



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/12/2022

45 Day Lock Exp.: 5/27/2022

60 Day Lock Exp.: 6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.575	99.425	99.096	4.000	99.127	98.977	98.649	2.250	91.263	91.103	90.942	3.125	99.153	99.003	98.853
4.125	100.091	99.941	99.613	4.125	99.551	99.401	99.072	2.375	90.814	90.654	90.493	3.250	100.229	100.079	99.929
4.250	100.271	100.121	99.683	4.250	100.011	99.861	99.424	2.500	90.723	90.563	90.402	3.375	100.646	100.496	100.346
4.375	100.683	100.533	100.096	4.375	100.316	100.166	99.729	2.625	91.723	91.563	91.402	3.500	99.354	99.204	99.054
4.500	101.173	101.023	100.585	4.500	100.726	100.576	100.138	2.750	94.503	94.296	94.089	3.625	99.753	99.603	99.453
4.625	101.654	101.504	101.066	4.625	101.049	100.899	100.461	2.875	95.134	94.927	94.720	Margin = 2.250		Index = 1.770	
4.750	101.406	101.256	100.756	4.750	101.122	100.972	100.472	3.000	95.602	95.395	95.188	30 Year OTC			
4.875	101.777	101.627	101.127	4.875	101.362	101.212	100.712	3.125	96.070	95.863	95.656	Rate	30 Day	45 Day	60 Day
5.000	102.238	102.088	101.588	5.000	101.727	101.577	101.077	3.250	96.383	96.063	95.742	4.000	98.483	98.171	97.843
5.125	102.678	102.528	102.028	5.125	101.944	101.794	101.294	3.375	96.833	96.513	96.193	4.125	98.999	98.687	98.359
5.250	101.507	101.357	100.857	5.250	101.163	101.013	100.513	3.500	97.283	96.963	96.643	4.500	100.081	99.659	99.222
5.375	101.853	101.703	101.203	5.375	101.237	101.087	100.587	3.625	97.708	97.387	97.067	4.625	100.562	100.140	99.703
5.500	102.231	102.081	101.581	5.500	101.492	101.342	100.842	3.750	97.166	96.760	96.354	4.750	100.214	99.745	99.245
5.625	102.622	102.472	101.972	5.625	101.813	101.663	101.163	3.875	97.583	97.176	96.770	4.875	100.685	100.216	99.716
5.750	101.111	100.955	100.798	5.750	100.757	100.601	100.444	4.000	97.984	97.578	97.171	5.000	101.146	100.677	100.177
5.875	101.514	101.358	101.201	5.875	100.994	100.838	100.682	4.125	98.382	97.976	97.570	5.125	101.586	101.117	100.617
6.000	101.771	101.615	101.459	6.000	101.250	101.094	100.938	4.250	99.166	99.016	98.866	5.500	101.139	100.639	100.139
6.125	102.104	101.948	101.791	6.125	101.571	101.415	101.259	4.375	99.547	99.397	99.247	5.625	101.530	101.030	100.530
6.250	103.732	103.582	103.082	6.250	100.743	100.593	100.093	4.500	99.931	99.781	99.631	6.250	101.243	100.993	100.743

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	
4.000	99.375	99.275	99.125	98.796	4.000	98.927	98.827	98.677	98.349	2.250	92.893	92.793	92.633	92.472	
4.125	99.891	99.791	99.641	99.313	4.125	99.351	99.251	99.101	98.772	2.375	92.444	92.344	92.184	92.023	
4.250	99.971	99.871	99.721	99.283	4.250	99.711	99.611	99.461	99.024	2.500	92.353	92.253	92.093	91.932	
4.375	100.483	100.383	100.233	99.796	4.375	100.116	100.016	99.866	99.429	2.625	93.353	93.253	93.093	92.932	
4.500	100.973	100.873	100.723	100.285	4.500	100.526	100.426	100.276	99.838	2.750	95.033	94.933	94.726	94.519	
4.625	101.454	101.354	101.204	100.766	4.625	100.849	100.749	100.599	100.161	2.875	95.664	95.564	95.357	95.150	
4.750	101.106	101.006	100.856	100.356	4.750	100.822	100.722	100.572	100.072	3.000	96.132	96.032	95.825	95.618	
4.875	101.577	101.477	101.327	100.827	4.875	101.162	101.062	100.912	100.412	3.125	96.600	96.500	96.293	96.086	
5.000	102.038	101.938	101.788	101.288	5.000	101.527	101.427	101.277	100.777	3.250	97.513	97.413	97.093	96.772	
5.125	102.478	102.378	102.228	101.728	5.125	101.744	101.644	101.494	100.994	3.375	97.963	97.863	97.543	97.223	
5.250	101.207	101.107	100.957	100.457	5.250	100.863	100.763	100.613	100.113	3.500	98.413	98.313	97.993	97.673	
5.375	101.653	101.553	101.403	100.903	5.375	101.037	100.937	100.787	100.287	3.625	98.838	98.738	98.417	98.097	
5.500	102.031	101.931	101.781	101.281	5.500	101.192	101.092	100.942	100.442	3.750	98.796	98.696	98.290	97.884	

