



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.: 5/11/2022

45 Day Lock Exp.: 5/26/2022

60 Day Lock Exp.: 6/10/2022

W. Rate Sheet Dated: 4/11/2022

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	96.033	95.783	95.517	3.250	96.078	95.828	95.562	1.875	88.298	88.148	87.998	3.125	99.614	99.464	99.314
3.375	96.761	96.511	96.245	3.375	96.453	96.203	95.937	2.000	88.172	88.022	87.872	3.250	100.687	100.537	100.387
3.500	95.413	95.163	94.897	3.500	96.905	96.655	96.389	2.125	89.172	89.022	88.872	3.375	99.395	99.245	99.095
3.625	96.453	96.203	95.937	3.625	97.348	97.098	96.832	2.250	91.286	91.098	90.911	3.500	99.794	99.644	99.494
3.750	97.988	97.838	97.542	3.750	97.735	97.585	97.288	2.375	90.892	90.704	90.517	3.625	100.197	100.047	99.897
3.875	98.419	98.269	97.972	3.875	98.068	97.918	97.622	2.500	90.746	90.558	90.371	Margin = 2.250		Index = 1.550	
4.000	98.935	98.785	98.488	4.000	98.492	98.342	98.045	2.625	91.746	91.558	91.371	30 Year OTC			
4.125	99.412	99.262	98.965	4.125	98.894	98.744	98.448	2.750	94.522	94.303	94.085	Rate	30 Day	45 Day	60 Day
4.250	99.583	99.433	98.996	4.250	99.320	99.170	98.732	2.875	95.153	94.934	94.715	4.000	97.843	97.515	97.218
4.375	99.975	99.825	99.388	4.375	99.629	99.479	99.041	3.000	95.621	95.402	95.183	4.125	98.320	97.992	97.695
4.500	100.465	100.315	99.877	4.500	99.969	99.819	99.382	3.125	96.074	95.856	95.637	4.500	99.373	98.967	98.530
4.625	100.899	100.749	100.311	4.625	100.323	100.173	99.736	3.250	96.133	95.820	95.508	4.625	99.807	99.401	98.964
4.750	100.906	100.609	100.156	4.750	100.596	100.299	99.846	3.375	96.583	96.270	95.958	4.750	99.714	99.417	98.964
4.875	101.266	100.969	100.516	4.875	100.862	100.565	100.112	3.500	97.010	96.697	96.385	4.875	100.174	99.877	99.424
5.000	101.714	101.417	100.964	5.000	101.110	100.814	100.360	3.625	97.428	97.115	96.803	5.000	100.622	100.325	99.872
5.125	102.122	101.825	101.372	5.125	101.411	101.114	100.661	3.750	96.908	96.549	96.189	5.125	101.030	100.733	100.280
5.250	101.507	101.357	100.857	5.250	101.081	100.931	100.431	3.875	97.317	96.958	96.598	5.500	101.111	100.611	100.111
5.375	101.802	101.652	101.152	5.375	101.237	101.087	100.587	4.000	97.715	97.356	96.996	5.625	101.456	100.956	100.456
6.250	106.000	105.900	105.800	6.250	100.912	100.812	100.712	4.125	98.093	97.734	97.374	6.250	101.431	101.181	100.931

