

W. Rate Sheet Dated: 4/13/2022

Release Time: 1:20 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	99.638	99.341	99.044	4.000	99.205	98.908	98.612	2.250	91.337	91.187	91.037	3.125	98.153	98.003	97.853
4.125	100.115	99.818	99.521	4.125	99.629	99.332	99.035	2.375	90.888	90.738	90.588	3.250	99.229	99.079	98.929
4.250	100.380	100.230	99.824	4.250	100.121	99.971	99.564	2.500	90.797	90.647	90.497	3.375	99.646	99.496	99.346
4.375	100.772	100.622	100.216	4.375	100.426	100.276	99.870	2.625	91.797	91.647	91.497	3.500	98.354	98.204	98.054
4.500	101.262	101.112	100.705	4.500	100.835	100.685	100.279	2.750	94.565	94.366	94.167	3.625	98.753	98.603	98.453
4.625	101.696	101.546	101.139	4.625	101.158	101.008	100.602	2.875	95.196	94.997	94.798	Margin = 2.250		Index = 1.770	
4.750	101.515	101.365	100.865	4.750	101.231	101.081	100.581	3.000	95.664	95.465	95.266	30 Year OTC			
4.875	101.876	101.726	101.226	4.875	101.471	101.321	100.821	3.125	96.132	95.933	95.734	Rate	30 Day	45 Day	60 Day
5.000	102.323	102.173	101.673	5.000	101.836	101.686	101.186	3.250	96.407	96.157	95.907	4.000	98.546	98.249	97.952
5.125	102.731	102.581	102.081	5.125	102.053	101.903	101.403	3.375	96.857	96.607	96.357	4.125	99.023	98.726	98.429
5.250	102.007	101.857	101.357	5.250	101.663	101.513	101.013	3.500	97.307	97.057	96.807	4.500	100.170	99.811	99.405
5.375	102.302	102.152	101.652	5.375	101.737	101.587	101.087	3.625	97.731	97.481	97.231	4.625	100.604	100.245	99.839
5.500	102.703	102.553	102.053	5.500	101.992	101.842	101.342	3.750	97.323	96.869	96.416	4.750	100.323	99.854	99.354
5.625	103.048	102.898	102.398	5.625	102.313	102.163	101.663	3.875	97.739	97.286	96.833	4.875	100.784	100.315	99.815
5.750	101.111	100.955	100.798	5.750	100.757	100.601	100.444	4.000	98.140	97.687	97.234	5.000	101.231	100.762	100.262
5.875	101.406	101.250	101.094	5.875	100.994	100.838	100.682	4.125	98.539	98.085	97.632	5.125	101.639	101.170	100.670
6.000	101.748	101.592	101.435	6.000	101.250	101.094	100.938	4.250	98.877	98.727	98.577	5.500	101.611	101.111	100.611
6.125	101.781	101.625	101.469	6.125	101.571	101.415	101.259	4.375	99.258	99.108	98.958	5.625	101.956	101.456	100.956
6.250	103.409	103.259	102.759	6.250	100.743	100.593	100.093	4.500	99.642	99.492	99.342	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	99.438	99.338	99.041	98.744	4.000	99.005	98.905	98.608	98.312	2.250	92.967	92.867	92.717	92.567
4.125	99.915	99.815	99.518	99.221	4.125	99.429	99.329	99.032	98.735	2.375	92.518	92.418	92.268	92.118
4.250	100.080	99.980	99.830	99.424	4.250	99.821	99.721	99.571	99.164	2.500	92.427	92.327	92.177	92.027
4.375	100.572	100.472	100.322	99.916	4.375	100.226	100.126	99.976	99.570	2.625	93.427	93.327	93.177	93.027
4.500	101.062	100.962	100.812	100.405	4.500	100.635	100.535	100.385	99.979	2.750	95.095	94.995	94.796	94.597
4.625	101.496	101.396	101.246	100.839	4.625	100.958	100.858	100.708	100.302	2.875	95.726	95.626	95.427	95.228
4.750	101.215	101.115	100.965	100.465	4.750	100.931	100.831	100.681	100.181	3.000	96.194	96.094	95.895	95.696
4.875	101.676	101.576	101.426	100.926	4.875	101.271	101.171	101.021	100.521	3.125	96.662	96.562	96.363	96.164
5.000	102.123	102.023	101.873	101.373	5.000	101.636	101.536	101.386	100.886	3.250	97.537	97.437	97.187	96.937
5.125	102.531	102.431	102.281	101.781	5.125	101.853	101.753	101.603	101.103	3.375	97.987	97.887	97.637	97.387
5.250	101.707	101.607	101.457	100.957	5.250	101.363	101.263	101.113	100.613	3.500	98.437	98.337	98.087	97.837
5.375	102.102	102.002	101.852	101.352	5.375	101.537	101.437	101.287	100.787	3.625	98.861	98.761	98.511	98.261
5.500	102.503	102.403	102.253	101.753	5.500	101.792	101.692	101.542	101.042	3.750	98.953	98.853	98.399	97.949