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 >90.000 Note Rate Range = 3.750%-4.625%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.000	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	95.733	95.421	95.093	6.250	100.750	100.500	100.250
4.875	95.573	95.104	94.604	6.250	102.250	102.000	101.500	4.125	96.249	95.937	95.609	6.750	101.750	101.500	101.250
5.000	95.112	94.644	94.144					4.625	97.812	97.390	96.953	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	94.672	94.203	93.703					4.750	97.464	96.995	96.495	Rate	30 Day	45 Day	60 Day
5.250	95.210	94.710	94.210					4.875	97.935	97.466	96.966	6.250	100.750	100.500	100.250
5.375	95.747	95.247	94.747					5.000	98.396	97.927	97.427	6.750	101.750	101.500	101.250
5.500	95.369	94.869	94.369					5.125	98.836	98.367	97.867	DPA Advantage Adjustment			
5.625	94.978	94.478	93.978					5.500	98.389	97.889	97.389	203(k) / 203(k)s -0.250			
5.750	97.433	97.183	96.933					5.625	98.780	98.280	97.780	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	98.493	98.243	97.993				

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



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5/12/2022

45 Day Lock Exp.:

5/27/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 1:00 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.351	96.201	96.051
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.177	99.027	98.877
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.594	99.444	99.294
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	92.552	92.345	92.138	3.500	98.302	98.152	98.002
4.500	99.710	99.560	99.123	4.500	99.363	99.213	98.776	2.875	93.182	92.975	92.768	3.625	98.700	98.550	98.400
4.625	100.191	100.041	99.604	4.625	99.686	99.536	99.099	3.000	93.650	93.443	93.236	Margin = 2.250		Index = 1.770	
4.750	99.343	99.193	98.693	4.750	99.160	99.010	98.510	3.125	94.119	93.912	93.705	30 Year OTC			
4.875	99.815	99.665	99.165	4.875	99.499	99.349	98.849	3.250	94.688	94.368	94.047	Rate	30 Day	45 Day	60 Day
5.000	100.275	100.125	99.625	5.000	99.864	99.714	99.214	3.375	95.138	94.818	94.497	3.250	92.570	92.320	92.070
5.125	100.716	100.566	100.066	5.125	100.081	99.931	99.431	3.500	95.588	95.268	94.947	3.375	93.398	93.148	92.898
5.250	96.507	96.357	95.857	5.250	96.263	96.113	95.613	3.625	96.013	95.693	95.372	3.500	92.050	91.800	91.550
5.375	96.953	96.803	96.303	5.375	96.437	96.287	95.787	3.750	95.971	95.565	95.159	3.625	93.090	92.840	92.590
5.500	97.331	97.181	96.681	5.500	96.692	96.542	96.042	3.875	N/A	N/A	N/A	3.750	96.681	96.369	96.040
5.625	97.722	97.572	97.072	5.625	97.013	96.863	96.363	4.000	N/A	N/A	N/A	3.875	97.519	97.207	96.878
5.750	98.111	97.955	97.799	5.750	97.857	97.701	97.545	4.125	N/A	N/A	N/A	4.000	98.050	97.738	97.409
5.875	98.514	98.358	98.202	5.875	98.094	97.938	97.782	4.250	N/A	N/A	N/A	4.125	98.566	98.254	97.925
6.000	98.771	98.615	98.459	6.000	#N/A	N/A	.156	4.375	N/A	N/A	N/A	4.250	98.708	98.286	97.849
6.125	N/A	N/A	N/A	6.125	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
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
4.500	99.810	99.710	99.560	99.123	4.500	99.463	99.363	99.213	98.776	2.750	90.120	90.020	89.813	89.606
4.625	100.291	100.191	100.041	99.604	4.625	99.786	99.686	99.536	99.099	2.875	90.751	90.651	90.444	90.237
4.750	99.443	99.343	99.193	98.693	4.750	99.260	99.160	99.010	98.510	3.000	91.219	91.119	90.912	90.705
4.875	99.915	99.815	99.665	99.165	4.875	99.599	99.499	99.349	98.849	3.125	91.687	91.587	91.380	91.173
5.000	100.375	100.275	100.125	99.625	5.000	99.964	99.864	99.714	99.214	3.250	94.351	94.251	93.931	93.610
5.125	100.816	100.716	100.566	100.066	5.125	100.181	100.081	99.931	99.431	3.375	94.801	94.701	94.381	94.060
5.250	96.607	96.507	96.357	95.857	5.250	96.363	96.263	96.113	95.613	3.500	95.251	95.151	94.831	94.510
5.375	97.053	96.953	96.803	96.303	5.375	96.537	96.437	96.287	95.787	3.625	95.675	95.575	95.255	94.934
5.500	97.431	97.331	97.181	96.681	5.500	96.792	96.692	96.542	96.042	3.750	97.571	97.471	97.065	96.659