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	95.633	95.533	95.283	95.017	3.250	95.378	95.278	95.028	94.762	1.875	89.928	89.828	89.678	89.528
3.375	96.461	96.361	96.111	95.845	3.375	95.853	95.753	95.503	95.237	2.000	89.802	89.702	89.552	89.402
3.500	95.113	95.013	94.763	94.497	3.500	96.305	96.205	95.955	95.689	2.125	90.802	90.702	90.552	90.402
3.625	96.153	96.053	95.803	95.537	3.625	96.748	96.648	96.398	96.132	2.250	92.916	92.816	92.628	92.441
3.750	97.688	97.588	97.438	97.142	3.750	97.435	97.335	97.185	96.888	2.375	92.522	92.422	92.234	92.047
3.875	98.219	98.119	97.969	97.672	3.875	97.868	97.768	97.618	97.322	2.500	92.376	92.276	92.088	91.901
4.000	98.735	98.635	98.485	98.188	4.000	98.292	98.192	98.042	97.745	2.625	93.376	93.276	93.088	92.901
4.125	99.212	99.112	98.962	98.665	4.125	98.694	98.594	98.444	98.148	2.750	95.052	94.952	94.733	94.515
4.250	99.283	99.183	99.033	98.596	4.250	99.020	98.920	98.770	98.332	2.875	95.683	95.583	95.364	95.145
4.375	99.775	99.675	99.525	99.088	4.375	99.429	99.329	99.179	98.741	3.000	96.151	96.051	95.832	95.613
4.500	100.265	100.165	100.015	99.577	4.500	99.769	99.669	99.519	99.082	3.125	96.604	96.504	96.286	96.067
4.625	100.699	100.599	100.449	100.011	4.625	100.123	100.023	99.873	99.436	3.250	97.263	97.163	96.850	96.538
4.750	100.606	100.506	100.209	99.756	4.750	100.296	100.196	99.899	99.446	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 ≤ 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"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	95.093	94.765	94.468	6.250	100.750	100.500	100.250
4.875	95.084	94.787	94.334	6.250	102.250	102.000	101.500	4.125	95.570	95.242	94.945	6.750	101.750	101.500	101.250
5.000	94.636	94.339	93.886					4.500	96.623	96.217	95.780	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	94.228	93.932	93.478					4.625	97.057	96.651	96.214	Rate	30 Day	45 Day	60 Day
5.250	94.753	94.253	93.753					4.750	96.964	96.667	96.214	6.250	100.750	100.500	100.250
5.375	95.798	95.298	94.798					4.875	97.424	97.127	96.674	6.750	101.750	101.500	101.250
5.500	95.397	94.897	94.397					5.000	97.872	97.575	97.122		DPA Advantage Adjustment		
5.625	95.052	94.552	94.052					5.125	98.280	97.983	97.530		203(k) / 203(k)s -0.250		
5.750	97.620	97.370	97.120					5.500	98.361	97.861	97.361		203(k) & 203(k)s are Borrower Paid only		
								5.625	98.706	98.206	97.706				
Borrower Paid Comp Only				Lender Paid Only				6.250	98.681	98.431	98.181				
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)					



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30 Day Lock Exp.:

5/11/2022

45 Day Lock Exp.:

5/26/2022

60 Day Lock Exp.:

6/10/2022

W. Rate Sheet Dated: 4/11/2022

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	92.571	92.352	92.134	3.500	99.741	99.591	99.441
3.750	96.363	96.213	95.916	3.750	96.210	96.060	95.763	2.875	93.202	92.983	92.765	3.625	100.144	99.994	99.844
3.875	96.894	96.744	96.447	3.875	96.643	96.493	96.196	3.000	93.670	93.451	93.233	Margin = 2.250		Index = 1.550	
4.000	97.410	97.260	96.963	4.000	97.067	96.917	96.620	3.125	94.123	93.904	93.686	30 Year OTC			
4.125	97.887	97.737	97.440	4.125	97.469	97.319	97.022	3.250	94.438	94.126	93.813	Rate	30 Day	45 Day	60 Day
4.250	97.708	97.558	97.121	4.250	97.545	97.395	96.958	3.375	94.888	94.576	94.263	3.250	93.070	92.820	92.554
4.375	98.200	98.050	97.613	4.375	97.954	97.804	97.367	3.500	95.315	95.003	94.690	3.375	93.898	93.648	93.382
4.500	98.690	98.540	98.103	4.500	98.294	98.144	97.707	3.625	95.733	95.421	95.108	3.500	92.550	92.300	92.034
4.625	99.124	98.974	98.537	4.625	98.648	98.498	98.061	3.750	95.713	95.354	94.994	3.625	93.590	93.340	93.074
4.750	97.843	97.546	97.093	4.750	97.634	97.337	96.884	3.875	N/A	N/A	N/A	3.750	96.363	96.035	95.738
4.875	98.304	98.007	97.554	4.875	97.999	97.702	97.249	4.000	N/A	N/A	N/A	3.875	96.894	96.566	96.269
5.000	98.751	98.454	98.001	5.000	98.248	97.951	97.498	4.125	N/A	N/A	N/A	4.000	97.410	97.082	96.785
5.125	99.159	98.862	98.409	5.125	98.549	98.252	97.799	4.250	N/A	N/A	N/A	4.125	97.887	97.559	97.262
5.250	96.507	96.357	95.857	5.250	96.181	96.031	95.531	4.375	N/A	N/A	N/A	4.250	97.708	97.302	96.864
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	96.463	96.363	96.213	95.916	3.750	96.310	96.210	96.060	95.763	2.750	91.265	91.165	90.946	90.728
3.875	96.994	96.894	96.744	96.447	3.875	96.743	96.643	96.493	96.196	2.875	91.895	91.795	91.576	91.358
4.000	97.510	97.410	97.260	96.963	4.000	97.167	97.067	96.917	96.620	3.000	92.363	92.263	92.044	91.826
4.125	97.987	97.887	97.737	97.440	4.125	97.569	97.469	97.319	97.022	3.125	92.817	92.717	92.498	92.280
4.250	97.808	97.708	97.558	97.121	4.250	97.645	97.545	97.395	96.958	3.250	95.100	95.000	94.688	94.375
4.375	98.300	98.200	98.050	97.613	4.375	98.054	97.954	97.804	97.367	3.375	95.550	95.450	95.138	94.825
4.500	98.790	98.690	98.540	98.103	4.500	98.394	98.294	98.144	97.707	3.500	95.977	95.877	95.565	95.252
4.625	99.224	99.124	98.974	98.537	4.625	98.748	98.648	98.498	98.061	3.625	96.395	96.295	95.983	95.670
4.750	97.943	97.843	97.546	97.093	4.750	97.734	97.634	97.337	96.884	3.750	97.313	97.213	96.854	96.494