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 Unit	0.000	VA Jumbo	
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.75-5.125	0.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	95.796	95.499	95.202	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.273	95.976	95.679	6.750	101.750	101.500	101.250
4.875	95.693	95.224	94.724	6.250	102.250	102.000	101.500	4.500	97.420	97.061	96.655	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.245	94.777	94.277					4.625	97.854	97.495	97.089	Rate	30 Day	45 Day	60 Day
5.125	94.838	94.369	93.869					4.750	97.573	97.104	96.604	6.250	100.750	100.500	100.250
5.250	95.362	94.862	94.362					4.875	98.034	97.565	97.065	6.750	101.750	101.500	101.250
5.375	96.298	95.798	95.298					5.000	98.481	98.012	97.512	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	95.897	95.397	94.897					5.125	98.889	98.420	97.920				
5.625	95.552	95.052	94.552					5.500	98.861	98.361	97.861				
5.750	97.433	97.183	96.933					5.625	99.206	98.706	98.206				
Borrower Paid Comp Only				Lender Paid Only				6.250	98.493	98.243	97.993				

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/13/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/13/2022

Release Time: 1:20 pm 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	95.351	95.201	95.051
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	98.177	98.027	97.877
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	98.594	98.444	98.294
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	92.614	92.415	92.216	3.500	97.302	97.152	97.002
4.500	99.799	99.649	99.243	4.500	99.472	99.322	98.916	2.875	93.245	93.046	92.847	3.625	97.700	97.550	97.400
4.625	100.233	100.083	99.677	4.625	99.796	99.646	99.240	3.000	93.713	93.514	93.315	Margin = 2.250		Index = 1.770	
4.750	99.453	99.303	98.803	4.750	99.269	99.119	98.619	3.125	94.181	93.982	93.783	30 Year OTC			
4.875	99.913	99.763	99.263	4.875	99.608	99.458	98.958	3.250	94.712	94.462	94.212	Rate	30 Day	45 Day	60 Day
5.000	100.361	100.211	99.711	5.000	99.974	99.824	99.324	3.375	95.162	94.912	94.662	3.250	92.602	92.352	92.086
5.125	100.768	100.618	100.118	5.125	100.191	100.041	99.541	3.500	95.612	95.362	95.112	3.375	93.430	93.180	92.914
5.250	97.069	96.919	96.419	5.250	96.826	96.676	96.176	3.625	96.036	95.786	95.536	3.500	92.082	91.832	91.566
5.375	97.464	97.314	96.814	5.375	96.999	96.849	96.349	3.750	96.128	95.675	95.222	3.625	93.122	92.872	92.606
5.500	97.866	97.716	97.216	5.500	97.255	97.105	96.605	3.875	N/A	N/A	N/A	3.750	97.067	96.770	96.473
5.625	98.210	98.060	97.560	5.625	97.576	97.426	96.926	4.000	N/A	N/A	N/A	3.875	97.597	97.300	97.003
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	98.113	97.816	97.519
5.875	98.406	98.250	98.094	5.875	98.094	97.938	97.782	4.250	N/A	N/A	N/A	4.125	98.590	98.293	97.996
6.000	98.748	98.592	98.436	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	98.818	98.459	98.052
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	99.899	99.799	99.649	99.243	4.500	99.572	99.472	99.322	98.916	2.750	90.183	90.083	89.884	89.685
4.625	100.333	100.233	100.083	99.677	4.625	99.896	99.796	99.646	99.240	2.875	90.814	90.714	90.515	90.316
4.750	99.553	99.453	99.303	98.803	4.750	99.369	99.269	99.119	98.619	3.000	91.282	91.182	90.983	90.784
4.875	100.013	99.913	99.763	99.263	4.875	99.708	99.608	99.458	98.958	3.125	91.750	91.650	91.451	91.252
5.000	100.461	100.361	100.211	99.711	5.000	100.074	99.974	99.824	99.324	3.250	94.374	94.274	94.024	93.774
5.125	100.868	100.768	100.618	100.118	5.125	100.291	100.191	100.041	99.541	3.375	94.824	94.724	94.474	94.224
5.250	97.169	97.069	96.919	96.419	5.250	96.926	96.826	96.676	96.176	3.500	95.274	95.174	94.924	94.674
5.375	97.564	97.464	97.314	96.814	5.375	97.099	96.999	96.849	96.349	3.625	95.699	95.599	95.349	95.099
5.500	97.966	97.866	97.716	97.216	5.500	97.355	97.255	97.105	96.605	3.750	97.728	97.628	97.175	96.722

