

W. Rate Sheet Dated: 4/13/2022

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	99.732	99.435	99.154	4.000	99.299	99.002	98.721	2.250	91.278	91.122	90.966	3.125	N/A	N/A	N/A
4.125	100.209	99.912	99.631	4.125	99.722	99.426	99.144	2.375	90.829	90.673	90.517	3.250	N/A	N/A	N/A
4.250	100.396	100.246	99.840	4.250	100.136	99.986	99.580	2.500	90.738	90.582	90.426	3.375	N/A	N/A	N/A
4.375	100.788	100.638	100.231	4.375	100.441	100.291	99.885	2.625	91.738	91.582	91.426	3.500	N/A	N/A	N/A
4.500	101.277	101.127	100.721	4.500	100.851	100.701	100.294	2.750	94.511	94.319	94.128	3.625	N/A	N/A	N/A
4.625	101.711	101.561	101.155	4.625	101.174	101.024	100.618	2.875	95.141	94.950	94.759	Margin = 2.250		Index = 1.770	
4.750	101.296	101.146	100.646	4.750	101.013	100.863	100.363	3.000	95.609	95.418	95.227	30 Year OTC			
4.875	101.657	101.507	101.007	4.875	101.252	101.102	100.602	3.125	96.078	95.886	95.695	Rate	30 Day	45 Day	60 Day
5.000	102.105	101.955	101.455	5.000	101.618	101.468	100.968	3.250	96.328	96.047	95.766	4.000	98.640	98.343	98.062
5.125	102.512	102.362	101.862	5.125	101.834	101.684	101.184	3.375	96.778	96.497	96.216	4.125	99.117	98.820	98.539
5.250	102.007	101.857	101.357	5.250	101.663	101.513	101.013	3.500	97.229	96.948	96.666	4.500	100.185	99.794	99.388
5.375	102.302	102.152	101.652	5.375	101.767	101.587	101.087	3.625	97.653	97.372	97.090	4.625	100.619	100.228	99.822
5.500	102.703	102.553	102.053	5.500	101.992	101.842	101.342	3.750	97.041	96.604	96.166	4.750	100.104	99.635	99.135
5.625	103.048	102.898	102.398	5.625	102.313	102.163	101.663	3.875	97.458	97.020	96.583	4.875	100.565	100.096	99.596
5.750	101.111	100.955	100.798	5.750	100.757	100.601	100.444	4.000	97.859	97.421	96.984	5.000	101.013	100.544	100.044
5.875	101.406	101.250	101.094	5.875	100.994	100.838	100.682	4.125	98.257	97.820	97.382	5.125	101.420	100.951	100.451
6.000	101.748	101.592	101.435	6.000	101.250	101.094	100.938	4.250	98.729	98.579	98.429	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	99.109	98.959	98.809	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	99.493	99.343	99.193	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	99.532	99.432	99.135	98.854	4.000	99.099	98.999	98.702	98.421	2.250	92.908	92.808	92.652	92.496
4.125	100.009	99.909	99.612	99.331	4.125	99.522	99.422	99.126	98.844	2.375	92.459	92.359	92.203	92.047
4.250	100.096	99.996	99.846	99.440	4.250	99.836	99.736	99.586	99.180	2.500	92.368	92.268	92.112	91.956
4.375	100.588	100.488	100.338	99.931	4.375	100.241	100.141	99.991	99.585	2.625	93.368	93.268	93.112	92.956
4.500	101.077	100.977	100.827	100.421	4.500	100.651	100.551	100.401	99.994	2.750	95.041	94.941	94.749	94.558
4.625	101.511	101.411	101.261	100.855	4.625	100.974	100.874	100.724	100.318	2.875	95.671	95.571	95.380	95.189
4.750	100.996	100.896	100.746	100.246	4.750	100.713	100.613	100.463	99.963	3.000	96.139	96.039	95.848	95.657
4.875	101.457	101.357	101.207	100.707	4.875	101.052	100.952	100.802	100.302	3.125	96.608	96.508	96.316	96.125
5.000	101.905	101.805	101.655	101.155	5.000	101.418	101.318	101.168	100.668	3.250	97.458	97.358	97.077	96.796
5.125	102.312	102.212	102.062	101.562	5.125	101.634	101.534	101.384	100.884	3.375	97.908	97.808	97.527	97.246
5.250	101.707	101.607	101.457	100.957	5.250	101.363	101.263	101.113	100.613	3.500	98.359	98.259	97.978	97.696
5.375	102.102	102.002	101.852	101.352	5.375	101.537	101.437	101.287	100.787	3.625	98.783	98.683	98.402	98.120
5.500	102.503	102.403	102.253	101.753	5.500	101.792	101.692	101.542	101.042	3.750	98.671	98.571	98.134	97.694