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				
5.750	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				
Borrower Paid Comp Only				Lender Paid Only											

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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/11/2022

45 Day Lock Exp.:

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W. Rate Sheet Dated: 4/11/2022

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	95.139	95.026	94.939	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	94.626	94.481	94.426	2.000	N/A	N/A	N/A	3.750	95.076	94.976	94.876
3.875	95.727	95.614	95.527	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	95.346	95.201	95.146	2.125	N/A	N/A	N/A	3.875	95.664	95.564	95.464
3.990	96.137	96.024	95.937	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	95.928	95.783	95.728	2.250	N/A	N/A	N/A	3.990	96.073	95.973	95.873
4.000	96.237	96.124	96.037	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	96.028	95.883	95.828	2.375	N/A	N/A	N/A	4.000	96.173	96.073	95.973
4.125	96.800	96.655	96.600	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	96.631	96.486	96.431	2.500	N/A	N/A	N/A	4.125	96.705	96.572	96.440
4.250	97.434	97.289	97.234	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	97.167	97.022	96.967	2.625	N/A	N/A	N/A	4.250	97.339	97.206	97.074
4.375	97.991	97.846	97.791	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	97.720	97.575	97.520	2.750	N/A	N/A	N/A	4.375	97.896	97.763	97.632
4.500	98.479	98.334	98.279	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	98.316	98.171	98.116	2.875	N/A	N/A	N/A	4.500	98.383	98.250	98.118
4.625	98.871	98.726	98.671	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	98.840	98.695	98.640	2.990	N/A	N/A	N/A	4.625	98.885	98.705	98.521
4.750	99.473	99.328	99.273	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	99.349	99.204	99.149	3.000	N/A	N/A	N/A	4.750	99.487	99.307	99.123
4.875	99.933	99.788	99.733	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	99.729	99.584	99.529	3.125	N/A	N/A	N/A	4.875	99.947	99.766	99.583
4.990	100.241	100.096	100.041	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	99.900	99.755	99.700	3.250	N/A	N/A	N/A	4.990	100.255	100.074	99.891
5.000	100.341	100.196	100.141	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	100.000	99.855	99.800	3.375	N/A	N/A	N/A	5.000	100.355	100.174	99.991
5.125	100.517	100.372	100.317	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.032	99.887	99.832	3.500	N/A	N/A	N/A	5.125	100.531	100.350	100.167
5.250	100.784	100.622	100.568	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	99.622	99.460	99.406	3.625	N/A	N/A	N/A	5.250	100.891	100.689	100.484
5.375	101.009	100.847	100.793	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	99.793	99.631	99.577	3.750	N/A	N/A	N/A	5.375	101.116	100.914	100.709
5.500	101.314	101.152	101.098	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	99.999	99.837	99.783	3.875	N/A	N/A	N/A	5.500	101.421	101.219	101.014
5.625	101.609	101.447	101.393	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.148	99.986	99.932	3.990	N/A	N/A	N/A	5.625	101.716	101.514	101.309
5.750	101.850	101.680	101.650	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.066	99.896	99.866	4.000	N/A	N/A	N/A	5.750	101.855	101.673	101.490
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	96.286	96.108	96.086	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	94.428	94.323	94.228	2.750	94.323	94.220	94.119
2.875	N/A	N/A	N/A	3.875	96.821	96.643	96.621	2.990	N/A	N/A	N/A	2.990	94.883	94.778	94.683	2.875	94.778	94.673	94.574	2.875	94.673	94.568	94.469
2.990	N/A	N/A	N/A	3.990	97.262	97.117	97.062	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	95.300	95.195	95.100	2.990	95.195	95.092	94.991
3.000	N/A	N/A	N/A	4.000	97.362	97.217	97.162	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	95.400	95.295	95.200	3.000	95.295	95.192	95.091
3.125	N/A	N/A	N/A	4.125	98.016	97.871	97.816	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	95.958	95.845	95.758	3.125	95.845	95.725	95.600
