1.550	
4.000	99.091	98.941	98.629	4.000	98.648	98.498	98.185	2.625	91.859	91.660	91.461	30 Year OTC			
4.125	99.568	99.418	99.106	4.125	99.051	98.901	98.588	2.750	94.686	94.460	94.233	Rate	30 Day	45 Day	60 Day
4.250	99.755	99.605	99.152	4.250	99.492	99.342	98.889	2.875	95.317	95.090	94.864	4.000	97.999	97.671	97.359
4.375	100.147	99.997	99.544	4.375	99.801	99.651	99.198	3.000	95.785	95.558	95.332	4.125	98.476	98.148	97.836
4.500	100.637	100.487	100.034	4.500	100.141	99.991	99.538	3.125	96.238	96.012	95.785	4.500	99.545	99.029	98.576
4.625	101.071	100.921	100.468	4.625	100.495	100.345	99.892	3.250	96.133	95.820	95.508	4.625	99.979	99.463	99.010
4.750	101.171	101.021	100.506	4.750	100.862	100.712	100.196	3.375	96.583	96.270	95.958	4.750	99.979	99.463	98.947
4.875	101.532	101.382	100.866	4.875	101.127	100.977	100.462	3.500	97.010	96.697	96.385	4.875	100.440	99.924	99.408
5.000	101.980	101.830	101.314	5.000	101.376	101.226	100.710	3.625	97.428	97.115	96.803	5.000	100.888	100.372	99.856
5.125	102.387	102.237	101.722	5.125	101.677	101.527	101.011	3.750	97.057	96.689	96.322	5.125	101.295	100.779	100.263
5.250	101.944	101.794	101.544	5.250	101.518	101.368	101.118	3.875	97.465	97.098	96.731	5.500	101.549	101.237	100.987
5.375	102.239	102.089	101.839	5.375	101.674	101.524	101.274	4.000	97.864	97.496	97.129	5.625	101.893	101.581	101.331
6.250	103.081	102.981	102.881	6.250	101.256	101.156	101.056	4.125	98.242	97.874	97.507	6.250	101.774	101.524	101.274

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	96.039	95.939	95.658	95.392	3.250	95.784	95.684	95.403	95.137	1.875	89.538	89.438	89.288	89.138
3.375	96.867	96.767	96.486	96.220	3.375	96.259	96.159	95.878	95.612	2.000	89.412	89.312	89.162	89.012
3.500	95.519	95.419	95.138	94.872	3.500	96.711	96.611	96.330	96.064	2.125	90.412	90.312	90.162	90.012
3.625	96.559	96.459	96.178	95.912	3.625	97.154	97.054	96.773	96.507	2.250	93.029	92.929	92.730	92.531
3.750	97.845	97.745	97.595	97.282	3.750	97.591	97.491	97.341	97.028	2.375	92.635	92.535	92.336	92.137
3.875	98.375	98.275	98.125	97.813	3.875	98.025	97.925	97.775	97.462	2.500	92.489	92.389	92.190	91.991
4.000	98.891	98.791	98.641	98.329	4.000	98.448	98.348	98.198	97.885	2.625	93.489	93.389	93.190	92.991
4.125	99.368	99.268	99.118	98.806	4.125	98.851	98.751	98.601	98.288	2.750	95.216	95.116	94.890	94.663
4.250	99.455	99.355	99.205	98.752	4.250	99.192	99.092	98.942	98.489	2.875	95.847	95.747	95.520	95.294
4.375	99.947	99.847	99.697	99.244	4.375	99.601	99.501	99.351	98.898	3.000	96.315	96.215	95.988	95.762
4.500	100.437	100.337	100.187	99.734	4.500	99.941	99.841	99.691	99.238	3.125	96.768	96.668	96.442	96.215
4.625	100.871	100.771	100.621	100.168	4.625	100.295	100.195	100.045	99.592	3.250	97.263	97.163	96.850	96.538
4.750	100.871	100.771	100.621	100.106	4.750	100.562	100.462	100.312	99.796	3.375	97.713	97.613	97.300	96.988