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	95.890	95.593	95.312	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.367	96.070	95.789	6.750	101.750	101.500	101.250
4.875	95.474	95.006	94.506	6.250	102.250	102.000	101.500	4.500	97.435	97.044	96.638	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.027	94.558	94.058					4.625	97.869	97.478	97.072	Rate	30 Day	45 Day	60 Day
5.125	94.619	94.150	93.650					4.750	97.354	96.885	96.385	6.250	100.750	100.500	100.250
5.250	95.143	94.643	94.143					4.875	97.815	97.346	96.846	6.750	101.750	101.500	101.250
5.375	96.298	95.798	95.298					5.000	98.263	97.794	97.294	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	98.670	98.201	97.701				
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@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: 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	N/A	N/A	N/A
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	N/A	N/A	N/A
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	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	92.559	92.368	92.176	3.500	N/A	N/A	N/A
4.500	99.815	99.665	99.259	4.500	99.488	99.338	98.932	2.875	93.190	92.999	92.807	3.625	N/A	N/A	N/A
4.625	100.249	100.099	99.693	4.625	99.811	99.661	99.255	3.000	93.658	93.467	93.275	Margin = 2.250		Index = 1.770	
4.750	99.234	99.084	98.584	4.750	99.050	98.900	98.400	3.125	94.126	93.935	93.743	30 Year OTC			
4.875	99.694	99.544	99.044	4.875	99.390	99.240	98.740	3.250	94.633	94.352	94.071	Rate	30 Day	45 Day	60 Day
5.000	100.142	99.992	99.492	5.000	99.755	99.605	99.105	3.375	95.083	94.802	94.521	3.250	92.680	92.430	92.180
5.125	100.550	100.400	99.900	5.125	99.972	99.822	99.322	3.500	95.534	95.253	94.972	3.375	93.508	93.258	93.008
5.250	97.007	96.857	96.357	5.250	96.763	96.613	96.113	3.625	95.958	95.677	95.396	3.500	92.160	91.910	91.660
5.375	97.402	97.252	96.752	5.375	96.937	96.787	96.287	3.750	95.846	95.409	94.971	3.625	93.200	92.950	92.700
5.500	97.803	97.653	97.153	5.500	97.192	97.042	96.542	3.875	N/A	N/A	N/A	3.750	97.160	96.863	96.582
5.625	98.148	97.998	97.498	5.625	97.513	97.363	96.863	4.000	N/A	N/A	N/A	3.875	97.691	97.394	97.113
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	98.207	97.910	97.629
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	98.684	98.387	98.106
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	98.833	98.442	98.036
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	99.915	99.815	99.665	99.259	4.500	99.588	99.488	99.338	98.932	2.750	90.128	90.028	89.837	89.645
4.625	100.349	100.249	100.099	99.693	4.625	99.911	99.811	99.661	99.255	2.875	90.759	90.659	90.468	90.276
4.750	99.334	99.234	99.084	98.584	4.750	99.150	99.050	98.900	98.400	3.000	91.227	91.127	90.936	90.744
4.875	99.794	99.694	99.544	99.044	4.875	99.490	99.390	99.240	98.740	3.125	91.695	91.595	91.404	91.212
5.000	100.242	100.142	99.992	99.492	5.000	99.855	99.755	99.605	99.105	3.250	94.296	94.196	93.915	93.634
5.125	100.650	100.550	100.400	99.900	5.125	100.072	99.972	99.822	99.322	3.375	94.746	94.646	94.365	94.084
5.250	97.107	97.007	96.857	96.357	5.250	96.863	96.763	96.613	96.113	3.500	95.196	95.096	94.815	94.534
5.375	97.502	97.402	97.252	96.752	5.375	97.037	96.937	96.787	96.287	3.625	95.620	95.520	95.239	94.958
5.500	97.903	97.803	97.653	97.153	5.500	97.292	97.192	97.042	96.542	3.750	97.446	97.346	96.909	96.471