3.250	N/A	N/A	N/A	4.250	98.567	98.422	98.367	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	96.480	96.367	96.280	3.250	96.367	96.247	96.122
3.375	N/A	N/A	N/A	4.375	99.076	98.931	98.876	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	97.155	97.042	96.955	3.375	97.042	96.922	96.797
3.500	N/A	N/A	N/A	4.500	99.498	99.353	99.298	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	97.599	97.476	97.399	3.500	97.476	97.352	97.227
3.625	N/A	N/A	N/A	4.625	99.872	99.727	99.672	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	98.188	98.012	97.988	3.625	98.012	97.867	97.742
3.750	N/A	N/A	N/A	4.750	99.979	99.834	99.779	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	98.726	98.548	98.526	3.750	98.548	98.370	98.190
3.875	N/A	N/A	N/A	4.875	100.393	100.248	100.193	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	99.277	99.099	99.077	3.875	99.099	98.920	98.740
3.990	N/A	N/A	N/A	4.990	100.638	100.493	100.438	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	99.691	99.513	99.491	3.990	99.513	99.334	99.154
4.000	N/A	N/A	N/A	5.000	100.738	100.593	100.538	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	99.791	99.613	99.591	4.000	99.613	99.434	99.254
4.125	N/A	N/A	N/A	5.125	100.885	100.740	100.685	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.230	100.052	100.030	4.125	100.052	99.873	99.693
4.250	N/A	N/A	N/A	5.250	101.017	100.855	100.787	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.296	100.062	100.066	4.250	100.146	99.886	99.621
4.375	N/A	N/A	N/A	5.375	101.151	100.989	100.921	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.614	100.380	100.384	4.375	100.464	100.204	99.939
4.500	N/A	N/A	N/A	5.500	101.411	101.249	101.181	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.694	100.460	100.464	4.500	100.544	100.284	100.019
4.625	N/A	N/A	N/A	5.625	101.657	101.495	101.427	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	100.953	100.719	100.723	4.625	100.803	100.543	100.278
4.750	N/A	N/A	N/A	5.750	101.606	101.436	101.406	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	100.933	100.723	100.733	4.750	100.963	100.732	100.498
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	94.758	94.558	94.558	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.294	95.094	95.094
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.348	95.148	95.148	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.749	95.549	95.549
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.783	95.583	95.583	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.173	95.973	95.973
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.883	95.683	95.683	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.273	96.073	96.073
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.326	96.126	96.126	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.766	96.566	96.566
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.690	96.490	96.490	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.274	97.074	97.074
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.218	97.018	97.018	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.752	97.552	97.552
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.518	97.318	97.318	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.176	97.976	97.976
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.878	97.678	97.678	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.686	98.486	98.486
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.093	97.893	97.893	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.159	98.959	98.959
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.477	98.277	98.277	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.708	99.508	99.508
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.724	98.524	98.524	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.156	99.956	99.956
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.824	98.624	98.624	3.375	N/A	N/A	N/A	3.375	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.:

5/11/2022

45 Day Lock Exp.:

5/26/2022

60 Day Lock Exp.:

6/10/2022

W. Rate Sheet Dated: 4/11/2022

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	95.139	95.026	94.939	3.750	94.626	94.481	94.426	3.750	96.286	96.108	96.086	2.750	94.428	94.323	94.228	2.750	94.758	94.558	94.558
3.875	95.727	95.614	95.527	3.875	95.346	95.201	95.146	3.875	96.821	96.643	96.621	2.875	94.883	94.778	94.683	2.875	95.348	95.148	95.148
3.990	96.137	96.024	95.937	3.990	95.928	95.783	95.728	3.990	97.262	97.117	97.062	2.990	95.300	95.195	95.100	2.990	95.783	95.583	95.583
4.000	96.237	96.124	96.037	4.000	96.028	95.883	95.828	4.000	97.362	97.217	97.162	3.000	95.400	95.295	95.200	3.000	95.883	95.683	95.683
4.125	96.800	96.655	96.600	4.125	96.631	96.486	96.431	4.125	98.016	97.871	97.816	3.125	95.958	95.845	95.758	3.125	96.326	96.126	96.126
4.250	97.434	97.289	97.234	4.250	97.167	97.022	96.967	4.250	98.567	98.422	98.367	3.250	96.480	96.367	96.280	3.250	96.690	96.490	96.490
4.375	97.991	97.846	97.791	4.375	97.720	97.575	97.520	4.375	99.076	98.931	98.876	3.375	97.155	97.042	96.955	3.375	97.218	97.018	97.018
4.500	98.479	98.334	98.279	4.500	98.316	98.171	98.116	4.500	99.498	99.353	99.298	3.500	97.599	97.476	97.399	3.500	97.518	97.318	97.318
4.625	98.871	98.726	98.671	4.625	98.840	98.695	98.640	4.625	99.872	99.727	99.672	3.625	98.188	98.012	97.988	3.625	97.878	97.678	97.678
4.750	99.473	99.328	99.273	4.750	99.349	99.204	99.149	4.750	99.979	99.834	99.779	3.750	98.726	98.548	98.526	3.750	98.093	97.893	97.893
4.875	99.933	99.788	99.733	4.875	99.729	99.584	99.529	4.875	100.393	100.248	100.193	3.875	99.277	99.099	99.077	3.875	98.477	98.277	98.277
4.990	100.241	100.096	100.041	4.990	99.900	99.755	99.700	4.990	100.638	100.493	100.438	3.990	99.691	99.513	99.491	3.990	98.724	98.524	98.524
5.000	100.341	100.196	100.141	5.000	100.000	99.855	99.800	5.000	100.738	100.593	100.538	4.000	99.791	99.613	99.591	4.000	98.824	98.624	98.624
5.125	100.517	100.372	100.317	5.125	100.032	99.887	99.832	5.125	100.885	100.740	100.685	4.125	100.230	100.052	100.030	4.125	99.120	98.920	98.920
5.250	100.784	100.622	100.568	5.250	99.622	99.460	99.406	5.250	101.017	100.855	100.787	4.250	100.296	100.062	100.066	4.250	98.433	98.199	98.208
5.375	101.009	100.847	100.793	5.375	99.793	99.631	99.577	5.375	101.151	100.989	100.921	4.375	100.614	100.380	100.384	4.375	98.652	98.418	98.427
5.500	101.314	101.152	101.098	5.500	99.999	99.837	99.783	5.500	101.411	101.249	101.181	4.500	100.694	100.460	100.464	4.500	98.699	98.465	98.474
5.625	101.609	101.447	101.393	5.625	100.148	99.986	99.932	5.625	101.657	101.495	101.427	4.625	100.953	100.719	100.723	4.625	98.872	98.638	98.656
5.750	101.850	101.680	101.650	5.750	100.066	99.896	99.866	5.750	101.606	101.436	101.406	4.750	100.933	100.723	100.733	4.750	98.970	98.760	98.770

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)
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.: 5/11/2022
45 Day Lock Exp.: 5/26/2022
60 Day Lock Exp.: 6/10/2022