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
5.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.375	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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W. Rate Sheet Dated: 4/12/2022

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	95.548	95.443	95.348	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	94.832	94.695	94.632	2.000	N/A	N/A	N/A	3.750	95.493	95.390	95.288
3.875	96.167	96.062	95.967	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	95.586	95.449	95.386	2.125	N/A	N/A	N/A	3.875	96.112	96.009	95.907
3.990	96.606	96.501	96.406	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	96.196	96.059	95.996	2.250	N/A	N/A	N/A	3.990	96.551	96.448	96.346
4.000	96.706	96.601	96.506	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	96.296	96.159	96.096	2.375	N/A	N/A	N/A	4.000	96.651	96.548	96.446
4.125	97.351	97.214	97.151	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	96.933	96.796	96.733	2.500	N/A	N/A	N/A	4.125	97.263	97.131	96.999
4.250	97.993	97.856	97.793	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	97.638	97.501	97.438	2.625	N/A	N/A	N/A	4.250	97.905	97.773	97.641
4.375	98.551	98.414	98.351	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	98.249	98.112	98.049	2.750	N/A	N/A	N/A	4.375	98.463	98.331	98.199
4.500	99.035	98.898	98.835	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	98.841	98.704	98.641	2.875	N/A	N/A	N/A	4.500	98.947	98.815	98.683
4.625	99.399	99.262	99.199	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	99.367	99.230	99.167	2.990	N/A	N/A	N/A	4.625	99.388	99.220	99.050
4.750	99.977	99.840	99.777	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	99.884	99.747	99.684	3.000	N/A	N/A	N/A	4.750	99.999	99.816	99.618
4.875	100.510	100.373	100.310	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	100.335	100.198	100.135	3.125	N/A	N/A	N/A	4.875	100.532	100.349	100.151
4.990	100.875	100.738	100.675	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	100.558	100.421	100.358	3.250	N/A	N/A	N/A	4.990	100.897	100.714	100.516
5.000	100.975	100.838	100.775	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	100.658	100.521	100.458	3.375	N/A	N/A	N/A	5.000	100.997	100.814	100.616
5.125	101.183	101.046	100.983	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.719	100.582	100.519	3.500	N/A	N/A	N/A	5.125	101.205	101.022	100.824
5.250	101.493	101.339	101.273	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.846	100.709	100.646	3.625	N/A	N/A	N/A	5.250	101.608	101.403	101.198
5.375	101.697	101.543	101.477	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.637	100.483	100.417	3.750	N/A	N/A	N/A	5.375	101.813	101.608	101.403
5.500	102.002	101.848	101.782	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.839	100.685	100.619	3.875	N/A	N/A	N/A	5.500	102.117	101.912	101.707
5.625	102.295	102.141	102.075	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.984	100.831	100.764	3.990	N/A	N/A	N/A	5.625	102.410	102.205	102.000
5.750	102.485	102.315	102.285	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.888	100.718	100.688	4.000	N/A	N/A	N/A	5.750	102.491	102.308	102.125
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	96.628	96.458	96.428	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	94.611	94.506	94.411	2.750	94.506	94.406	94.306
2.875	N/A	N/A	N/A	3.875	97.236	97.099	97.036	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	95.070	94.965	94.870	2.875	94.965	94.865	94.765
2.990	N/A	N/A	N/A	3.990	97.844	97.707	97.644	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	95.501	95.396	95.301	2.990	95.396	95.296	95.196
3.000	N/A	N/A	N/A	4.000	97.944	97.807	97.744	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	95.601	95.496	95.401	3.000	95.496	95.396	95.296
3.125	N/A	N/A	N/A	4.125	98.629	98.492	98.429	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	96.136	96.023	95.936	3.125	96.022	95.913	95.822