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: 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	95.510	95.406	95.310	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	94.846	94.716	94.646	2.000	N/A	N/A	N/A	3.750	95.456	95.356	95.256
3.875	96.129	96.025	95.929	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	95.601	95.471	95.401	2.125	N/A	N/A	N/A	3.875	96.074	95.974	95.874
3.990	96.567	96.463	96.367	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	96.213	96.083	96.013	2.250	N/A	N/A	N/A	3.990	96.513	96.413	96.313
4.000	96.667	96.563	96.467	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	96.313	96.183	96.113	2.375	N/A	N/A	N/A	4.000	96.613	96.513	96.413
4.125	97.365	97.236	97.165	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	96.947	96.817	96.747	2.500	N/A	N/A	N/A	4.125	97.286	97.162	97.037
4.250	98.007	97.878	97.807	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	97.696	97.555	97.496	2.625	N/A	N/A	N/A	4.250	97.928	97.804	97.679
4.375	98.563	98.434	98.363	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	98.305	98.164	98.105	2.750	N/A	N/A	N/A	4.375	98.484	98.360	98.235
4.500	99.046	98.917	98.846	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	98.898	98.757	98.698	2.875	N/A	N/A	N/A	4.500	98.967	98.843	98.718
4.625	99.420	99.283	99.220	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	99.421	99.280	99.221	2.990	N/A	N/A	N/A	4.625	99.470	99.276	99.082
4.750	100.029	99.888	99.829	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	99.936	99.795	99.736	3.000	N/A	N/A	N/A	4.750	100.078	99.880	99.683
4.875	100.560	100.419	100.360	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	100.385	100.244	100.185	3.125	N/A	N/A	N/A	4.875	100.609	100.411	100.214
4.990	100.922	100.781	100.722	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	100.609	100.468	100.409	3.250	N/A	N/A	N/A	4.990	100.971	100.773	100.576
5.000	101.022	100.881	100.822	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	100.709	100.568	100.509	3.375	N/A	N/A	N/A	5.000	101.071	100.873	100.676
5.125	101.228	101.087	101.028	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.768	100.627	100.568	3.500	N/A	N/A	N/A	5.125	101.277	101.079	100.882
5.250	101.544	101.386	101.324	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.537	100.379	100.317	3.625	N/A	N/A	N/A	5.250	101.687	101.482	101.277
5.375	101.746	101.588	101.526	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.686	100.528	100.466	3.750	N/A	N/A	N/A	5.375	101.889	101.684	101.479
5.500	102.045	101.887	101.825	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.886	100.728	100.666	3.875	N/A	N/A	N/A	5.500	102.188	101.983	101.778
5.625	102.339	102.181	102.119	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	101.029	100.871	100.809	3.990	N/A	N/A	N/A	5.625	102.482	102.277	102.072
5.750	102.535	102.363	102.335	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.938	100.766	100.738	4.000	N/A	N/A	N/A	5.750	102.571	102.388	102.205
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	96.585	96.418	96.385	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	94.414	94.314	94.214	2.750	94.325	94.225	94.125
2.875	N/A	N/A	N/A	3.875	97.253	97.122	97.053	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	94.874	94.774	94.674	2.875	94.785	94.685	94.585
2.990	N/A	N/A	N/A	3.990	97.859	97.728	97.659	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	95.301	95.201	95.101	2.990	95.213	95.113	95.013
3.000	N/A	N/A	N/A	4.000	97.959	97.828	97.759	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	95.401	95.301	95.201	3.000	95.313	95.213	95.113
3.125	N/A	N/A	N/A	4.125	98.644	98.513	98.444	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	95.900	95.800	95.700	3.125	95.811	95.711	95.611
3.250	N/A	N/A	N/A	4.250	99.201	99.070	99.001	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	96.408	96.308	96.208	3.250	96.311	96.205	96.096
3.375	N/A	N/A	N/A	4.375	99.710	99.579	99.510	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	97.135	97.035	96.935	3.375	97.038	96.932	96.823
3.500	N/A	N/A	N/A	4.500	100.125	99.994	99.925	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	97.561	97.461	97.361	3.500	97.464	97.358	97.249
3.625	N/A	N/A	N/A	4.625	100.498	100.367	100.298	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	98.080	97.980	97.880	3.625	97.983	97.874	97.760
3.750	N/A	N/A	N/A	4.750	100.596	100.454	100.384	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	98.617	98.517	98.417	3.750	98.520	98.368	98.196
3.875	N/A	N/A	N/A	4.875	101.081	100.939	100.869	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	99.171	99.071	98.971	3.875	99.074	98.922	98.750
3.990	N/A	N/A	N/A	4.990	101.379	101.237	101.167	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	99.625	99.525	99.425	3.990	99.528	99.376	99.204
4.000	N/A	N/A	N/A	5.000	101.479	101.337	101.267	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	99.725	99.625	99.525	4.000	99.628	99.476	99.304
4.125	N/A	N/A	N/A	5.125	101.654	101.512	101.442	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.204	100.104	100.004	4.125	100.107	99.955	99.783
4.250	N/A	N/A	N/A	5.250	101.837	101.678	101.603	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.215	100.115	100.015	4.250	100.118	99.920	99.686
