



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: 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
4.000	99.371	99.221	98.909	4.000	98.924	98.774	98.462	2.250	91.083	90.903	90.724	3.125	99.153	99.003	98.853
4.125	99.888	99.738	99.425	4.125	99.347	99.197	98.885	2.375	90.634	90.454	90.275	3.250	100.229	100.079	99.929
4.250	100.130	99.980	99.527	4.250	99.871	99.721	99.268	2.500	90.543	90.363	90.184	3.375	100.646	100.496	100.346
4.375	100.543	100.393	99.940	4.375	100.176	100.026	99.573	2.625	91.543	91.363	91.184	3.500	99.354	99.204	99.054
4.500	101.032	100.882	100.429	4.500	100.585	100.435	99.982	2.750	94.397	94.187	93.976	3.625	99.753	99.603	99.453
4.625	101.513	101.363	100.910	4.625	100.908	100.758	100.305	2.875	95.028	94.817	94.606	Margin = 2.250		Index = 1.770	
4.750	101.046	100.896	100.396	4.750	100.763	100.613	100.113	3.000	95.496	95.285	95.074	30 Year OTC			
4.875	101.418	101.268	100.768	4.875	101.002	100.852	100.352	3.125	95.964	95.753	95.543	Rate	30 Day	45 Day	60 Day
5.000	101.878	101.728	101.228	5.000	101.368	101.218	100.718	3.250	96.309	95.992	95.676	4.000	98.279	97.967	97.655
5.125	102.319	102.169	101.669	5.125	101.584	101.434	100.934	3.375	96.759	96.443	96.126	4.125	98.796	98.484	98.172
5.250	101.507	101.357	100.857	5.250	101.163	101.013	100.513	3.500	97.209	96.893	96.576	4.500	99.940	99.518	99.065
5.375	101.853	101.703	101.203	5.375	101.237	101.087	100.587	3.625	97.633	97.317	97.001	4.625	100.421	99.999	99.546
5.500	102.231	102.081	101.581	5.500	101.492	101.342	100.842	3.750	97.073	96.713	96.354	4.750	99.854	99.370	98.870
5.625	102.622	102.472	101.972	5.625	101.813	101.663	101.163	3.875	97.489	97.130	96.770	4.875	100.326	99.842	99.342
5.750	101.298	101.148	100.998	5.750	100.944	100.794	100.644	4.000	97.890	97.531	97.171	5.000	100.786	100.302	99.802
5.875	101.701	101.551	101.401	5.875	101.182	101.032	100.882	4.125	98.289	97.929	97.570	5.125	101.227	100.743	100.243
6.000	101.959	101.809	101.659	6.000	101.438	101.288	101.138	4.250	98.807	98.657	98.507	5.500	101.139	100.639	100.139
6.125	102.291	102.141	101.991	6.125	101.759	101.609	101.459	4.375	99.187	99.037	98.887	5.625	101.530	101.030	100.530
6.250	103.732	103.582	103.082	6.250	100.930	100.780	100.280	4.500	99.571	99.421	99.271	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	
4.000	99.171	99.071	98.921	98.609	4.000	98.724	98.624	98.474	98.162	2.250	92.713	92.613	92.433	92.254	
4.125	99.688	99.588	99.438	99.125	4.125	99.147	99.047	98.897	98.585	2.375	92.264	92.164	91.984	91.805	
4.250	99.830	99.730	99.580	99.127	4.250	99.571	99.471	99.321	98.868	2.500	92.173	92.073	91.893	91.714	
4.375	100.343	100.243	100.093	99.640	4.375	99.976	99.876	99.726	99.273	2.625	93.173	93.073	92.893	92.714	
4.500	100.832	100.732	100.582	100.129	4.500	100.385	100.285	100.135	99.682	2.750	94.927	94.827	94.617	94.406	
4.625	101.313	101.213	101.063	100.610	4.625	100.708	100.608	100.458	100.005	2.875	95.558	95.458	95.247	95.036	
4.750	100.746	100.646	100.496	99.996	4.750	100.463	100.363	100.213	99.713	3.000	96.026	95.926	95.715	95.504	
4.875	101.218	101.118	100.968	100.468	4.875	100.802	100.702	100.552	100.052	3.125	96.494	96.394	96.183	95.973	
5.000	101.678	101.578	101.428	100.928	5.000	101.168	101.068	100.918	100.418	3.250	97.439	97.339	97.022	96.706	
5.125	102.119	102.019	101.869	101.369	5.125	101.384	101.284	101.134	100.634	3.375	97.889	97.789	97.473	97.156	
5.250	101.207	101.107	100.957	100.457	5.250	100.863	100.763	100.613	100.113	3.500	98.339	98.239	97.923	97.606	
5.375	101.653	101.553	101.403	100.903	5.375	101.037	100.937	100.787	100.287	3.625	98.763	98.663	98.347	98.031	
5.500	102.031	101.931	101.781	101.281	5.500	101.292	101.192	101.042	100.542	3.750	98.703	98.603	98.243	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	95.529	95.217	94.905	6.250	100.750	100.500	100.250
4.875	95.214	94.729	94.229	6.250	102.250	102.000	101.500	4.125	96.046	95.734	95.422	6.750	101.750	101.500	101.250
5.000	94.753	94.269	93.769					4.625	97.671	97.249	96.796	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	94.313	93.828	93.328					4.750	97.104	96.620	96.120	Rate	30 Day	45 Day	60 Day
5.250	94.851	94.351	93.851					4.875	97.576	97.092	96.592	6.250	100.750	100.500	100.250
5.375	95.747	95.247	94.747					5.000	98.036	97.552	97.052	6.750	101.750	101.500	101.250