W. Rate Sheet Dated: 4/11/2022

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	95.251	95.104	94.955	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	94.561	94.414	94.265	2.750	N/A	N/A	N/A	3.750	95.190	95.043	94.894
3.875	95.875	95.724	95.577	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	95.209	95.058	94.911	2.875	N/A	N/A	N/A	3.875	95.814	95.663	95.516
3.990	96.335	96.179	96.033	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	95.999	95.843	95.697	2.990	N/A	N/A	N/A	3.990	96.276	96.120	95.974
4.000	96.435	96.279	96.133	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.099	95.943	95.797	3.000	N/A	N/A	N/A	4.000	96.376	96.220	96.074
4.125	96.876	96.725	96.582	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	96.652	96.501	96.358	3.125	N/A	N/A	N/A	4.125	96.822	96.671	96.528
4.250	97.505	97.304	97.174	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	96.893	96.692	96.562	3.250	N/A	N/A	N/A	4.250	97.463	97.262	97.132
4.375	98.057	97.856	97.726	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	97.269	97.068	96.938	3.375	N/A	N/A	N/A	4.375	98.015	97.814	97.684
4.500	98.634	98.429	98.299	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	97.754	97.549	97.419	3.500	N/A	N/A	N/A	4.500	98.594	98.389	98.259
4.625	98.940	98.730	98.600	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.156	97.946	97.816	3.625	N/A	N/A	N/A	4.625	98.900	98.690	98.560
4.750	99.400	99.213	99.077	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.138	97.951	97.815	3.750	N/A	N/A	N/A	4.750	99.369	99.182	99.046
4.875	99.859	99.667	99.530	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	98.599	98.407	98.270	3.875	N/A	N/A	N/A	4.875	99.830	99.638	99.501
4.990	100.217	100.020	99.883	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	98.703	98.506	98.369	3.990	N/A	N/A	N/A	4.990	100.189	99.992	99.855
5.000	100.317	100.120	99.983	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	98.803	98.606	98.469	4.000	N/A	N/A	N/A	5.000	100.289	100.092	99.955
5.125	100.440	100.245	100.107	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	98.850	98.655	98.517	4.125	N/A	N/A	N/A	5.125	100.412	100.217	100.079
5.250	100.800	100.657	100.503	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	98.450	98.307	98.153	4.250	N/A	N/A	N/A	5.250	100.816	100.673	100.519
5.375	101.037	100.891	100.738	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	99.327	99.181	99.028	4.375	N/A	N/A	N/A	5.375	101.054	100.908	100.755
5.500	101.513	101.363	101.209	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	99.803	99.653	99.499	4.500	N/A	N/A	N/A	5.500	101.531	101.381	101.227
5.625	101.994	101.843	101.689	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.284	100.133	99.979	4.625	N/A	N/A	N/A	5.625	102.013	101.862	101.708
5.750	102.116	102.016	101.916	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	99.606	99.506	99.406	4.750	N/A	N/A	N/A	5.750	102.116	102.016	101.916
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	96.212	96.112	95.934	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	94.414	94.273	94.214	2.750	94.939	94.758	94.199
2.875	N/A	N/A	N/A	3.875	96.605	96.505	96.321	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	95.074	94.931	94.874	2.875	95.059	94.916	94.859
2.990	N/A	N/A	N/A	3.990	97.040	96.940	96.751	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	95.404	95.256	95.204	2.990	95.388	95.240	95.188
3.000	N/A	N/A	N/A	4.000	97.140	97.040	96.851	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	95.504	95.356	95.304	3.000	95.488	95.340	95.288
3.125	N/A	N/A	N/A	4.125	97.724	97.621	97.430	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	96.015	95.832	95.765	3.125	96.000	95.817	95.750
3.250	N/A	N/A	N/A	4.250	98.273	98.165	97.974	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	96.553	96.367	96.300	3.250	96.539	96.353	96.286
3.375	N/A	N/A	N/A	4.375	98.782	98.669	98.478	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	97.202	97.013	96.946	3.375	97.186	96.997	96.930
3.500	N/A	N/A	N/A	4.500	99.270	99.152	98.961	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	97.549	97.359	97.292	3.500	97.538	97.348	97.281
3.625	N/A	N/A	N/A	4.625	99.167	99.045	98.789	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	97.895	97.795	97.695	3.625	98.094	97.994	97.894
3.750	N/A	N/A	N/A	4.750	99.609	99.483	99.227	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	98.439	98.339	98.239	3.750	98.470	98.370	98.270
3.875	N/A	N/A	N/A	4.875	100.058	99.926	99.670	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	98.867	98.767	98.667	3.875	98.901	98.801	98.701
3.990	N/A	N/A	N/A	4.990	100.213	100.077	99.821	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	99.120	99.020	98.920	3.990	99.152	99.052	98.952
4.000	N/A	N/A	N/A	5.000	100.313	100.177	99.921	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	99.220	99.120	99.020	4.000	99.252	99.152	99.052
4.125	N/A	N/A	N/A	5.125	100.347	100.205	100.048	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	99.500	99.217	99.110	4.125	99.681	99.398	99.291
4.250	N/A	N/A	N/A	5.250	100.910	100.763	100.607	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	99.939	99.653	99.546	4.250	99.987	99.701	99.594
4.375	N/A	N/A	N/A	5.375	100.986	100.840	100.683	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.409	100.118	100.010	4.375	100.456	100.165	100.057
4.500	N/A	N/A	N/A	5.500	101.369	101.223	101.066	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	100.655	100.365	100.258	4.500	100.702	100.412	100.305
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	100.808	100.683	100.558	4.625	101.172	101.047	100.922
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	101.200	101.072	100.947	4.750	101.107	100.979	100.854