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	-0.750	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.75-5.125	0.375	0.250	0.250	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	95.249	94.921	94.609	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	95.726	95.398	95.086	6.750	101.750	101.500	101.250
4.875	95.349	94.834	94.318	6.250	102.250	102.000	101.500	4.500	96.795	96.279	95.826	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	94.902	94.386	93.870					4.625	97.229	96.713	96.260	Rate	30 Day	45 Day	60 Day
5.125	94.494	93.978	93.463					4.750	97.229	96.713	96.197	6.250	100.750	100.500	100.250
5.250	95.018	94.706	94.456					4.875	97.690	97.174	96.658	6.750	101.750	101.500	101.250
5.375	96.236	95.924	95.674					5.000	98.138	97.622	97.106	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	95.834	95.522	95.272					5.125	98.545	98.029	97.513				
5.625	95.490	95.178	94.928					5.500	98.799	98.487	98.237				
5.750	97.964	97.714	97.464					5.625	99.143	98.831	98.581				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.024	98.774	98.524				

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.:

6/7/2022

W. Rate Sheet Dated: 4/8/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	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	92.735	92.508	92.282	3.500	99.741	99.591	99.441
3.750	96.520	96.370	96.058	3.750	96.366	96.216	95.904	2.875	93.366	93.139	92.913	3.625	100.144	99.994	99.844
3.875	97.050	96.900	96.588	3.875	96.800	96.650	96.338	3.000	93.834	93.607	93.381	Margin = 2.250		Index = 1.550	
4.000	97.566	97.416	97.104	4.000	97.223	97.073	96.761	3.125	94.287	94.060	93.834	30 Year OTC			
4.125	98.043	97.893	97.581	4.125	97.626	97.476	97.164	3.250	94.438	94.126	93.813	Rate	30 Day	45 Day	60 Day
4.250	97.880	97.730	97.277	4.250	97.717	97.567	97.114	3.375	94.888	94.576	94.263	3.250	93.477	93.196	92.930
4.375	98.372	98.222	97.769	4.375	98.126	97.976	97.523	3.500	95.315	95.003	94.690	3.375	94.305	94.024	93.758
4.500	98.862	98.712	98.259	4.500	98.466	98.316	97.863	3.625	95.733	95.421	95.108	3.500	92.957	92.676	92.410
4.625	99.296	99.146	98.693	4.625	98.820	98.670	98.217	3.750	95.862	95.495	95.128	3.625	93.997	93.716	93.450
4.750	98.109	97.959	97.443	4.750	97.899	97.749	97.233	3.875	N/A	N/A	N/A	3.750	96.520	96.192	95.879
4.875	98.569	98.419	97.903	4.875	98.265	98.115	97.599	4.000	N/A	N/A	N/A	3.875	97.050	96.722	96.409
5.000	99.017	98.867	98.351	5.000	98.514	98.364	97.848	4.125	N/A	N/A	N/A	4.000	97.566	97.238	96.925
5.125	99.425	99.275	98.759	5.125	98.814	98.664	98.148	4.250	N/A	N/A	N/A	4.125	98.043	97.715	97.402
5.250	96.944	96.794	96.544	5.250	96.618	96.468	96.218	4.375	N/A	N/A	N/A	4.250	97.880	97.364	96.911
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	96.620	96.520	96.370	96.058	3.750	96.466	96.366	96.216	95.904	2.750	91.429	91.329	91.102	90.876
3.875	97.150	97.050	96.900	96.588	3.875	96.900	96.800	96.650	96.338	2.875	92.059	91.959	91.732	91.506
4.000	97.666	97.566	97.416	97.104	4.000	97.323	97.223	97.073	96.761	3.000	92.527	92.427	92.200	91.974
4.125	98.143	98.043	97.893	97.581	4.125	97.726	97.626	97.476	97.164	3.125	92.981	92.881	92.654	92.428
4.250	97.980	97.880	97.730	97.277	4.250	97.817	97.717	97.567	97.114	3.250	95.100	95.000	94.688	94.375
4.375	98.472	98.372	98.222	97.769	4.375	98.226	98.126	97.976	97.523	3.375	95.550	95.450	95.138	94.825
4.500	98.962	98.862	98.712	98.259	4.500	98.566	98.466	98.316	97.863	3.500	95.977	95.877	95.565	95.252
4.625	99.396	99.296	99.146	98.693	4.625	98.920	98.820	98.670	98.217	3.625	96.395	96.295	95.983	95.670
4.750	98.209	98.109	97.959	97.443	4.750	97.999	97.899	97.749	97.233	3.750	97.462	97.362	96.995	96.628