4.375	N/A	N/A	N/A	5.375	101.951	101.792	101.717	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.522	100.422	100.322	4.375	100.425	100.227	99.993
4.500	N/A	N/A	N/A	5.500	102.206	102.047	101.972	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.590	100.490	100.390	4.500	100.493	100.295	100.061
4.625	N/A	N/A	N/A	5.625	102.451	102.292	102.217	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	100.846	100.746	100.646	4.625	100.749	100.551	100.317
4.750	N/A	N/A	N/A	5.750	102.397	102.226	102.197	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	100.920	100.758	100.720	4.750	100.805	100.596	100.369
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.660	94.460	94.460	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.383	95.183	95.183
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.251	95.051	95.051	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.843	95.643	95.643
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.695	95.495	95.495	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.270	96.070	96.070
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.795	95.595	95.595	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.370	96.170	96.170
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.249	96.049	96.049	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.868	96.668	96.668
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.625	96.425	96.425	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.272	97.072	97.072
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.204	97.004	97.004	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.761	97.561	97.561
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.498	97.298	97.298	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.197	97.997	97.997
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.853	97.653	97.653	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.719	98.519	98.519
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.988	97.788	97.788	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.169	98.969	98.969
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.377	98.177	98.177	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.715	99.515	99.515
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.663	98.463	98.463	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.159	99.959	99.959
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.763	98.563	98.563	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: 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	95.510	95.406	95.310	3.750	94.846	94.716	94.646	3.750	96.585	96.418	96.385	2.750	94.414	94.314	94.214	2.750	94.660	94.460	94.460
3.875	96.129	96.025	95.929	3.875	95.601	95.471	95.401	3.875	97.253	97.122	97.053	2.875	94.874	94.774	94.674	2.875	95.251	95.051	95.051
3.990	96.567	96.463	96.367	3.990	96.213	96.083	96.013	3.990	97.859	97.728	97.659	2.990	95.301	95.201	95.101	2.990	95.695	95.495	95.495
4.000	96.667	96.563	96.467	4.000	96.313	96.183	96.113	4.000	97.959	97.828	97.759	3.000	95.401	95.301	95.201	3.000	95.795	95.595	95.595
4.125	97.365	97.236	97.165	4.125	96.947	96.817	96.747	4.125	98.644	98.513	98.444	3.125	95.900	95.800	95.700	3.125	96.249	96.049	96.049
4.250	98.007	97.878	97.807	4.250	97.696	97.555	97.496	4.250	99.201	99.070	99.001	3.250	96.408	96.308	96.208	3.250	96.625	96.425	96.425
4.375	98.563	98.434	98.363	4.375	98.305	98.164	98.105	4.375	99.710	99.579	99.510	3.375	97.135	97.035	96.935	3.375	97.204	97.004	97.004
4.500	99.046	98.917	98.846	4.500	98.898	98.757	98.698	4.500	100.125	99.994	99.925	3.500	97.561	97.461	97.361	3.500	97.498	97.298	97.298
4.625	99.420	99.283	99.220	4.625	99.421	99.280	99.221	4.625	100.498	100.367	100.298	3.625	98.080	97.980	97.880	3.625	97.853	97.653	97.653
4.750	100.029	99.888	99.829	4.750	99.936	99.795	99.736	4.750	100.596	100.454	100.384	3.750	98.617	98.517	98.417	3.750	97.988	97.788	97.788
4.875	100.560	100.419	100.360	4.875	100.385	100.244	100.185	4.875	101.081	100.939	100.869	3.875	99.171	99.071	98.971	3.875	98.377	98.177	98.177
4.990	100.922	100.781	100.722	4.990	100.609	100.468	100.409	4.990	101.379	101.237	101.167	3.990	99.625	99.525	99.425	3.990	98.663	98.463	98.463
5.000	101.022	100.881	100.822	5.000	100.709	100.568	100.509	5.000	101.479	101.337	101.267	4.000	99.725	99.625	99.525	4.000	98.763	98.563	98.563
5.125	101.228	101.087	101.028	5.125	100.768	100.627	100.568	5.125	101.654	101.512	101.442	4.125	100.204	100.104	100.004	4.125	99.098	98.898	98.898
5.250	101.544	101.386	101.324	5.250	100.537	100.379	100.317	5.250	101.837	101.678	101.603	4.250	100.215	100.115	100.015	4.250	98.396	98.196	98.187
5.375	101.746	101.588	101.526	5.375	100.686	100.528	100.466	5.375	101.951	101.792	101.717	4.375	100.522	100.422	100.322	4.375	98.600	98.400	98.391
5.500	102.045	101.887	101.825	5.500	100.886	100.728	100.666	5.500	102.206	102.047	101.972	4.500	100.590	100.490	100.390	4.500	98.638	98.438	98.429
5.625	102.339	102.181	102.119	5.625	101.029	100.871	100.809	5.625	102.451	102.292	102.217	4.625	100.846	100.746	100.646	4.625	98.812	98.612	98.603
5.750	102.535	102.363	102.335	5.750	100.938	100.766	100.738	5.750	102.397	102.226	102.197	4.750	100.920	100.758	100.720	4.750	98.955	98.755	98.755