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.:

5/11/2022

45 Day Lock Exp.:

5/26/2022

60 Day Lock Exp.:

6/10/2022

W. Rate Sheet Dated: 4/11/2022

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	95.251	95.104	94.955	3.750	94.561	94.414	94.265	3.750	96.212	96.112	95.934	2.750	94.414	94.273	94.214	2.750	93.840	93.699	93.640
3.875	95.875	95.724	95.577	3.875	95.209	95.058	94.911	3.875	96.605	96.505	96.321	2.875	95.074	94.931	94.874	2.875	94.512	94.369	94.312
3.990	96.335	96.179	96.033	3.990	95.999	95.843	95.697	3.990	97.040	96.940	96.751	2.990	95.404	95.256	95.204	2.990	94.856	94.708	94.656
4.000	96.435	96.279	96.133	4.000	96.099	95.943	95.797	4.000	97.140	97.040	96.851	3.000	95.504	95.356	95.304	3.000	94.956	94.808	94.756
4.125	96.876	96.725	96.582	4.125	96.652	96.501	96.358	4.125	97.724	97.621	97.430	3.125	96.015	95.832	95.765	3.125	95.469	95.286	95.219
4.250	97.505	97.304	97.174	4.250	96.893	96.692	96.562	4.250	98.273	98.165	97.974	3.250	96.553	96.367	96.300	3.250	95.779	95.593	95.526
4.375	98.057	97.856	97.726	4.375	97.269	97.068	96.938	4.375	98.782	98.669	98.478	3.375	97.202	97.013	96.946	3.375	96.444	96.255	96.188
4.500	98.634	98.429	98.299	4.500	97.754	97.549	97.419	4.500	99.270	99.152	98.961	3.500	97.549	97.359	97.292	3.500	96.799	96.609	96.542
4.625	98.940	98.730	98.600	4.625	98.156	97.946	97.816	4.625	99.167	99.045	98.789	3.625	97.895	97.795	97.695	3.625	97.545	97.445	97.345
4.750	99.400	99.213	99.077	4.750	98.138	97.951	97.815	4.750	99.609	99.483	99.227	3.750	98.439	98.339	98.239	3.750	97.819	97.719	97.619
4.875	99.859	99.667	99.530	4.875	98.599	98.407	98.270	4.875	100.058	99.926	99.670	3.875	98.867	98.767	98.667	3.875	98.255	98.155	98.055
4.990	100.217	100.020	99.883	4.990	98.703	98.506	98.369	4.990	100.213	100.077	99.821	3.990	99.120	99.020	98.920	3.990	98.514	98.414	98.314
5.000	100.317	100.120	99.983	5.000	98.803	98.606	98.469	5.000	100.313	100.177	99.921	4.000	99.220	99.120	99.020	4.000	98.614	98.514	98.414
5.125	100.440	100.245	100.107	5.125	98.850	98.655	98.517	5.125	100.347	100.205	100.048	4.125	99.500	99.217	99.110	4.125	99.256	98.973	98.866
5.250	100.800	100.657	100.503	5.250	98.450	98.307	98.153	5.250	100.910	100.763	100.607	4.250	99.939	99.653	99.546	4.250	99.641	99.355	99.248
5.375	101.037	100.891	100.738	5.375	99.327	99.181	99.028	5.375	100.986	100.840	100.683	4.375	100.409	100.118	100.010	4.375	100.119	99.828	99.720
5.500	101.513	101.363	101.209	5.500	99.803	99.653	99.499	5.500	101.369	101.223	101.066	4.500	100.655	100.365	100.258	4.500	100.379	100.089	99.982
5.625	101.994	101.843	101.689	5.625	100.284	100.133	99.979	5.625	N/A	N/A	N/A	4.625	100.808	100.683	100.558	4.625	101.184	101.059	100.934
5.750	102.116	102.016	101.916	5.750	99.606	99.506	99.406	5.750	N/A	N/A	N/A	4.750	101.200	101.072	100.947	4.750	100.344	100.216	100.091