3.250	N/A	N/A	N/A	4.250	99.187	99.050	98.987	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	96.670	96.557	96.470	3.250	96.557	96.441	96.340
3.375	N/A	N/A	N/A	4.375	99.697	99.560	99.497	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	97.398	97.285	97.198	3.375	97.285	97.169	97.068
3.500	N/A	N/A	N/A	4.500	100.113	99.976	99.913	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	97.887	97.726	97.687	3.500	97.726	97.594	97.493
3.625	N/A	N/A	N/A	4.625	100.488	100.351	100.288	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	98.502	98.340	98.302	3.625	98.340	98.175	98.023
3.750	N/A	N/A	N/A	4.750	100.543	100.406	100.343	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	99.038	98.876	98.838	3.750	98.876	98.697	98.510
3.875	N/A	N/A	N/A	4.875	101.031	100.894	100.831	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	99.595	99.433	99.395	3.875	99.434	99.255	99.068
3.990	N/A	N/A	N/A	4.990	101.332	101.195	101.132	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	100.050	99.888	99.850	3.990	99.888	99.709	99.522
4.000	N/A	N/A	N/A	5.000	101.432	101.295	101.232	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	100.150	99.988	99.950	4.000	99.988	99.809	99.622
4.125	N/A	N/A	N/A	5.125	101.609	101.472	101.409	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.631	100.469	100.431	4.125	100.469	100.290	100.103
4.250	N/A	N/A	N/A	5.250	101.787	101.633	101.553	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.556	100.386	100.343	4.250	100.395	100.174	99.940
4.375	N/A	N/A	N/A	5.375	101.901	101.748	101.667	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.863	100.693	100.650	4.375	100.701	100.480	100.246
4.500	N/A	N/A	N/A	5.500	102.160	102.006	101.926	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.932	100.762	100.719	4.500	100.770	100.549	100.315
4.625	N/A	N/A	N/A	5.625	102.407	102.253	102.173	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.195	101.025	100.982	4.625	101.033	100.812	100.578
4.750	N/A	N/A	N/A	5.750	102.348	102.178	102.148	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.243	101.001	101.016	4.750	101.022	100.785	100.558
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	94.913	94.713	94.713	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.570	95.370	95.370
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.503	95.303	95.303	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.029	95.829	95.829
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.948	95.748	95.748	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.460	96.260	96.260
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.048	95.848	95.848	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.560	96.360	96.360
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.502	96.302	96.302	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.058	96.858	96.858
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.878	96.678	96.678	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.504	97.304	97.304
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.457	97.257	97.257	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.993	97.793	97.793
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.751	97.551	97.551	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.429	98.229	98.229
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.111	97.911	97.911	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.957	98.757	98.757
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.399	98.199	98.199	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.560	99.360	99.360
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.788	98.588	98.588	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.109	99.909	99.909
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.078	98.878	98.878	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.554	100.354	100.354
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	99.178	98.978	98.978	3.375											



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.:

5/12/2022

45 Day Lock Exp.:

5/27/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	95.548	95.443	95.348	3.750	94.832	94.695	94.632	3.750	96.628	96.458	96.428	2.750	94.611	94.506	94.411	2.750	94.913	94.713	94.713
3.875	96.167	96.062	95.967	3.875	95.586	95.449	95.386	3.875	97.236	97.099	97.036	2.875	95.070	94.965	94.870	2.875	95.503	95.303	95.303
3.990	96.606	96.501	96.406	3.990	96.196	96.059	95.996	3.990	97.844	97.707	97.644	2.990	95.501	95.396	95.301	2.990	95.948	95.748	95.748
4.000	96.706	96.601	96.506	4.000	96.296	96.159	96.096	4.000	97.944	97.807	97.744	3.000	95.601	95.496	95.401	3.000	96.048	95.848	95.848
4.125	97.351	97.214	97.151	4.125	96.933	96.796	96.733	4.125	98.629	98.492	98.429	3.125	96.136	96.023	95.936	3.125	96.502	96.302	96.302
4.250	97.993	97.856	97.793	4.250	97.638	97.501	97.438	4.250	99.187	99.050	98.987	3.250	96.670	96.557	96.470	3.250	96.878	96.678	96.678
4.375	98.551	98.414	98.351	4.375	98.249	98.112	98.049	4.375	99.697	99.560	99.497	3.375	97.398	97.285	97.198	3.375	97.457	97.257	97.257
4.500	99.035	98.898	98.835	4.500	98.841	98.704	98.641	4.500	100.113	99.976	99.913	3.500	97.887	97.776	97.687	3.500	97.751	97.551	97.551
4.625	99.399	99.262	99.199	4.625	99.367	99.230	99.167	4.625	100.488	100.351	100.288	3.625	98.502	98.340	98.302	3.625	98.111	97.911	97.911
4.750	99.977	99.840	99.777	4.750	99.884	99.747	99.684	4.750	100.543	100.406	100.343	3.750	99.038	98.876	98.838	3.750	98.399	98.199	98.199
4.875	100.510	100.373	100.310	4.875	100.335	100.198	100.135	4.875	101.031	100.894	100.831	3.875	99.595	99.433	99.395	3.875	98.788	98.588	98.588
4.990	100.875	100.738	100.675	4.990	100.558	100.421	100.358	4.990	101.332	101.195	101.132	3.990	100.050	99.888	99.850	3.990	99.078	98.878	98.878
5.000	100.975	100.838	100.775	5.000	100.658	100.521	100.458	5.000	101.432	101.295	101.232	4.000	100.150	99.988	99.950	4.000	99.178	98.978	98.978
5.125	101.183	101.046	100.983	5.125	100.719	100.582	100.519	5.125	101.609	101.472	101.409	4.125	100.631	100.469	100.431	4.125	99.514	99.314	99.314
5.250	101.493	101.339	101.273	5.250	100.486	100.332	100.266	5.250	101.787	101.633	101.553	4.250	100.556	100.386	100.343	4.250	98.716	98.516	98.501
5.375	101.697	101.543	101.477	5.375	100.637	100.483	100.417	5.375	101.901	101.748	101.667	4.375	100.863	100.693	100.650	4.375	98.921	98.721	98.705
5.500	102.002	101.848	101.782	5.500	100.839	100.685	100.619	5.500	102.160	102.006	101.926	4.500	100.932	100.762	100.719	4.500	98.960	98.760	98.745
5.625	102.295	102.141	102.075	5.625	100.984	100.831	100.764	5.625	102.407	102.253	102.173	4.625	101.195	101.025	100.982	4.625	99.135	98.935	98.920
5.750	102.485	102.315	102.285	5.750	100.888	100.718	100.688	5.750	102.348	102.178	102.148	4.750	101.243	101.001	101.016	4.750	99.279	99.037	99.068