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

W. Rate Sheet Dated: 4/13/2022

Release Time: 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	Rate	30 Day	45 Day	60 Day		
3.750	95.740	95.583	95.439	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	94.698	94.541	94.397	2.750	N/A	N/A	N/A	3.750	95.893	95.736	95.592	3.750	95.893	95.736	95.592		
3.875	96.377	96.222	96.081	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	95.361	95.206	95.065	2.875	N/A	N/A	N/A	3.875	96.525	96.370	96.229	3.875	96.525	96.370	96.229		
3.990	96.848	96.696	96.557	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	96.112	95.960	95.821	2.990	N/A	N/A	N/A	3.990	97.029	96.877	96.738	3.990	97.029	96.877	96.738		
4.000	96.948	96.796	96.657	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.212	96.060	95.921	3.000	N/A	N/A	N/A	4.000	97.129	96.977	96.838	4.000	97.129	96.977	96.838		
4.125	97.530	97.318	97.200	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	96.906	96.694	96.576	3.125	N/A	N/A	N/A	4.125	97.714	97.502	97.384	4.125	97.714	97.502	97.384		
4.250	98.164	97.957	97.840	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.468	97.261	97.144	3.250	N/A	N/A	N/A	4.250	98.343	98.136	98.019	4.250	98.343	98.136	98.019		
4.375	98.704	98.498	98.381	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	97.836	97.630	97.513	3.375	N/A	N/A	N/A	4.375	98.879	98.673	98.556	4.375	98.879	98.673	98.556		
4.500	99.264	99.058	98.941	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	98.306	98.100	97.983	3.500	N/A	N/A	N/A	4.500	99.432	99.226	99.109	4.500	99.432	99.226	99.109		
4.625	99.537	99.332	99.215	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.671	98.466	98.349	3.625	N/A	N/A	N/A	4.625	99.706	99.501	99.384	4.625	99.706	99.501	99.384		
4.750	100.014	99.817	99.664	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.754	98.557	98.404	3.750	N/A	N/A	N/A	4.750	100.154	99.957	99.804	4.750	100.154	99.957	99.804		
4.875	100.531	100.335	100.181	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.275	99.079	98.925	3.875	N/A	N/A	N/A	4.875	100.668	100.472	100.318	4.875	100.668	100.472	100.318		
4.990	100.899	100.703	100.549	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.313	99.117	98.963	3.990	N/A	N/A	N/A	4.990	101.030	100.834	100.680	4.990	101.030	100.834	100.680		
5.000	100.999	100.803	100.649	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.413	99.217	99.063	4.000	N/A	N/A	N/A	5.000	101.130	100.934	100.780	5.000	101.130	100.934	100.780		
5.125	101.156	100.962	100.807	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	99.496	99.302	99.147	4.125	N/A	N/A	N/A	5.125	101.286	101.092	100.937	5.125	101.286	101.092	100.937		
5.250	101.317	101.145	100.943	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	98.867	98.695	98.493	4.250	N/A	N/A	N/A	5.250	101.520	101.348	101.146	5.250	101.520	101.348	101.146		
5.375	101.523	101.351	101.150	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	99.813	99.641	99.440	4.375	N/A	N/A	N/A	5.375	101.725	101.553	101.352	5.375	101.725	101.553	101.352		
5.500	101.982	101.809	101.608	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.272	100.099	99.898	4.500	N/A	N/A	N/A	5.500	102.178	102.005	101.804	5.500	102.178	102.005	101.804		
5.625	102.446	102.273	102.072	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.736	100.563	100.362	4.625	N/A	N/A	N/A	5.625	102.637	102.464	102.263	5.625	102.637	102.464	102.263		
5.750	102.124	102.024	101.924	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	99.582	99.482	99.382	4.750	N/A	N/A	N/A	5.750	102.186	102.086	101.986	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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	3.750	96.849	96.729	96.550	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	94.640	94.503	94.440	2.750	94.528	94.391	94.328		