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	-0.750
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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/7/2022

W. Rate Sheet Dated: 4/8/2022

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	95.483	95.362	95.283	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	95.230	95.020	95.030	2.000	N/A	N/A	N/A	3.750	95.412	95.305	95.202
3.875	96.067	95.946	95.867	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	95.951	95.741	95.751	2.125	N/A	N/A	N/A	3.875	95.996	95.889	95.786
3.990	96.476	96.355	96.276	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	96.527	96.317	96.327	2.250	N/A	N/A	N/A	3.990	96.405	96.297	96.195
4.000	96.576	96.455	96.376	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	96.627	96.417	96.427	2.375	N/A	N/A	N/A	4.000	96.505	96.397	96.295
4.125	97.179	96.969	96.979	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	97.228	97.018	97.028	2.500	N/A	N/A	N/A	4.125	97.034	96.876	96.737
4.250	97.809	97.599	97.609	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	97.761	97.551	97.561	2.625	N/A	N/A	N/A	4.250	97.665	97.507	97.368
4.375	98.362	98.152	98.162	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	98.228	98.018	98.028	2.750	N/A	N/A	N/A	4.375	98.218	98.060	97.921
4.500	98.846	98.636	98.646	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	98.570	98.363	98.370	2.875	N/A	N/A	N/A	4.500	98.702	98.544	98.405
4.625	99.204	98.994	99.004	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	99.083	98.881	98.883	2.990	N/A	N/A	N/A	4.625	99.104	98.932	98.772
4.750	99.712	99.510	99.512	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	99.588	99.386	99.388	3.000	N/A	N/A	N/A	4.750	99.701	99.508	99.317
4.875	100.169	99.967	99.969	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	99.965	99.763	99.765	3.125	N/A	N/A	N/A	4.875	100.158	99.965	99.774
4.990	100.473	100.271	100.273	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	100.133	99.931	99.933	3.250	N/A	N/A	N/A	4.990	100.462	100.269	100.078
5.000	100.573	100.371	100.373	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	100.233	100.031	100.033	3.375	N/A	N/A	N/A	5.000	100.562	100.369	100.178
5.125	100.747	100.545	100.547	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.263	100.061	100.063	3.500	N/A	N/A	N/A	5.125	100.572	100.349	100.351
5.250	101.126	100.916	100.909	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	99.808	99.598	99.591	3.625	N/A	N/A	N/A	5.250	101.122	100.916	100.711
5.375	101.347	101.137	101.130	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	99.975	99.765	99.758	3.750	N/A	N/A	N/A	5.375	101.343	101.137	100.932
5.500	101.649	101.439	101.432	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.181	99.971	99.964	3.875	N/A	N/A	N/A	5.500	101.645	101.439	101.234
5.625	101.941	101.731	101.724	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.325	100.115	100.108	3.990	N/A	N/A	N/A	5.625	101.937	101.731	101.526
5.750	102.304	102.134	102.098	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.364	100.194	100.158	4.000	N/A	N/A	N/A	5.750	102.246	102.050	101.845
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	96.643	96.457	96.443	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	94.570	94.465	94.370	2.750	94.465	94.361	94.260
2.875	N/A	N/A	N/A	3.875	97.175	96.989	96.975	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	95.026	94.921	94.826	2.875	94.921	94.817	94.716
2.990	N/A	N/A	N/A	3.990	97.644	97.434	97.444	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	95.464	95.345	95.264	2.990	95.345	95.233	95.132
3.000	N/A	N/A	N/A	4.000	97.744	97.534	97.544	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	95.564	95.445	95.364	3.000	95.445	95.333	95.232
3.125	N/A	N/A	N/A	4.125	98.394	98.184	98.194	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	96.149	96.028	95.949	3.125	96.027	95.901	95.788