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.: 5/12/2022
45 Day Lock Exp.: 5/27/2022
60 Day Lock Exp.: 6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	95.711	95.565	95.410	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	94.673	94.527	94.372	2.750	N/A	N/A	N/A	3.750	95.679	95.533	95.378
3.875	96.344	96.194	96.041	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	95.328	95.178	95.025	2.875	N/A	N/A	N/A	3.875	96.312	96.162	96.009
3.990	96.813	96.662	96.510	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	96.235	96.084	95.932	2.990	N/A	N/A	N/A	3.990	96.790	96.639	96.487
4.000	96.913	96.762	96.610	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.335	96.184	96.032	3.000	N/A	N/A	N/A	4.000	96.890	96.739	96.587
4.125	97.467	97.264	97.138	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	97.003	96.800	96.674	3.125	N/A	N/A	N/A	4.125	97.477	97.274	97.148
4.250	98.094	97.895	97.768	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.552	97.353	97.226	3.250	N/A	N/A	N/A	4.250	98.104	97.905	97.778
4.375	98.627	98.428	98.301	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	97.911	97.712	97.585	3.375	N/A	N/A	N/A	4.375	98.637	98.438	98.311
4.500	99.181	98.977	98.850	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	98.377	98.173	98.046	3.500	N/A	N/A	N/A	4.500	99.191	98.987	98.860
4.625	99.458	99.250	99.123	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.744	98.536	98.409	3.625	N/A	N/A	N/A	4.625	99.468	99.260	99.133
4.750	99.990	99.805	99.636	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.796	98.611	98.442	3.750	N/A	N/A	N/A	4.750	99.958	99.773	99.604
4.875	100.504	100.315	100.146	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.310	99.121	98.952	3.875	N/A	N/A	N/A	4.875	100.473	100.284	100.115
4.990	100.870	100.679	100.509	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.426	99.235	99.065	3.990	N/A	N/A	N/A	4.990	100.839	100.648	100.478
5.000	100.970	100.779	100.609	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.526	99.335	99.165	4.000	N/A	N/A	N/A	5.000	100.939	100.748	100.578
5.125	101.129	100.935	100.765	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	99.611	99.417	99.247	4.125	N/A	N/A	N/A	5.125	101.098	100.904	100.734
5.250	101.155	101.011	100.709	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	98.877	98.733	98.431	4.250	N/A	N/A	N/A	5.250	101.139	100.995	100.693
5.375	101.360	101.215	100.913	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	99.712	99.567	99.265	4.375	N/A	N/A	N/A	5.375	101.345	101.200	100.898
5.500	101.815	101.670	101.367	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.169	100.024	99.721	4.500	N/A	N/A	N/A	5.500	101.799	101.654	101.351
5.625	102.276	102.129	101.827	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.628	100.481	100.179	4.625	N/A	N/A	N/A	5.625	102.260	102.113	101.811
5.750	102.065	101.965	101.865	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	98.867	98.767	98.667	4.750	N/A	N/A	N/A	5.750	102.222	102.122	102.022
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	96.801	96.701	96.513	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	94.637	94.512	94.437	2.750	94.510	94.385	94.310
2.875	N/A	N/A	N/A	3.875	97.263	97.163	96.961	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	95.292	95.162	95.092	2.875	95.218	95.088	95.018
2.990	N/A	N/A	N/A	3.990	97.709	97.609	97.403	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	95.625	95.488	95.425	2.990	95.596	95.459	95.396
3.000	N/A	N/A	N/A	4.000	97.809	97.709	97.503	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	95.725	95.588	95.525	3.000	95.696	95.559	95.496
3.125	N/A	N/A	N/A	4.125	98.407	98.304	98.098	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	96.237	96.084	96.008	3.125	96.253	96.100	96.024
3.250	N/A	N/A	N/A	4.250	98.947	98.839	98.632	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	96.820	96.622	96.546	3.250	96.836	96.638	96.562
3.375	N/A	N/A	N/A	4.375	99.440	99.328	99.121	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	97.536	97.308	97.232	3.375	97.551	97.323	97.247
3.500	N/A	N/A	N/A	4.500	99.911	99.793	99.587	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	97.916	97.662	97.568	3.500	97.932	97.678	97.584
3.625	N/A	N/A	N/A	4.625	99.816	99.694	99.389	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	98.497	98.241	98.142	3.625	98.513	98.257	98.158
3.750	N/A	N/A	N/A	4.750	100.251	100.125	99.820	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.023	98.766	98.667	3.750	99.039	98.782	98.683
3.875	N/A	N/A	N/A	4.875	100.756	100.627	100.322	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	99.447	99.188	99.089	3.875	99.462	99.203	99.104
3.990	N/A	N/A	N/A	4.990	100.951	100.819	100.513	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	99.730	99.466	99.367	3.990	99.746	99.482	99.383
4.000	N/A	N/A	N/A	5.000	101.051	100.919	100.613	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	99.830	99.566	99.467	4.000	99.846	99.582	99.483
4.125	N/A	N/A	N/A	5.125	100.889	100.747	100.351	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	99.908	99.625	99.503	4.125	100.299	100.016	99.894
4.250	N/A	N/A	N/A	5.250	101.401	101.256	100.860	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	100.367	100.082	99.960	4.250	100.445	100.160	100.038
4.375	N/A	N/A	N/A	5.375	101.450	101.304	100.908	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.812	100.527	100.405	4.375	100.890	100.605	100.483
4.500	N/A	N/A	N/A	5.500	101.815	101.669	101.273	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.041	100.755	100.633	4.500	101.119	100.833	100.711
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	101.161	101.036	100.894	4.625	101.580	101.455	101.313
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	101.547	101.423	101.281	4.750	101.500	101.376	101.234