2.875	N/A	N/A	N/A	3.875	97.328	97.203	97.025	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	95.296	95.160	95.096	2.875	95.183	95.047	94.983		
2.990	N/A	N/A	N/A	3.990	97.777	97.652	97.473	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	95.631	95.489	95.431	2.990	95.517	95.375	95.317	2.990	95.517	95.375	95.317		
3.000	N/A	N/A	N/A	4.000	97.877	97.752	97.573	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	95.731	95.589	95.531	3.000	95.617	95.475	95.417	3.000	95.617	95.475	95.417		
3.125	N/A	N/A	N/A	4.125	98.478	98.353	98.174	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	95.984	95.884	95.784	3.125	96.116	96.016	95.916	3.125	96.116	96.016	95.916		
3.250	N/A	N/A	N/A	4.250	99.018	98.893	98.715	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	96.526	96.426	96.326	3.250	96.524	96.424	96.324	3.250	96.524	96.424	96.324		
3.375	N/A	N/A	N/A	4.375	99.511	99.386	99.208	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	97.218	97.118	97.018	3.375	97.231	97.131	97.031	3.375	97.231	97.131	97.031		
3.500	N/A	N/A	N/A	4.500	99.982	99.857	99.678	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	97.581	97.481	97.381	3.500	97.613	97.513	97.413	3.500	97.613	97.513	97.413		
3.625	N/A	N/A	N/A	4.625	99.855	99.706	99.450	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	98.164	98.064	97.964	3.625	98.195	98.095	97.995	3.625	98.195	98.095	97.995		
3.750	N/A	N/A	N/A	4.750	100.290	100.141	99.885	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	98.694	98.594	98.494	3.750	98.723	98.623	98.523	3.750	98.723	98.623	98.523		
3.875	N/A	N/A	N/A	4.875	100.795	100.646	100.390	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	99.120	99.018	98.920	3.875	99.144	99.042	98.944	3.875	99.144	99.042	98.944		
3.990	N/A	N/A	N/A	4.990	100.989	100.841	100.585	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	99.401	99.301	99.201	3.990	99.428	99.328	99.228	3.990	99.428	99.328	99.228		
4.000	N/A	N/A	N/A	5.000	101.089	100.941	100.685	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	99.501	99.401	99.301	4.000	99.528	99.428	99.328	4.000	99.528	99.428	99.328		
4.125	N/A	N/A	N/A	5.125	101.055	100.883	100.588	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	99.949	99.836	99.742	4.125	99.981	99.868	99.774	4.125	99.981	99.868	99.774		
4.250	N/A	N/A	N/A	5.250	101.567	101.395	101.100	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	100.409	99.995	99.901	4.250	100.438	100.024	99.930	4.250	100.438	100.024	99.930		
4.375	N/A	N/A	N/A	5.375	101.617	101.445	101.150	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.855	100.439	100.345	4.375	100.883	100.467	100.373	4.375	100.883	100.467	100.373		
4.500	N/A	N/A	N/A	5.500	101.983	101.811	101.516	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.084	100.668	100.574	4.500	101.112	100.696	100.602	4.500	101.112	100.696	100.602		
4.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.625	100.747	100.597	100.489	4.625	101.567	101.417	101.309	4.625	101.567	101.417	101.309		
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	101.134	100.983	100.875	4.750	101.115	100.964	100.856	4.750	101.115	100.964	100.856		
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	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	94.070	93.933	93.870	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A		
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	94.740	94.604	94.540	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	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	95.085	94.943	94.885	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	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																					



