



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.: 5/16/2022

45 Day Lock Exp.: 5/30/2022

60 Day Lock Exp.: 6/13/2022

W. Rate Sheet Dated: 4/14/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.904	98.623	98.310	4.000	98.471	98.190	97.877	2.250	90.517	90.367	90.217	3.125	N/A	N/A	N/A
4.125	99.381	99.100	98.787	4.125	98.894	98.613	98.301	2.375	90.068	89.918	89.768	3.250	N/A	N/A	N/A
4.250	99.771	99.621	99.230	4.250	99.511	99.361	98.971	2.500	89.977	89.827	89.677	3.375	N/A	N/A	N/A
4.375	100.163	100.013	99.622	4.375	99.816	99.666	99.276	2.625	90.977	90.827	90.677	3.500	N/A	N/A	N/A
4.500	100.652	100.502	100.112	4.500	100.226	100.076	99.685	2.750	93.726	93.530	93.335	3.625	N/A	N/A	N/A
4.625	101.086	100.936	100.546	4.625	100.549	100.399	100.008	2.875	94.356	94.161	93.966	Margin = 2.250		Index = 1.770	
4.750	100.999	100.849	100.365	4.750	100.716	100.566	100.081	3.000	94.824	94.629	94.434	30 Year OTC			
4.875	101.360	101.210	100.726	4.875	100.955	100.805	100.321	3.125	95.293	95.097	94.902	Rate	30 Day	45 Day	60 Day
5.000	101.808	101.658	101.173	5.000	101.321	101.171	100.686	3.250	95.578	95.266	94.953	4.000	97.812	97.531	97.219
5.125	102.215	102.065	101.581	5.125	101.537	101.387	100.903	3.375	96.028	95.716	95.403	4.125	98.289	98.008	97.696
5.250	101.897	101.600	101.147	5.250	101.554	101.257	100.804	3.500	96.479	96.166	95.854	4.500	99.560	99.169	98.778
5.375	102.192	101.895	101.442	5.375	101.627	101.330	100.877	3.625	96.903	96.590	96.278	4.625	99.994	99.603	99.212
5.500	102.594	102.297	101.844	5.500	101.883	101.586	101.133	3.750	96.573	96.260	95.948	4.750	99.807	99.338	98.854
5.625	102.938	102.641	102.188	5.625	102.204	101.907	101.454	3.875	96.989	96.676	96.364	4.875	100.268	99.799	99.315
5.750	100.923	100.767	100.611	5.750	100.569	100.413	100.257	4.000	97.390	97.078	96.765	5.000	100.716	100.247	99.763
5.875	101.219	101.062	100.906	5.875	100.807	100.651	100.494	4.125	97.789	97.476	97.164	5.125	101.123	100.654	100.170
6.000	101.560	101.404	101.248	6.000	101.063	100.906	100.750	4.250	98.209	98.030	97.850	5.500	101.502	101.205	100.752
6.125	101.594	101.438	101.281	6.125	101.384	101.227	101.071	4.375	98.590	98.410	98.230	5.625	101.846	101.549	101.096
6.250	103.284	103.134	102.634	6.250	100.555	100.405	99.905	4.500	98.974	98.794	98.614	6.250	101.056	100.806	100.556