3.250	N/A	N/A	N/A	4.250	98.941	98.731	98.741	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	96.688	96.547	96.468	3.250	96.547	96.421	96.288
3.375	N/A	N/A	N/A	4.375	99.449	99.239	99.249	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	97.340	97.219	97.140	3.375	97.219	97.093	96.960
3.500	N/A	N/A	N/A	4.500	99.865	99.655	99.665	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	97.910	97.748	97.710	3.500	97.748	97.632	97.430
3.625	N/A	N/A	N/A	4.625	100.236	100.026	100.036	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	98.522	98.360	98.322	3.625	98.433	98.239	98.020
3.750	N/A	N/A	N/A	4.750	100.217	100.015	100.013	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	99.058	98.896	98.858	3.750	98.969	98.775	98.556
3.875	N/A	N/A	N/A	4.875	100.628	100.426	100.424	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	99.605	99.443	99.405	3.875	99.516	99.322	99.103
3.990	N/A	N/A	N/A	4.990	100.870	100.668	100.666	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	100.016	99.854	99.816	3.990	99.826	99.732	99.513
4.000	N/A	N/A	N/A	5.000	100.970	100.768	100.766	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	100.116	99.954	99.916	4.000	100.026	99.832	99.613
4.125	N/A	N/A	N/A	5.125	101.113	100.911	100.909	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.551	100.389	100.351	4.125	100.462	100.268	100.049
4.250	N/A	N/A	N/A	5.250	101.358	101.148	101.130	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.561	100.343	100.346	4.250	100.462	100.215	99.950
4.375	N/A	N/A	N/A	5.375	101.488	101.278	101.260	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.875	100.657	100.660	4.375	100.776	100.529	100.264
4.500	N/A	N/A	N/A	5.500	101.749	101.539	101.521	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.952	100.734	100.737	4.500	100.853	100.606	100.341
4.625	N/A	N/A	N/A	5.625	101.988	101.778	101.760	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.208	100.990	100.993	4.625	101.108	100.861	100.596
4.750	N/A	N/A	N/A	5.750	102.059	101.889	101.859	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.101	100.907	100.901	4.750	101.245	101.025	100.791
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	94.957	94.757	94.757	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.440	95.240	95.240
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.545	95.345	95.345	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.895	95.695	95.695
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.979	95.779	95.779	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.318	96.118	96.118
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.079	95.879	95.879	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.418	96.218	96.218
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.521	96.321	96.321	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.938	96.738	96.738
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.882	96.682	96.682	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.465	97.265	97.265
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.410	97.210	97.210	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.940	97.740	97.740
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.709	97.509	97.509	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.363	98.163	98.163
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.068	97.868	97.868	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.865	98.665	98.665
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.430	98.230	98.230	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.494	99.294	99.294
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.812	98.612	98.612	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.039	99.839	99.839
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.057	98.857	98.857	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.484	100.284	100.284
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	99.157	98.957	98.957	3.375	N/A	N/A	N/A								