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.: 5/13/2022

45 Day Lock Exp.: 5/30/2022

60 Day Lock Exp.: 6/13/2022

W. Rate Sheet Dated: 4/13/2022

Release Time: 1:20 pm 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	95.885	95.780	95.685	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	95.221	95.090	95.021	2.000	N/A	N/A	N/A	3.750	95.830	95.728	95.625
3.875	96.504	96.399	96.304	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	95.976	95.845	95.776	2.125	N/A	N/A	N/A	3.875	96.449	96.346	96.244
3.990	96.942	96.837	96.742	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	96.588	96.457	96.388	2.250	N/A	N/A	N/A	3.990	96.888	96.786	96.683
4.000	97.042	96.937	96.842	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	96.688	96.557	96.488	2.375	N/A	N/A	N/A	4.000	96.988	96.886	96.783
4.125	97.740	97.610	97.540	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	97.322	97.191	97.122	2.500	N/A	N/A	N/A	4.125	97.660	97.521	97.351
4.250	98.382	98.252	98.182	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	98.056	97.915	97.856	2.625	N/A	N/A	N/A	4.250	98.302	98.163	97.992
4.375	98.938	98.808	98.738	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	98.665	98.524	98.465	2.750	N/A	N/A	N/A	4.375	98.858	98.719	98.548
4.500	99.421	99.291	99.221	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	99.258	99.117	99.058	2.875	N/A	N/A	N/A	4.500	99.341	99.202	99.031
4.625	99.784	99.650	99.584	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	99.781	99.640	99.581	2.990	N/A	N/A	N/A	4.625	99.829	99.631	99.434
4.750	100.388	100.247	100.188	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	100.295	100.154	100.095	3.000	N/A	N/A	N/A	4.750	100.438	100.240	100.043
4.875	100.919	100.778	100.719	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	100.744	100.603	100.544	3.125	N/A	N/A	N/A	4.875	100.968	100.770	100.573
4.990	101.282	101.141	101.082	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	100.968	100.827	100.768	3.250	N/A	N/A	N/A	4.990	101.331	101.133	100.936
5.000	101.382	101.241	101.182	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	101.068	100.927	100.868	3.375	N/A	N/A	N/A	5.000	101.431	101.233	101.036
5.125	101.588	101.447	101.388	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	101.128	100.987	100.928	3.500	N/A	N/A	N/A	5.125	101.637	101.439	101.242
5.250	101.903	101.745	101.683	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.897	100.739	100.677	3.625	N/A	N/A	N/A	5.250	102.046	101.841	101.652
5.375	102.105	101.947	101.885	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	101.045	100.887	100.825	3.750	N/A	N/A	N/A	5.375	102.248	102.043	101.854
5.500	102.405	102.247	102.185	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	101.245	101.087	101.025	3.875	N/A	N/A	N/A	5.500	102.548	102.343	102.153
5.625	102.699	102.541	102.479	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	101.388	101.230	101.168	3.990	N/A	N/A	N/A	5.625	102.842	102.637	102.448
5.750	102.895	102.723	102.695	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.298	101.126	101.098	4.000	N/A	N/A	N/A	5.750	102.930	102.747	102.579
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	96.960	96.793	96.760	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	94.919	94.819	94.719	2.750	94.839	94.739	94.639
2.875	N/A	N/A	N/A	3.875	97.628	97.496	97.428	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	95.379	95.279	95.179	2.875	95.298	95.198	95.098
2.990	N/A	N/A	N/A	3.990	98.234	98.102	98.034	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	95.807	95.707	95.607	2.990	95.726	95.626	95.526
3.000	N/A	N/A	N/A	4.000	98.334	98.202	98.134	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	95.907	95.807	95.707	3.000	95.826	95.726	95.626
3.125	N/A	N/A	N/A	4.125	99.019	98.887	98.819	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	96.405	96.305	96.205	3.125	96.324	96.224	96.124
3.250	N/A	N/A	N/A	4.250	99.576	99.444	99.376	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	96.877	96.777	96.677	3.250	96.780	96.680	96.578
3.375	N/A	N/A	N/A	4.375	100.085	99.953	99.885	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	97.604	97.504	97.404	3.375	97.507	97.407	97.305
3.500	N/A	N/A	N/A	4.500	100.500	100.368	100.300	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	98.029	97.929	97.829	3.500	97.932	97.832	97.730
3.625	N/A	N/A	N/A	4.625	100.873	100.741	100.673	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	98.541	98.441	98.341	3.625	98.444	98.344	98.242
3.750	N/A	N/A	N/A	4.750	100.955	100.813	100.743	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	99.054	98.954	98.854	3.750	98.957	98.854	98.701
3.875	N/A	N/A	N/A	4.875	101.440	101.298	101.228	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	99.609	99.509	99.409	3.875	99.512	99.389	99.256
3.990	N/A	N/A	N/A	4.990	101.738	101.596	101.526	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	100.062	99.962	99.862	3.990	99.965	99.842	99.709
4.000	N/A	N/A	N/A	5.000	101.838	101.696	101.626	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	100.162	100.062	99.962	4.000	100.065	99.942	99.809
4.125	N/A	N/A	N/A	5.125	102.013	101.871	101.801	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.642	100.542	100.442	4.125	100.545	100.422	100.289
4.250	N/A	N/A	N/A	5.250	102.197	102.038	101.963	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.730	100.630	100.530	4.250	100.633	100.435	100.201
4.375	N/A	N/A	N/A	5.375	102.311	102.152	102.077	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.037	100.937	100.837	4.375	100.940	100.742	100.508
4.500	N/A	N/A	N/A	5.500	102.565	102.406	102.331	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	101.105	101.005	100.905	4.500	101.008	100.810	100.576
4.625	N/A	N/A	N/A	5.625	102.810	102.651	102.576	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.362	101.262	101.162	4.625	101.265	101.067	100.833
4.750	N/A	N/A	N/A	5.750	102.756	102.585	102.556	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.435	101.273	101.235	4.750	101.321	101.112	100.885
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.134	94.934	94.934	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.888	95.688	95.688
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.719	95.519	95.519	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.348	96.148	96.148
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.164	95.964	95.964	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.776	96.576	96.576
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.264	96.064	96.064	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.876	96.676	96.676
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.718	96.518	96.518	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.374	97.174	97.174
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.094	96.894	96.894	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.741	97.541	97.541
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.673	97.473	97.473	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.229	98.029	98.029
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.967	97.767	97.767	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.666	98.466	98.466
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.321	98.121	98.121	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.188	98.988	98.988
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.426	98.226	98.226	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.607	99.407	99.407
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.815	98.615	98.615	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.152	99.952	99.952
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.100	98.900	98.900	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.597	100.397	100.397
3.375	N/A</																						