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.:

5/12/2022

45 Day Lock Exp.:

5/27/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 1:00 pm 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	95.711	95.565	95.410	3.750	94.673	94.527	94.372	3.750	96.801	96.701	96.513	2.750	94.637	94.512	94.437	2.750	93.811	93.686	93.611
3.875	96.344	96.194	96.041	3.875	95.328	95.178	95.025	3.875	97.263	97.163	96.961	2.875	95.292	95.162	95.092	2.875	94.478	94.348	94.278
3.990	96.813	96.662	96.510	3.990	96.235	96.084	95.932	3.990	97.709	97.609	97.403	2.990	95.625	95.488	95.425	2.990	94.823	94.686	94.623
4.000	96.913	96.762	96.610	4.000	96.335	96.184	96.032	4.000	97.809	97.709	97.503	3.000	95.725	95.588	95.525	3.000	94.923	94.786	94.723
4.125	97.467	97.264	97.138	4.125	97.003	96.800	96.674	4.125	98.407	98.304	98.098	3.125	96.237	96.084	96.008	3.125	95.455	95.302	95.226
4.250	98.094	97.895	97.768	4.250	97.552	97.353	97.226	4.250	98.947	98.839	98.632	3.250	96.820	96.622	96.546	3.250	96.170	95.972	95.896
4.375	98.627	98.428	98.301	4.375	97.911	97.712	97.585	4.375	99.440	99.328	99.121	3.375	97.536	97.308	97.232	3.375	96.874	96.646	96.570
4.500	99.181	98.978	98.850	4.500	98.377	98.173	98.046	4.500	99.911	99.793	99.587	3.500	97.916	97.662	97.568	3.500	97.242	96.988	96.894
4.625	99.458	99.250	99.123	4.625	98.744	98.536	98.409	4.625	99.816	99.694	99.389	3.625	98.497	98.241	98.142	3.625	97.879	97.623	97.524
4.750	99.990	99.805	99.636	4.750	98.796	98.611	98.442	4.750	100.251	100.125	99.820	3.750	99.023	98.766	98.667	3.750	98.411	98.154	98.055
4.875	100.504	100.315	100.146	4.875	99.310	99.121	98.952	4.875	100.756	100.627	100.322	3.875	99.447	99.188	99.089	3.875	98.843	98.584	98.485
4.990	100.870	100.679	100.509	4.990	99.426	99.235	99.065	4.990	100.951	100.819	100.513	3.990	99.730	99.466	99.367	3.990	99.130	98.866	98.767
5.000	100.970	100.779	100.609	5.000	99.526	99.335	99.165	5.000	101.051	100.919	100.613	4.000	99.830	99.566	99.467	4.000	99.230	98.966	98.867
5.125	101.129	100.935	100.765	5.125	99.611	99.417	99.247	5.125	100.889	100.747	100.351	4.125	99.908	99.625	99.503	4.125	99.998	99.715	99.593
5.250	101.155	101.011	100.709	5.250	98.877	98.733	98.431	5.250	101.401	101.256	100.860	4.250	100.367	100.082	99.960	4.250	99.919	99.634	99.512
5.375	101.360	101.215	100.913	5.375	99.712	99.567	99.265	5.375	101.450	101.304	100.908	4.375	100.812	100.527	100.405	4.375	100.374	100.089	99.967
5.500	101.815	101.670	101.367	5.500	100.169	100.024	99.721	5.500	101.815	101.669	101.273	4.500	101.041	100.755	100.633	4.500	100.617	100.331	100.209
5.625	102.276	102.129	101.827	5.625	100.628	100.481	100.179	5.625	N/A	N/A	N/A	4.625	101.161	101.036	100.894	4.625	101.433	101.308	101.166
5.750	102.065	101.965	101.865	5.750	98.867	98.767	98.667	5.750	N/A	N/A	N/A	4.750	101.547	101.423	101.281	4.750	100.761	100.637	100.495