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/9/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/7/2022

W. Rate Sheet Dated: 4/8/2022

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	95.483	95.362	95.283	3.750	95.230	95.020	95.030	3.750	96.643	96.457	96.443	2.750	94.570	94.465	94.370	2.750	94.957	94.757	94.757
3.875	96.067	95.946	95.867	3.875	95.951	95.741	95.751	3.875	97.175	96.989	96.975	2.875	95.026	94.921	94.826	2.875	95.545	95.345	95.345
3.990	96.476	96.355	96.276	3.990	96.527	96.317	96.327	3.990	97.644	97.434	97.444	2.990	95.464	95.345	95.264	2.990	95.979	95.779	95.779
4.000	96.576	96.455	96.376	4.000	96.627	96.417	96.427	4.000	97.744	97.534	97.544	3.000	95.564	95.445	95.364	3.000	96.079	95.879	95.879
4.125	97.179	96.969	96.979	4.125	97.228	97.018	97.028	4.125	98.394	98.184	98.194	3.125	96.149	96.028	95.949	3.125	96.521	96.321	96.321
4.250	97.809	97.599	97.609	4.250	97.761	97.551	97.561	4.250	98.941	98.731	98.741	3.250	96.668	96.547	96.468	3.250	96.882	96.682	96.682
4.375	98.362	98.152	98.162	4.375	98.228	98.018	98.028	4.375	99.449	99.239	99.249	3.375	97.340	97.219	97.140	3.375	97.410	97.210	97.210
4.500	98.846	98.636	98.646	4.500	98.570	98.363	98.370	4.500	99.865	99.655	99.665	3.500	97.910	97.748	97.710	3.500	97.709	97.509	97.509
4.625	99.204	98.994	99.004	4.625	99.083	98.881	98.883	4.625	100.236	100.026	100.036	3.625	98.522	98.360	98.322	3.625	98.068	97.868	97.868
4.750	99.712	99.510	99.512	4.750	99.588	99.386	99.388	4.750	100.217	100.015	100.013	3.750	99.058	98.896	98.858	3.750	98.430	98.230	98.230
4.875	100.169	99.967	99.969	4.875	99.965	99.763	99.765	4.875	100.628	100.426	100.424	3.875	99.605	99.443	99.405	3.875	98.812	98.612	98.612
4.990	100.473	100.271	100.273	4.990	100.133	99.931	99.933	4.990	100.870	100.668	100.666	3.990	100.016	99.854	99.816	3.990	99.057	98.857	98.857
5.000	100.573	100.371	100.373	5.000	100.233	100.031	100.033	5.000	100.970	100.768	100.766	4.000	100.116	99.954	99.916	4.000	99.157	98.957	98.957
5.125	100.747	100.545	100.547	5.125	100.263	100.061	100.063	5.125	101.113	100.911	100.909	4.125	100.551	100.389	100.351	4.125	99.450	99.250	99.250
5.250	101.126	100.916	100.909	5.250	99.808	99.598	99.591	5.250	101.358	101.148	101.130	4.250	100.561	100.343	100.346	4.250	98.700	98.482	98.488
5.375	101.347	101.137	101.130	5.375	99.975	99.765	99.758	5.375	101.488	101.278	101.260	4.375	100.875	100.657	100.660	4.375	98.917	98.699	98.705
5.500	101.649	101.439	101.432	5.500	100.181	99.971	99.964	5.500	101.749	101.539	101.521	4.500	100.952	100.734	100.737	4.500	98.962	98.744	98.750
5.625	101.941	101.731	101.724	5.625	100.325	100.115	100.108	5.625	101.988	101.778	101.760	4.625	101.208	100.990	100.993	4.625	99.132	98.914	98.920
5.750	102.304	102.134	102.098	5.750	100.364	100.194	100.158	5.750	102.059	101.889	101.859	4.750	101.101	100.907	100.901	4.750	99.138	98.938	98.938