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/13/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/13/2022

Release Time: 1:20 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	95.885	95.780	95.685	3.750	95.221	95.090	95.021	3.750	96.960	96.793	96.760	2.750	94.919	94.819	94.719	2.750	95.134	94.934	94.934
3.875	96.504	96.399	96.304	3.875	95.976	95.845	95.776	3.875	97.628	97.496	97.428	2.875	95.379	95.279	95.179	2.875	95.719	95.519	95.519
3.990	96.942	96.837	96.742	3.990	96.588	96.457	96.388	3.990	98.234	98.102	98.034	2.990	95.807	95.707	95.607	2.990	96.164	95.964	95.964
4.000	97.042	96.937	96.842	4.000	96.688	96.557	96.488	4.000	98.334	98.202	98.134	3.000	95.907	95.807	95.707	3.000	96.264	96.064	96.064
4.125	97.740	97.610	97.540	4.125	97.322	97.191	97.122	4.125	99.019	98.887	98.819	3.125	96.405	96.305	96.205	3.125	96.718	96.518	96.518
4.250	98.382	98.252	98.182	4.250	98.056	97.915	97.856	4.250	99.576	99.444	99.376	3.250	96.877	96.777	96.677	3.250	97.094	96.894	96.894
4.375	98.938	98.808	98.738	4.375	98.665	98.524	98.465	4.375	100.085	99.953	99.885	3.375	97.604	97.504	97.404	3.375	97.673	97.473	97.473
4.500	99.421	99.291	99.221	4.500	99.258	99.117	99.058	4.500	100.500	100.368	100.300	3.500	98.029	97.929	97.829	3.500	97.967	97.767	97.767
4.625	99.784	99.650	99.584	4.625	99.781	99.640	99.581	4.625	100.873	100.741	100.673	3.625	98.541	98.441	98.341	3.625	98.321	98.121	98.121
4.750	100.388	100.247	100.188	4.750	100.295	100.154	100.095	4.750	100.955	100.813	100.743	3.750	99.054	98.954	98.854	3.750	98.426	98.226	98.226
4.875	100.919	100.778	100.719	4.875	100.744	100.603	100.544	4.875	101.440	101.298	101.228	3.875	99.609	99.509	99.409	3.875	98.815	98.615	98.615
4.990	101.282	101.141	101.082	4.990	100.968	100.827	100.768	4.990	101.738	101.596	101.526	3.990	100.062	99.962	99.862	3.990	99.100	98.900	98.900
5.000	101.382	101.241	101.182	5.000	101.068	100.927	100.868	5.000	101.838	101.696	101.626	4.000	100.162	100.062	99.962	4.000	99.200	99.000	99.000
5.125	101.588	101.447	101.388	5.125	101.128	100.987	100.928	5.125	102.013	101.871	101.801	4.125	100.642	100.542	100.442	4.125	99.535	99.335	99.335
5.250	101.903	101.745	101.683	5.250	100.897	100.739	100.677	5.250	102.197	102.038	101.963	4.250	100.730	100.630	100.530	4.250	98.912	98.712	98.703
5.375	102.105	101.947	101.885	5.375	101.045	100.887	100.825	5.375	102.311	102.152	102.077	4.375	101.037	100.937	100.837	4.375	99.116	98.916	98.907
5.500	102.405	102.247	102.185	5.500	101.245	101.087	101.025	5.500	102.565	102.406	102.331	4.500	101.105	101.005	100.905	4.500	99.154	98.954	98.945
5.625	102.699	102.541	102.479	5.625	101.388	101.230	101.168	5.625	102.810	102.651	102.576	4.625	101.362	101.262	101.162	4.625	99.328	99.128	99.119
5.750	102.895	102.723	102.695	5.750	101.298	101.126	101.098	5.750	102.756	102.585	102.556	4.750	101.435	101.273	101.235	4.750	99.471	99.271	99.271