5.500	95.369	94.869	94.369					5.125	98.477	97.993	97.493	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	97.620	97.370	97.120					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	98.681	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															
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: 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
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	92.446	92.235	92.024	3.500	98.302	98.152	98.002
4.500	99.570	99.420	98.967	4.500	99.222	99.072	98.619	2.875	93.077	92.866	92.655	3.625	98.700	98.550	98.400
4.625	100.050	99.900	99.447	4.625	99.546	99.396	98.943	3.000	93.545	93.334	93.123	Margin = 2.250		Index = 1.770	
4.750	98.984	98.834	98.334	4.750	98.800	98.650	98.150	3.125	94.013	93.802	93.591	30 Year OTC			
4.875	99.455	99.305	98.805	4.875	99.140	98.990	98.490	3.250	94.614	94.298	93.981	Rate	30 Day	45 Day	60 Day
5.000	99.916	99.766	99.266	5.000	99.505	99.355	98.855	3.375	95.064	94.748	94.431	3.250	92.398	92.148	91.867
5.125	100.356	100.206	99.706	5.125	99.722	99.572	99.072	3.500	95.514	95.198	94.881	3.375	93.227	92.977	92.696
5.250	96.507	96.357	95.857	5.250	96.263	96.113	95.613	3.625	95.938	95.622	95.305	3.500	91.878	91.628	91.347
5.375	96.953	96.803	96.303	5.375	96.437	96.287	95.787	3.750	95.878	95.519	95.159	3.625	92.918	92.668	92.387
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	96.478	96.166	95.853
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	97.316	97.004	96.691
5.750	98.298	98.148	97.998	5.750	98.044	97.894	97.744	4.125	N/A	N/A	N/A	4.000	97.846	97.534	97.221
5.875	98.701	98.551	98.401	5.875	98.282	98.132	97.982	4.250	N/A	N/A	N/A	4.125	98.363	98.051	97.738
6.000	98.959	98.809	98.659	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	98.568	98.146	97.693
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	99.670	99.570	99.420	98.967	4.500	99.322	99.222	99.072	98.619	2.750	90.015	89.915	89.704	89.493
4.625	100.150	100.050	99.900	99.447	4.625	99.646	99.546	99.396	98.943	2.875	90.646	90.546	90.335	90.124
4.750	99.084	98.984	98.834	98.334	4.750	98.900	98.800	98.650	98.150	3.000	91.114	91.014	90.803	90.592
4.875	99.555	99.455	99.305	98.805	4.875	99.240	99.140	98.990	98.490	3.125	91.582	91.482	91.271	91.060
5.000	100.016	99.916	99.766	99.266	5.000	99.605	99.505	99.355	98.855	3.250	94.276	94.176	93.860	93.543
5.125	100.456	100.356	100.206	99.706	5.125	99.822	99.722	99.572	99.072	3.375	94.726	94.626	94.310	93.993
5.250	96.607	96.507	96.357	95.857	5.250	96.363	96.263	96.113	95.613	3.500	95.177	95.077	94.761	94.444
5.375	97.053	96.953	96.803	96.303	5.375	96.537	96.437	96.287	95.787	3.625	95.601	95.501	95.185	94.868
5.500	97.431	97.331	97.181	96.681	5.500	96.792	96.692	96.542	96.042	3.750	97.478	97.378	97.019	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				
5.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/12/2022

45 Day Lock Exp.:

5/27/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 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	95.548	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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								



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: 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	95.548	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	97.726	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)	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	



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

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

W. Rate Sheet Dated: 4/12/2022

Release Time: 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	95.711	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: 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	95.711	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	98.977	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	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/12/2022

45 Day Lock Exp.:

5/27/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only



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: 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	95.711	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: 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.:

5/12/2022

45 Day Lock Exp.:

5/27/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/12/2022

Release Time: 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									

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)