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.: 6/7/2022

W. Rate Sheet Dated: 4/8/2022

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	95.668	95.524	95.383	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	95.076	94.932	94.791	2.750	N/A	N/A	N/A	3.750	95.606	95.462	95.321
3.875	96.287	96.138	95.999	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	95.719	95.570	95.431	2.875	N/A	N/A	N/A	3.875	96.226	96.077	95.938
3.990	96.739	96.589	96.452	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	96.499	96.349	96.212	2.990	N/A	N/A	N/A	3.990	96.680	96.530	96.393
4.000	96.839	96.689	96.552	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.599	96.449	96.312	3.000	N/A	N/A	N/A	4.000	96.780	96.630	96.493
4.125	97.276	97.127	96.992	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	97.148	96.999	96.864	3.125	N/A	N/A	N/A	4.125	97.217	97.068	96.933
4.250	97.850	97.699	97.518	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.176	96.965	96.844	3.250	N/A	N/A	N/A	4.250	97.775	97.564	97.443
4.375	98.396	98.185	98.064	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	97.548	97.337	97.216	3.375	N/A	N/A	N/A	4.375	98.322	98.111	97.990
4.500	98.967	98.751	98.630	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	98.029	97.813	97.692	3.500	N/A	N/A	N/A	4.500	98.894	98.678	98.557
4.625	99.269	99.048	98.928	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.425	98.204	98.084	3.625	N/A	N/A	N/A	4.625	99.197	98.976	98.856
4.750	99.603	99.410	99.283	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.279	98.086	97.959	3.750	N/A	N/A	N/A	4.750	99.603	99.410	99.283
4.875	100.057	99.859	99.732	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	98.737	98.539	98.412	3.875	N/A	N/A	N/A	4.875	100.058	99.860	99.733
4.990	100.410	100.206	100.079	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	98.838	98.634	98.507	3.990	N/A	N/A	N/A	4.990	100.412	100.208	100.081
5.000	100.510	100.306	100.179	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	98.938	98.734	98.607	4.000	N/A	N/A	N/A	5.000	100.512	100.308	100.181
5.125	100.632	100.426	100.299	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	98.984	98.778	98.651	4.125	N/A	N/A	N/A	5.125	100.635	100.429	100.302
5.250	101.070	100.810	100.663	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	98.662	98.402	98.255	4.250	N/A	N/A	N/A	5.250	101.070	100.810	100.663
5.375	101.303	101.041	100.894	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	99.529	99.267	99.120	4.375	N/A	N/A	N/A	5.375	101.304	101.042	100.895
5.500	101.770	101.505	101.359	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	99.996	99.731	99.585	4.500	N/A	N/A	N/A	5.500	101.772	101.507	101.361
5.625	102.242	101.978	101.831	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.466	100.202	100.055	4.625	N/A	N/A	N/A	5.625	102.246	101.982	101.835
5.750	102.375	102.275	102.175	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	100.053	99.953	99.853	4.750	N/A	N/A	N/A	5.750	102.375	102.275	102.175
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	96.685	96.491	96.404	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	94.575	94.437	94.375	2.750	94.577	94.439	94.377
2.875	N/A	N/A	N/A	3.875	97.200	97.000	96.913	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	95.233	95.093	95.033	2.875	95.236	95.096	95.036
2.990	N/A	N/A	N/A	3.990	97.517	97.309	97.222	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	95.562	95.416	95.362	2.990	95.562	95.416	95.362
3.000	N/A	N/A	N/A	4.000	97.617	97.409	97.322	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	95.662	95.516	95.462	3.000	95.662	95.516	95.462
3.125	N/A	N/A	N/A	4.125	98.228	98.007	97.901	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	96.210	96.046	95.980	3.125	96.210	96.046	95.980
3.250	N/A	N/A	N/A	4.250	98.805	98.578	98.472	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	96.744	96.578	96.512	3.250	96.747	96.581	96.515
3.375	N/A	N/A	N/A	4.375	99.305	99.073	98.966	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	97.391	97.223	97.156	3.375	97.391	97.223	97.156
3.500	N/A	N/A	N/A	4.500	99.643	99.404	99.297	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	97.737	97.566	97.500	3.500	97.737	97.566	97.500
3.625	N/A	N/A	N/A	4.625	99.347	99.033	98.906	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	98.124	97.842	97.756	3.625	98.295	98.013	97.927
3.750	N/A	N/A	N/A	4.750	99.783	99.465	99.338	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	98.665	98.380	98.293	3.750	98.727	98.442	98.355
3.875	N/A	N/A	N/A	4.875	100.226	99.902	99.775	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	99.090	98.803	98.717	3.875	99.156	98.869	98.783
3.990	N/A	N/A	N/A	4.990	100.373	100.049	99.922	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	99.342	99.048	98.962	3.990	99.404	99.110	99.024
4.000	N/A	N/A	N/A	5.000	100.473	100.149	100.022	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	99.442	99.148	99.062	4.000	99.504	99.210	99.124
4.125	N/A	N/A	N/A	5.125	100.682	100.330	100.184	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	99.778	99.392	99.286	4.125	99.925	99.539	99.433
4.250	N/A	N/A	N/A	5.250	101.238	100.881	100.735	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	100.215	99.827	99.721	4.250	100.310	99.922	99.816
4.375	N/A	N/A	N/A	5.375	101.313	100.956	100.810	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.679	100.288	100.182	4.375	100.776	100.385	100.279
4.500	N/A	N/A	N/A	5.500	101.689	101.333	101.186	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	100.922	100.530	100.424	4.500	101.020	100.628	100.522
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	101.089	100.972	100.847	4.625	101.488	101.371	101.246
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	101.475	101.358	101.233	4.750	101.415	101.298	101.173
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	94.001	93.863	93.801	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	94.673	94.533	94.473	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	95.014	94.868	94.814	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	95.114	94.968	94.914	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	95.578	95.414	95.348	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	95.972	95.806	95.740	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	96.635	96.467	96.400	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	96.991	96.820	96.754	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	97.720	97.438	97.352	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	98.047	97.762	97.675	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	98.480	98.193	98.107	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	98.738	98.444	98.358	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	98.838	98.544	98.458	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	99.426	99.040	98.934	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	99.907	99.519	99.413	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	100.379	99.988	99.882	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	100.638	100.246	100.140	3.875	N/A	N/A	N/A	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.:

6/7/2022

W. Rate Sheet Dated: 4/8/2022

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	95.668	95.524	95.383	3.750	95.076	94.932	94.791	3.750	96.685	96.491	96.404	2.750	94.575	94.437	94.375	2.750	94.001	93.863	93.801
3.875	96.287	96.138	95.999	3.875	95.719	95.570	95.431	3.875	97.200	97.000	96.913	2.875	95.233	95.093	95.033	2.875	94.673	94.533	94.473
3.990	96.739	96.589	96.452	3.990	96.499	96.349	96.212	3.990	97.517	97.309	97.222	2.990	95.562	95.416	95.362	2.990	95.014	94.868	94.814
4.000	96.839	96.689	96.552	4.000	96.599	96.449	96.312	4.000	97.617	97.409	97.322	3.000	95.662	95.516	95.462	3.000	95.114	94.968	94.914
4.125	97.276	97.127	96.992	4.125	97.148	96.999	96.864	4.125	98.228	98.007	97.901	3.125	96.210	96.046	95.980	3.125	95.578	95.414	95.348
4.250	97.850	97.639	97.518	4.250	97.176	96.965	96.844	4.250	98.805	98.578	98.472	3.250	96.744	96.578	96.512	3.250	95.972	95.806	95.740
4.375	98.396	98.185	98.064	4.375	97.548	97.337	97.216	4.375	99.305	99.073	98.966	3.375	97.391	97.223	97.156	3.375	96.635	96.467	96.400
4.500	98.967	98.751	98.630	4.500	98.029	97.813	97.692	4.500	99.643	99.404	99.297	3.500	97.737	97.566	97.500	3.500	96.991	96.820	96.754
4.625	99.269	99.048	98.928	4.625	98.425	98.204	98.084	4.625	99.347	99.033	98.906	3.625	98.124	97.842	97.756	3.625	97.720	97.438	97.352
4.750	99.603	99.410	99.283	4.750	98.279	98.086	97.959	4.750	99.783	99.465	99.338	3.750	98.665	98.380	98.293	3.750	98.047	97.762	97.675
4.875	100.057	99.859	99.732	4.875	98.737	98.539	98.412	4.875	100.226	99.902	99.775	3.875	99.090	98.803	98.717	3.875	98.480	98.193	98.107
4.990	100.410	100.206	100.079	4.990	98.838	98.634	98.507	4.990	100.373	100.049	99.922	3.990	99.342	99.048	98.962	3.990	98.738	98.444	98.358
5.000	100.510	100.306	100.179	5.000	98.938	98.734	98.607	5.000	100.473	100.149	100.022	4.000	99.442	99.148	99.062	4.000	98.838	98.544	98.458
5.125	100.632	100.426	100.299	5.125	98.984	98.778	98.651	5.125	100.682	100.330	100.184	4.125	99.778	99.392	99.286	4.125	99.426	99.040	98.934
5.250	101.070	100.810	100.663	5.250	98.662	98.402	98.255	5.250	101.238	100.881	100.735	4.250	100.215	99.827	99.721	4.250	99.907	99.519	99.413
5.375	101.303	101.041	100.894	5.375	99.529	99.267	99.120	5.375	101.313	100.956	100.810	4.375	100.679	100.288	100.182	4.375	100.379	99.988	99.882
5.500	101.770	101.505	101.359	5.500	99.996	99.731	99.585	5.500	101.689	101.333	101.186	4.500	100.922	100.530	100.424	4.500	100.638	100.246	100.140
5.625	102.242	101.978	101.831	5.625	100.466	100.202	100.055	5.625	N/A	N/A	N/A	4.625	101.089	100.972	100.847	4.625	101.429	101.312	101.187
5.750	102.375	102.275	102.175	5.750	100.053	99.953	99.853	5.750	N/A	N/A	N/A	4.750	101.475	101.358	101.233	4.750	100.623	100.506	100.381