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

W. Rate Sheet Dated: 4/13/2022

Release Time: 1:20 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	96.000	95.844	95.701	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	94.958	94.802	94.659	2.750	N/A	N/A	N/A	3.750	95.893	95.737	95.594
3.875	96.627	96.473	96.333	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	95.611	95.457	95.317	2.875	N/A	N/A	N/A	3.875	96.525	96.371	96.231
3.990	97.105	96.937	96.799	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	96.369	96.201	96.063	2.990	N/A	N/A	N/A	3.990	97.029	96.861	96.723
4.000	97.205	97.037	96.899	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.469	96.301	96.163	3.000	N/A	N/A	N/A	4.000	97.129	96.961	96.823
4.125	97.786	97.575	97.458	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	97.162	96.951	96.834	3.125	N/A	N/A	N/A	4.125	97.714	97.503	97.386
4.250	98.409	98.203	98.086	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.713	97.507	97.390	3.250	N/A	N/A	N/A	4.250	98.343	98.137	98.020
4.375	98.937	98.733	98.616	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	98.069	97.865	97.748	3.375	N/A	N/A	N/A	4.375	98.879	98.675	98.558
4.500	99.487	99.283	99.166	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	98.529	98.325	98.208	3.500	N/A	N/A	N/A	4.500	99.432	99.228	99.111
4.625	99.759	99.555	99.438	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.893	98.689	98.572	3.625	N/A	N/A	N/A	4.625	99.706	99.502	99.385
4.750	100.292	100.096	99.958	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	99.032	98.836	98.698	3.750	N/A	N/A	N/A	4.750	100.154	99.958	99.820
4.875	100.802	100.606	100.468	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.546	99.350	99.212	3.875	N/A	N/A	N/A	4.875	100.668	100.472	100.334
4.990	101.162	100.968	100.829	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.576	99.382	99.243	3.990	N/A	N/A	N/A	4.990	101.030	100.836	100.697
5.000	101.262	101.068	100.929	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.676	99.482	99.343	4.000	N/A	N/A	N/A	5.000	101.130	100.936	100.797
5.125	101.417	101.223	101.084	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	99.757	99.563	99.424	4.125	N/A	N/A	N/A	5.125	101.286	101.092	100.953
5.250	101.707	101.534	101.333	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	99.257	99.084	98.883	4.250	N/A	N/A	N/A	5.250	101.520	101.347	101.146
5.375	101.909	101.737	101.535	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	100.199	100.027	99.825	4.375	N/A	N/A	N/A	5.375	101.725	101.553	101.351
5.500	102.356	102.184	101.983	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.646	100.474	100.273	4.500	N/A	N/A	N/A	5.500	102.178	102.006	101.805
5.625	102.813	102.641	102.440	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	101.103	100.931	100.730	4.625	N/A	N/A	N/A	5.625	102.637	102.465	102.264
5.750	102.497	102.397	102.297	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	99.955	99.855	99.755	4.750	N/A	N/A	N/A	5.750	102.186	102.086	101.986
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.750	97.117	96.992	96.814	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	94.980	94.880	94.780	2.750	94.528	94.428	94.328
2.875	N/A	N/A	N/A	3.875	97.592	97.468	97.289	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	95.633	95.533	95.433	2.875	95.183	95.083	94.983
2.990	N/A	N/A	N/A	3.990	98.035	97.910	97.731	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	95.961	95.861	95.761	2.990	95.517	95.417	95.317
3.000	N/A	N/A	N/A	4.000	98.135	98.010	97.831	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	96.061	95.961	95.861	3.000	95.617	95.517	95.417
3.125	N/A	N/A	N/A	4.125	98.729	98.604	98.426	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	96.451	96.285	96.226	3.125	96.116	95.950	95.891
3.250	N/A	N/A	N/A	4.250	99.264	99.139	98.960	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	96.989	96.819	96.760	3.250	96.524	96.354	96.295
3.375	N/A	N/A	N/A	4.375	99.751	99.626	99.447	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	97.677	97.506	97.448	3.375	97.231	97.060	97.002
3.500	N/A	N/A	N/A	4.500	100.215	100.090	99.911	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.021	97.842	97.783	3.500	97.613	97.434	97.375
3.625	N/A	N/A	N/A	4.625	100.110	99.961	99.721	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	98.600	98.404	98.328	3.625	98.195	97.999	97.923
3.750	N/A	N/A	N/A	4.750	100.540	100.391	100.151	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.125	98.929	98.852	3.750	98.723	98.527	98.450
3.875	N/A	N/A	N/A	4.875	101.038	100.890	100.649	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	99.544	99.347	99.270	3.875	99.144	98.947	98.870
3.990	N/A	N/A	N/A	4.990	101.232	101.083	100.842	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	99.825	99.622	99.546	3.990	99.428	99.225	99.149
4.000	N/A	N/A	N/A	5.000	101.332	101.183	100.942	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	99.925	99.722	99.646	4.000	99.528	99.325	99.249
4.125	N/A	N/A	N/A	5.125	101.409	101.237	100.942	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	100.244	99.846	99.752	4.125	99.981	99.583	99.489
4.250	N/A	N/A	N/A	5.250	101.915	101.743	101.448	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	100.701	100.302	100.208	4.250	100.438	100.039	99.945
4.375	N/A	N/A	N/A	5.375	101.962	101.790	101.495	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	101.142	100.742	100.649	4.375	100.883	100.483	100.390
4.500	N/A	N/A	N/A	5.500	102.325	102.153	101.858	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.369	100.969	100.875	4.500	101.112	100.712	100.618
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	101.011	100.860	100.752	4.625	101.567	101.416	101.308
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	101.393	101.243	101.135	4.750	101.115	100.965	100.857
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.410	94.310	94.210	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.077	94.977	94.877	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.415	95.315	95.215	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.515	95.415	95.315	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.187	96.021	95.962	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.257	96.087	96.028	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.985	96.814	96.756	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.347	97.168	97.109	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.982	97.786	97.710	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.511	98.315	98.238	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.938	98.741	98.664	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.225	99.022	98.946	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	99.325	99.122	99.046	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	99.708	99.310	99.216	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	100.209	99.810	99.716	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	100.658	100.258	100.165	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	100.901	100.501	100.407	3.875	N/A	N/A	N/A	3.8							