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: 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	95.740	95.583	95.439	3.750	94.698	94.541	94.397	3.750	96.849	96.729	96.550	2.750	94.640	94.503	94.440	2.750	94.070	93.933	93.870
3.875	96.377	96.222	96.081	3.875	95.361	95.206	95.065	3.875	97.328	97.203	97.025	2.875	95.296	95.160	95.096	2.875	94.740	94.604	94.540
3.990	96.848	96.696	96.557	3.990	96.112	95.960	95.821	3.990	97.777	97.652	97.473	2.990	95.631	95.489	95.431	2.990	95.085	94.943	94.885
4.000	96.948	96.796	96.657	4.000	96.212	96.060	95.921	4.000	97.877	97.752	97.573	3.000	95.731	95.589	95.531	3.000	95.185	95.043	94.985
4.125	97.530	97.318	97.200	4.125	96.906	96.694	96.576	4.125	98.478	98.353	98.174	3.125	95.984	95.884	95.784	3.125	95.720	95.620	95.520
4.250	98.164	97.957	97.840	4.250	97.468	97.261	97.144	4.250	99.018	98.893	98.715	3.250	96.526	96.426	96.326	3.250	95.794	95.694	95.594
4.375	98.704	98.498	98.381	4.375	97.836	97.630	97.513	4.375	99.511	99.386	99.208	3.375	97.218	97.118	97.018	3.375	96.526	96.426	96.326
4.500	99.264	99.058	98.941	4.500	98.306	98.100	97.983	4.500	99.982	99.857	99.678	3.500	97.581	97.481	97.381	3.500	96.907	96.807	96.707
4.625	99.537	99.332	99.215	4.625	98.671	98.466	98.349	4.625	99.855	99.706	99.450	3.625	98.164	98.064	97.964	3.625	97.546	97.446	97.346
4.750	100.014	99.817	99.664	4.750	98.754	98.557	98.404	4.750	100.290	100.141	99.885	3.750	98.694	98.594	98.494	3.750	98.080	97.980	97.880
4.875	100.531	100.335	100.181	4.875	99.275	99.079	98.925	4.875	100.795	100.646	100.390	3.875	99.120	99.018	98.920	3.875	98.514	98.412	98.314
4.990	100.899	100.703	100.549	4.990	99.313	99.117	98.963	4.990	100.989	100.841	100.585	3.990	99.401	99.301	99.201	3.990	98.801	98.701	98.601
5.000	100.999	100.803	100.649	5.000	99.413	99.217	99.063	5.000	101.089	100.941	100.685	4.000	99.501	99.401	99.301	4.000	98.901	98.801	98.701
5.125	101.156	100.962	100.807	5.125	99.496	99.302	99.147	5.125	101.055	100.883	100.588	4.125	99.949	99.536	99.442	4.125	99.413	99.000	98.906
5.250	101.317	101.145	100.943	5.250	98.867	98.695	98.493	5.250	101.567	101.395	101.100	4.250	100.409	99.995	99.901	4.250	99.917	99.503	99.409
5.375	101.523	101.351	101.150	5.375	99.813	99.641	99.440	5.375	101.617	101.445	101.150	4.375	100.855	100.439	100.345	4.375	100.371	99.955	99.861
5.500	101.982	101.809	101.608	5.500	100.272	100.099	99.898	5.500	101.983	101.811	101.516	4.500	101.084	100.668	100.574	4.500	100.616	100.200	100.106
5.625	102.446	102.273	102.072	5.625	100.736	100.563	100.362	5.625	N/A	N/A	N/A	4.625	100.747	100.597	100.489	4.625	101.751	101.601	101.493
5.750	102.124	102.024	101.924	5.750	99.582	99.482	99.382	5.750	N/A	N/A	N/A	4.750	101.134	100.983	100.875	4.750	100.286	100.135	100.027