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		

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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)
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6/10/2022

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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



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.:

5/11/2022

45 Day Lock Exp.:

5/26/2022

60 Day Lock Exp.:

6/10/2022

W. Rate Sheet Dated: 4/11/2022

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	95.251	95.104	94.955	3.750	96.212	96.112	95.934	2.750	94.414	94.273	94.214	3.750	94.231	94.084	93.935	2.750	93.477	93.336	93.277
3.875	95.875	95.724	95.577	3.875	96.605	96.505	96.321	2.875	95.074	94.931	94.874	3.875	94.867	94.716	94.569	2.875	94.143	94.000	93.943
3.990	96.335	96.179	96.033	3.990	97.040	96.940	96.751	2.990	95.404	95.256	95.204	3.990	95.492	95.336	95.190	2.990	94.480	94.332	94.280
4.000	96.435	96.279	96.133	4.000	97.140	97.040	96.851	3.000	95.504	95.356	95.304	4.000	95.592	95.436	95.290	3.000	94.580	94.432	94.380
4.125	96.876	96.725	96.582	4.125	97.724	97.621	97.430	3.125	96.015	95.832	95.765	4.125	96.089	95.938	95.795	3.125	95.092	94.909	94.842
4.250	97.505	97.304	97.174	4.250	98.273	98.165	97.974	3.250	96.553	96.367	96.300	4.250	96.524	96.323	96.193	3.250	95.516	95.330	95.263
4.375	98.057	97.856	97.726	4.375	98.782	98.669	98.478	3.375	97.202	97.013	96.946	4.375	96.988	96.787	96.657	3.375	96.173	95.984	95.917
4.500	98.634	98.429	98.299	4.500	99.270	99.152	98.961	3.500	97.549	97.359	97.292	4.500	97.519	97.314	97.184	3.500	96.524	96.334	96.267
4.625	98.940	98.730	98.600	4.625	99.167	99.045	98.789	3.625	97.895	97.795	97.695	4.625	97.873	97.663	97.533	3.625	97.070	96.970	96.870
4.750	99.400	99.213	99.077	4.750	99.609	99.483	99.227	3.750	98.439	98.339	98.239	4.750	98.094	97.907	97.771	3.750	97.479	97.379	97.279
4.875	99.859	99.667	99.530	4.875	100.058	99.926	99.670	3.875	98.867	98.767	98.667	4.875	98.554	98.362	98.225	3.875	97.911	97.811	97.711
4.990	100.217	100.020	99.883	4.990	100.213	100.077	99.821	3.990	99.120	99.020	98.920	4.990	98.785	98.588	98.451	3.990	98.167	98.067	97.967
5.000	100.317	100.120	99.983	5.000	100.313	100.177	99.921	4.000	99.220	99.120	99.020	5.000	98.885	98.688	98.551	4.000	98.267	98.167	98.067
5.125	100.440	100.245	100.107	5.125	100.347	100.205	100.048	4.125	99.500	99.217	99.110	5.125	98.970	98.775	98.637	4.125	98.728	98.445	98.338
5.250	100.800	100.657	100.503	5.250	100.910	100.763	100.607	4.250	99.939	99.653	99.546	5.250	98.950	98.807	98.653	4.250	99.140	98.854	98.747
5.375	101.037	100.891	100.738	5.375	100.986	100.840	100.683	4.375	100.409	100.118	100.010	5.375	99.507	99.361	99.208	4.375	99.614	99.323	99.215
5.500	N/A	N/A	N/A	5.500	101.369	101.223	101.066	4.500	100.655	100.365	100.258	5.500	N/A	N/A	N/A	4.500	99.867	99.577	99.470
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	100.808	100.683	100.558	5.625	N/A	N/A	N/A	4.625	100.346	100.221	100.096
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.200	101.072	100.947	5.750	N/A	N/A	N/A	4.750	100.122	99.994	99.869

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		
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.		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.:

5/11/2022

45 Day Lock Exp.:

5/26/2022

60 Day Lock Exp.:

6/10/2022

W. Rate Sheet Dated: 4/11/2022

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/11/2022

45 Day Lock Exp.:

5/26/2022

60 Day Lock Exp.:

6/10/2022

W. Rate Sheet Dated: 4/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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		
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)