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.:

5/13/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/13/2022

Release Time: 1:20 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	96.000	95.844	95.701	3.750	94.958	94.802	94.659	3.750	97.117	96.992	96.814	2.750	94.980	94.880	94.780	2.750	94.410	94.310	94.210
3.875	96.627	96.473	96.333	3.875	95.611	95.457	95.317	3.875	97.592	97.468	97.289	2.875	95.633	95.533	95.433	2.875	95.077	94.977	94.877
3.990	97.105	96.937	96.799	3.990	96.369	96.201	96.063	3.990	98.035	97.910	97.731	2.990	95.961	95.861	95.761	2.990	95.415	95.315	95.215
4.000	97.205	97.037	96.899	4.000	96.469	96.301	96.163	4.000	98.135	98.010	97.831	3.000	96.061	95.961	95.861	3.000	95.515	95.415	95.315
4.125	97.786	97.575	97.458	4.125	97.162	96.951	96.834	4.125	98.729	98.604	98.426	3.125	96.451	96.285	96.226	3.125	96.187	96.021	95.962
4.250	98.409	98.203	98.086	4.250	97.713	97.507	97.390	4.250	99.264	99.139	98.960	3.250	96.989	96.819	96.760	3.250	96.257	96.087	96.028
4.375	98.937	98.733	98.616	4.375	98.069	97.865	97.748	4.375	99.751	99.626	99.447	3.375	97.677	97.506	97.448	3.375	96.985	96.814	96.756
4.500	99.487	99.283	99.166	4.500	98.529	98.325	98.208	4.500	100.215	100.090	99.911	3.500	98.021	97.842	97.783	3.500	97.347	97.168	97.109
4.625	99.759	99.555	99.438	4.625	98.893	98.689	98.572	4.625	100.110	99.961	99.721	3.625	98.600	98.404	98.328	3.625	97.982	97.786	97.710
4.750	100.292	100.096	99.958	4.750	99.032	98.836	98.698	4.750	100.540	100.391	100.151	3.750	99.125	98.929	98.852	3.750	98.511	98.315	98.238
4.875	100.802	100.606	100.468	4.875	99.546	99.350	99.212	4.875	101.038	100.890	100.649	3.875	99.544	99.347	99.270	3.875	98.938	98.741	98.664
4.990	101.162	100.968	100.829	4.990	99.576	99.382	99.243	4.990	101.232	101.083	100.842	3.990	99.825	99.622	99.546	3.990	99.225	99.022	98.946
5.000	101.262	101.068	100.929	5.000	99.676	99.482	99.343	5.000	101.332	101.183	100.942	4.000	99.925	99.722	99.646	4.000	99.325	99.122	99.046
5.125	101.417	101.223	101.084	5.125	99.757	99.563	99.424	5.125	101.409	101.237	100.942	4.125	100.244	99.846	99.752	4.125	99.708	99.310	99.216
5.250	101.707	101.534	101.333	5.250	99.257	99.084	98.883	5.250	101.915	101.743	101.448	4.250	100.701	100.302	100.208	4.250	100.209	99.810	99.716
5.375	101.909	101.737	101.535	5.375	100.199	100.027	99.825	5.375	101.962	101.790	101.495	4.375	101.142	100.742	100.649	4.375	100.658	100.258	100.165
5.500	102.356	102.184	101.983	5.500	100.646	100.474	100.273	5.500	102.325	102.153	101.858	4.500	101.369	100.969	100.875	4.500	100.901	100.501	100.407
5.625	102.813	102.641	102.440	5.625	101.103	100.931	100.730	5.625	N/A	N/A	N/A	4.625	101.011	100.860	100.752	4.625	102.015	101.864	101.756
5.750	102.497	102.397	102.297	5.750	99.955	99.855	99.755	5.750	N/A	N/A	N/A	4.750	101.393	101.243	101.135	4.750	100.545	100.395	100.287