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: 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.:

5/13/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/13/2022

Release Time: 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	95.740	95.583	95.439	3.750	96.849	96.729	96.550	2.750	94.640	94.503	94.440	3.750	94.544	94.387	94.243	2.750	93.705	93.568	93.505
3.875	96.377	96.222	96.081	3.875	97.328	97.203	97.025	2.875	95.296	95.160	95.096	3.875	95.194	95.039	94.898	2.875	94.368	94.232	94.168
3.990	96.848	96.696	96.557	3.990	97.777	97.652	97.473	2.990	95.631	95.489	95.431	3.990	95.805	95.653	95.514	2.990	94.708	94.566	94.508
4.000	96.948	96.796	96.657	4.000	97.877	97.752	97.573	3.000	95.731	95.589	95.531	4.000	95.905	95.753	95.614	3.000	94.808	94.666	94.608
4.125	97.530	97.318	97.200	4.125	98.478	98.353	98.174	3.125	95.984	95.884	95.784	4.125	96.543	96.331	96.213	3.125	95.202	95.102	95.002
4.250	98.164	97.957	97.840	4.250	99.018	98.893	98.715	3.250	96.526	96.426	96.326	4.250	97.141	96.934	96.817	3.250	95.510	95.410	95.310
4.375	98.704	98.498	98.381	4.375	99.511	99.386	99.208	3.375	97.218	97.118	97.018	4.375	97.595	97.389	97.272	3.375	96.222	96.122	96.022
4.500	99.264	99.058	98.941	4.500	99.982	99.857	99.678	3.500	97.581	97.481	97.381	4.500	98.110	97.904	97.787	3.500	96.594	96.494	96.394
4.625	99.537	99.332	99.215	4.625	99.855	99.706	99.450	3.625	98.164	98.064	97.964	4.625	98.429	98.224	98.107	3.625	97.205	97.105	97.005
4.750	100.014	99.817	99.664	4.750	100.290	100.141	99.885	3.750	98.694	98.594	98.494	4.750	98.709	98.512	98.359	3.750	97.737	97.637	97.537
4.875	100.531	100.335	100.181	4.875	100.795	100.646	100.390	3.875	99.120	99.018	98.920	4.875	99.228	99.032	98.878	3.875	98.167	98.065	97.967
4.990	100.899	100.703	100.549	4.990	100.989	100.841	100.585	3.990	99.401	99.301	99.201	4.990	99.431	99.235	99.081	3.990	98.451	98.351	98.251
5.000	100.999	100.803	100.649	5.000	101.089	100.941	100.685	4.000	99.501	99.401	99.301	5.000	99.531	99.335	99.181	4.000	98.551	98.451	98.351
5.125	101.156	100.962	100.807	5.125	101.055	100.883	100.588	4.125	99.949	99.536	99.442	5.125	99.651	99.457	99.302	4.125	99.031	98.618	98.524
5.250	101.317	101.145	100.943	5.250	101.567	101.395	101.100	4.250	100.409	99.995	99.901	5.250	99.417	99.245	99.043	4.250	99.513	99.099	99.005
5.375	101.523	101.351	101.150	5.375	101.617	101.445	101.150	4.375	100.855	100.439	100.345	5.375	99.993	99.821	99.620	4.375	99.963	99.547	99.453
5.500	N/A	N/A	N/A	5.500	101.983	101.811	101.516	4.500	101.084	100.668	100.574	5.500	N/A	N/A	N/A	4.500	100.200	99.784	99.690
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	100.747	100.597	100.489	5.625	N/A	N/A	N/A	4.625	100.599	100.449	100.341
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.134	100.983	100.875	5.750	N/A	N/A	N/A	4.750	100.060	99.909	99.801

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/13/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/13/2022

Release Time: 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

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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@afrownline.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: 10:00 am ET

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Non QM

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

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

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

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

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FHA ID# - 1358600006		
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