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/9/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/7/2022

W. Rate Sheet Dated: 4/8/2022

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.:

6/7/2022

W. Rate Sheet Dated: 4/8/2022

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	95.668	95.524	95.383	3.750	96.685	96.491	96.404	2.750	94.575	94.437	94.375	3.750	94.697	94.553	94.412	2.750	93.638	93.500	93.438
3.875	96.287	96.138	95.999	3.875	97.200	97.000	96.913	2.875	95.233	95.093	95.033	3.875	95.328	95.179	95.040	2.875	94.303	94.163	94.103
3.990	96.739	96.589	96.452	3.990	97.517	97.309	97.222	2.990	95.562	95.416	95.362	3.990	95.944	95.794	95.657	2.990	94.638	94.492	94.438
4.000	96.839	96.689	96.552	4.000	97.617	97.409	97.322	3.000	95.662	95.516	95.462	4.000	96.044	95.894	95.757	3.000	94.738	94.592	94.538
4.125	97.276	97.127	96.992	4.125	98.228	98.007	97.901	3.125	96.210	96.046	95.980	4.125	96.537	96.388	96.253	3.125	95.244	95.080	95.014
4.250	97.850	97.639	97.518	4.250	98.805	98.578	98.472	3.250	96.744	96.578	96.512	4.250	96.838	96.627	96.506	3.250	95.708	95.542	95.476
4.375	98.396	98.185	98.064	4.375	99.305	99.073	98.966	3.375	97.391	97.223	97.156	4.375	97.297	97.086	96.965	3.375	96.363	96.195	96.128
4.500	98.967	98.751	98.630	4.500	99.643	99.404	99.297	3.500	97.737	97.566	97.500	4.500	97.823	97.607	97.486	3.500	96.714	96.543	96.477
4.625	99.269	99.048	98.928	4.625	99.347	99.033	98.906	3.625	98.124	97.842	97.756	4.625	98.172	97.951	97.831	3.625	97.272	96.990	96.904
4.750	99.603	99.410	99.283	4.750	99.783	99.465	99.338	3.750	98.665	98.380	98.293	4.750	98.266	98.073	97.946	3.750	97.706	97.421	97.334
4.875	100.057	99.859	99.732	4.875	100.226	99.902	99.775	3.875	99.090	98.803	98.717	4.875	98.722	98.524	98.397	3.875	98.135	97.848	97.762
4.990	100.410	100.206	100.079	4.990	100.373	100.049	99.922	3.990	99.342	99.048	98.962	4.990	98.949	98.745	98.618	3.990	98.390	98.096	98.010
5.000	100.510	100.306	100.179	5.000	100.473	100.149	100.022	4.000	99.442	99.148	99.062	5.000	99.049	98.845	98.718	4.000	98.490	98.196	98.110
5.125	100.632	100.426	100.299	5.125	100.682	100.330	100.184	4.125	99.778	99.392	99.286	5.125	99.133	98.927	98.800	4.125	98.952	98.566	98.460
5.250	101.070	100.810	100.663	5.250	101.238	100.881	100.735	4.250	100.215	99.827	99.721	5.250	99.191	98.931	98.784	4.250	99.411	99.023	98.917
5.375	101.303	101.041	100.894	5.375	101.313	100.956	100.810	4.375	100.679	100.288	100.182	5.375	99.741	99.479	99.332	4.375	99.879	99.488	99.382
5.500	N/A	N/A	N/A	5.500	101.689	101.333	101.186	4.500	100.922	100.530	100.424	5.500	N/A	N/A	N/A	4.500	100.130	99.738	99.632
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.089	100.972	100.847	5.625	N/A	N/A	N/A	4.625	100.609	100.492	100.367
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.475	101.358	101.233	5.750	N/A	N/A	N/A	4.750	100.399	100.282	100.157

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/9/2022

45 Day Lock Exp.:

5/23/2022

60 Day Lock Exp.:

6/7/2022

W. Rate Sheet Dated: 4/8/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

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1-877-588-2706

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60 Day Lock Exp.:

6/7/2022

W. Rate Sheet Dated: 4/8/2022

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	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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