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.:

5/13/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/13/2022

Release Time: 1:20 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.:

5/13/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/13/2022

Release Time: 1:20 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	96.000	95.844	95.701	3.750	97.117	96.992	96.814	2.750	94.980	94.880	94.780	3.750	94.804	94.648	94.505	2.750	94.045	93.945	93.845
3.875	96.627	96.473	96.333	3.875	97.592	97.468	97.289	2.875	95.633	95.533	95.433	3.875	95.444	95.290	95.150	2.875	94.705	94.605	94.505
3.990	97.105	96.937	96.799	3.990	98.035	97.910	97.731	2.990	95.961	95.861	95.761	3.990	96.062	95.894	95.756	2.990	95.038	94.938	94.838
4.000	97.205	97.037	96.899	4.000	98.135	98.010	97.831	3.000	96.061	95.961	95.861	4.000	96.162	95.994	95.856	3.000	95.138	95.038	94.938
4.125	97.786	97.575	97.458	4.125	98.729	98.604	98.426	3.125	96.451	96.285	96.226	4.125	96.799	96.588	96.471	3.125	95.669	95.503	95.444
4.250	98.409	98.203	98.086	4.250	99.264	99.139	98.960	3.250	96.989	96.819	96.760	4.250	97.386	97.180	97.063	3.250	95.973	95.803	95.744
4.375	98.937	98.733	98.616	4.375	99.751	99.626	99.447	3.375	97.677	97.506	97.448	4.375	97.828	97.624	97.507	3.375	96.681	96.510	96.452
4.500	99.487	99.283	99.166	4.500	100.215	100.090	99.911	3.500	98.021	97.842	97.783	4.500	98.333	98.129	98.012	3.500	97.034	96.855	96.796
4.625	99.759	99.555	99.438	4.625	100.110	99.961	99.721	3.625	98.600	98.404	98.328	4.625	98.651	98.447	98.330	3.625	97.641	97.445	97.369
4.750	100.292	100.096	99.958	4.750	100.540	100.391	100.151	3.750	99.125	98.929	98.852	4.750	98.987	98.791	98.653	3.750	98.168	97.972	97.895
4.875	100.802	100.606	100.468	4.875	101.038	100.890	100.649	3.875	99.544	99.347	99.270	4.875	99.499	99.303	99.165	3.875	98.591	98.394	98.317
4.990	101.162	100.968	100.829	4.990	101.232	101.083	100.842	3.990	99.825	99.622	99.546	4.990	99.694	99.500	99.361	3.990	98.875	98.672	98.596
5.000	101.262	101.068	100.929	5.000	101.332	101.183	100.942	4.000	99.925	99.722	99.646	5.000	99.794	99.600	99.461	4.000	98.975	98.772	98.696
5.125	101.417	101.223	101.084	5.125	101.409	101.237	100.942	4.125	100.244	99.846	99.752	5.125	99.912	99.718	99.579	4.125	99.326	98.928	98.834
5.250	101.707	101.534	101.333	5.250	101.915	101.743	101.448	4.250	100.701	100.302	100.208	5.250	99.807	99.634	99.433	4.250	99.805	99.406	99.312
5.375	101.909	101.737	101.535	5.375	101.962	101.790	101.495	4.375	101.142	100.742	100.649	5.375	100.379	100.207	100.005	4.375	100.250	99.850	99.757
5.500	N/A	N/A	N/A	5.500	102.325	102.153	101.858	4.500	101.369	100.969	100.875	5.500	N/A	N/A	N/A	4.500	100.485	100.085	99.991
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.011	100.860	100.752	5.625	N/A	N/A	N/A	4.625	100.863	100.712	100.604
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.393	101.243	101.135	5.750	N/A	N/A	N/A	4.750	100.319	100.169	100.061