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	-1.000	-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			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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5/12/2022

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5/27/2022

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6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and



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.:

5/12/2022

45 Day Lock Exp.:

5/27/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 1:00 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	95.711	95.565	95.410	3.750	96.801	96.701	96.513	2.750	94.637	94.512	94.437	3.750	94.517	94.371	94.216	2.750	93.574	93.449	93.374
3.875	96.344	96.194	96.041	3.875	97.263	97.163	96.961	2.875	95.292	95.162	95.092	3.875	95.161	95.011	94.858	2.875	94.235	94.105	94.035
3.990	96.813	96.662	96.510	3.990	97.709	97.609	97.403	2.990	95.625	95.488	95.425	3.990	95.849	95.698	95.546	2.990	94.574	94.437	94.374
4.000	96.913	96.762	96.610	4.000	97.809	97.709	97.503	3.000	95.725	95.588	95.525	4.000	95.949	95.798	95.646	3.000	94.674	94.537	94.474
4.125	97.467	97.264	97.138	4.125	98.407	98.304	98.098	3.125	96.237	96.084	96.008	4.125	96.560	96.357	96.231	3.125	95.196	95.043	94.967
4.250	98.094	97.895	97.768	4.250	98.947	98.839	98.632	3.250	96.820	96.622	96.546	4.250	97.148	96.949	96.822	3.250	95.845	95.647	95.571
4.375	98.627	98.428	98.301	4.375	99.440	99.328	99.121	3.375	97.536	97.308	97.232	4.375	97.594	97.395	97.268	3.375	96.555	96.327	96.251
4.500	99.181	98.977	98.850	4.500	99.911	99.793	99.587	3.500	97.916	97.662	97.568	4.500	98.104	97.900	97.773	3.500	96.929	96.675	96.581
4.625	99.458	99.250	99.123	4.625	99.816	99.694	99.389	3.625	98.497	98.241	98.142	4.625	98.426	98.218	98.091	3.625	97.538	97.282	97.183
4.750	99.990	99.805	99.636	4.750	100.251	100.125	99.820	3.750	99.023	98.766	98.667	4.750	98.718	98.533	98.364	3.750	98.067	97.810	97.711
4.875	100.504	100.315	100.146	4.875	100.756	100.627	100.322	3.875	99.447	99.188	99.089	4.875	99.232	99.043	98.874	3.875	98.495	98.236	98.137
4.990	100.870	100.679	100.509	4.990	100.951	100.819	100.513	3.990	99.730	99.466	99.367	4.990	99.473	99.282	99.112	3.990	98.780	98.516	98.417
5.000	100.970	100.779	100.609	5.000	101.051	100.919	100.613	4.000	99.830	99.566	99.467	5.000	99.573	99.382	99.212	4.000	98.880	98.616	98.517
5.125	101.129	100.935	100.765	5.125	100.889	100.747	100.351	4.125	99.908	99.625	99.503	5.125	99.695	99.501	99.331	4.125	99.303	99.020	98.898
5.250	101.155	101.011	100.709	5.250	101.401	101.256	100.860	4.250	100.367	100.082	99.960	5.250	99.341	99.197	98.895	4.250	99.493	99.208	99.086
5.375	101.360	101.215	100.913	5.375	101.450	101.304	100.908	4.375	100.812	100.527	100.405	5.375	99.861	99.716	99.414	4.375	99.943	99.658	99.536
5.500	N/A	N/A	N/A	5.500	101.815	101.669	101.273	4.500	101.041	100.755	100.633	5.500	N/A	N/A	N/A	4.500	100.179	99.893	99.771
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.161	101.036	100.894	5.625	N/A	N/A	N/A	4.625	100.647	100.522	100.380
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.547	101.423	101.281	5.750	N/A	N/A	N/A	4.750	100.504	100.380	100.238

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)	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.:

5/12/2022

45 Day Lock Exp.:

5/27/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 1:00 pm 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.:

5/12/2022

45 Day Lock Exp.:

5/27/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 1:00 pm 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)