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year	0.000	0.000	0.000	-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

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

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	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.:

5/13/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/13/2022

Release Time: 1:20 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

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline [†]IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006**The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.**

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

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30 Day Lock Exp.:

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60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/13/2022

Release Time: 1:20 pm ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	95.675	95.550	95.425	
5.375	96.175	96.050	95.925	
5.500	96.425	96.300	96.175	
5.625	97.175	97.050	96.925	
5.750	97.425	97.300	97.175	
5.875	97.800	97.675	97.550	
5.990	98.125	98.000	97.875	
6.125	98.800	98.675	98.550	
6.250	99.050	98.925	98.800	
6.375	99.300	99.175	99.050	
6.500	99.550	99.425	99.300	
6.625	100.300	100.175	100.050	
6.750	100.550	100.425	100.300	
6.875	100.800	100.675	100.550	
6.990	101.280	101.155	101.030	
7.125	101.425	101.300	101.175	
7.250	101.550	101.425	101.300	
7.375	101.675	101.550	101.425	
7.500	101.800	101.675	101.550	
7.625	101.925	101.800	101.675	
7.750	129.050	128.925	128.800	
7.875	102.175	102.050	101.925	
7.990	102.280	102.155	102.030	
8.125	102.425	102.300	102.175	
8.250	102.550	102.425	102.300	
8.375	102.675	102.550	102.425	
8.500	102.800	102.675	102.550	
8.625	102.925	102.800	102.675	
8.750	103.050	102.925	102.800	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			99.800	
NOO without PPP*			99.800	
Rate	30 Day	45 Day	60 Day	
5.250	95.425	95.300	95.175	
5.375	95.925	95.800	95.675	
5.500	96.175	96.050	95.925	
5.625	96.925	96.800	96.675	
5.750	97.175	97.050	96.925	
5.875	97.550	97.425	97.300	
5.990	97.875	97.750	97.625	
6.125	98.550	98.425	98.300	
6.250	98.800	98.675	98.550	
6.375	99.050	98.925	98.800	
6.500	99.300	99.175	99.050	
6.625	100.050	99.925	99.800	
6.750	100.300	100.175	100.050	
6.875	100.550	100.425	100.300	
6.990	101.030	100.905	100.780	
7.125	101.175	101.050	100.925	
7.250	101.300	101.175	101.050	
7.375	101.425	101.300	101.175	
7.500	101.550	101.425	101.300	
7.625	101.675	101.550	101.425	
7.750	128.800	128.675	128.550	
7.875	101.925	101.800	101.675	
7.990	102.030	101.905	101.780	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	102.425	102.300	102.175	
8.500	102.550	102.425	102.300	
8.625	102.675	102.550	102.425	
8.750	102.800	102.675	102.550	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*				99.800
NOO without PPP*				99.800
Rate	30 Day	45 Day	60 Day	
5.250	95.175	95.050	94.925	
5.375	95.675	95.550	95.425	
5.500	95.925	95.800	95.675	
5.625	96.675	96.550	96.425	
5.750	96.925	96.800	96.675	
5.875	97.300	97.175	97.050	
5.990	97.625	97.500	97.375	
6.125	98.300	98.175	98.050	
6.250	98.550	98.425	98.300	
6.375	98.800	98.675	98.550	
6.500	99.050	98.925	98.800	
6.625	99.800	99.675	99.550	
6.750	100.050	99.925	99.800	
6.875	100.300	100.175	100.050	
6.990	100.780	100.655	100.530	
7.125	100.925	100.800	100.675	
7.250	101.050	100.925	100.800	
7.375	101.175	101.050	100.925	
7.500	101.300	101.175	101.050	
7.625	101.425	101.300	101.175	
7.750	128.550	128.425	128.300	
7.875	101.675	101.550	101.425	
7.990	101.780	101.655	101.530	
8.125	101.925	101.800	101.675	
8.250	102.050	101.925	101.800	
8.375	102.175	102.050	101.925	
8.500	102.300	102.175	102.050	
8.625	102.425	102.300	102.175	
8.750	102.550	102.425	102.300	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006		
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