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	98.704	98.604	98.323	98.010	4.000	98.271	98.171	97.890	97.577	2.250	92.147	92.047	91.897	91.747	
4.125	99.181	99.081	98.800	98.487	4.125	98.694	98.594	98.313	98.001	2.375	91.698	91.598	91.448	91.298	
4.250	99.471	99.371	99.221	98.830	4.250	99.211	99.111	98.961	98.571	2.500	91.607	91.507	91.357	91.207	
4.375	99.963	99.863	99.713	99.322	4.375	99.616	99.516	99.366	98.976	2.625	92.607	92.507	92.357	92.207	
4.500	100.452	100.352	100.202	99.812	4.500	100.026	99.926	99.776	99.385	2.750	94.256	94.156	93.960	93.765	
4.625	100.886	100.786	100.636	100.246	4.625	100.249	100.149	100.099	99.708	2.875	94.886	94.786	94.591	94.396	
4.750	100.699	100.599	100.449	99.965	4.750	100.416	100.316	100.166	99.681	3.000	95.354	95.254	95.059	94.864	
4.875	101.160	101.060	100.910	100.426	4.875	100.755	100.655	100.505	100.021	3.125	95.823	95.723	95.527	95.332	
5.000	101.608	101.508	101.358	100.873	5.000	101.121	101.021	100.871	100.386	3.250	96.708	96.608	96.296	95.983	
5.125	102.015	101.915	101.765	101.281	5.125	101.337	101.237	101.087	100.603	3.375	97.158	97.058	96.746	96.433	
5.250	101.597	101.497	101.200	100.747	5.250	101.254	101.154	100.857	100.404	3.500	97.609	97.509	97.196	96.884	
5.375	101.992	101.892	101.595	101.142	5.375	101.427	101.327	101.030	100.577	3.625	98.033	97.933	97.620	97.308	
5.500	102.394	102.294	101.997	101.544	5.500	101.683	101.583	101.286	100.833	3.750	98.203	98.103	97.790	97.478	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.750%-4.625%			-1.250

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	95.062	94.781	94.469	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	95.539	95.258	94.946	6.750	101.750	101.500	101.250
4.875	95.177	94.709	94.224	6.250	102.250	102.000	101.500	4.500	96.810	96.419	96.028	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	94.730	94.261	93.777					4.625	97.244	96.853	96.462	Rate	30 Day	45 Day	60 Day
5.125	94.322	93.853	93.369					4.750	97.057	96.588	96.104	6.250	100.750	100.500	100.250
5.250	94.846	94.549	94.096					4.875	97.518	97.049	96.565	6.750	101.750	101.500	101.250
5.375	96.189	95.892	95.439					5.000	97.966	97.497	97.013		DPA Advantage Adjustment		
5.500	95.787	95.490	95.037					5.125	98.373	97.904	97.420		203(k) / 203(k)s		-0.250
5.625	95.443	95.146	94.693					5.500	98.752	98.455	98.002		203(k) & 203(k)s are Borrower Paid		
5.750	97.245	96.995	96.745					5.625	99.096	98.799	98.346		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	98.306	98.056	97.806				

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



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30 Day Lock Exp.:

5/16/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/14/2022

Release Time: 2:00 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	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	91.774	91.579	91.383	3.500	N/A	N/A	N/A
4.500	99.190	99.040	98.649	4.500	98.863	98.713	98.322	2.875	92.405	92.210	92.014	3.625	N/A	N/A	N/A
4.625	99.624	99.474	99.083	4.625	99.186	99.036	98.645	3.000	92.873	92.678	92.482	Margin = 2.250		Index = 1.770	
4.750	98.937	98.787	98.303	4.750	98.753	98.603	98.119	3.125	93.341	93.146	92.950	30 Year OTC			
4.875	99.398	99.248	98.764	4.875	99.093	98.943	98.459	3.250	93.883	93.571	93.258	Rate	30 Day	45 Day	60 Day
5.000	99.845	99.695	99.211	5.000	99.458	99.308	98.824	3.375	94.333	94.021	93.708	3.250	91.773	91.523	91.257
5.125	100.253	100.103	99.619	5.125	99.675	99.525	99.041	3.500	94.784	94.472	94.159	3.375	92.602	92.352	92.086
5.250	96.960	96.663	96.210	5.250	96.716	96.419	95.966	3.625	95.208	94.896	94.583	3.500	91.253	91.003	90.737
5.375	97.355	97.058	96.605	5.375	96.890	96.593	96.140	3.750	95.378	95.066	94.753	3.625	92.293	92.043	91.777
5.500	97.757	97.460	97.007	5.500	97.145	96.848	96.395	3.875	N/A	N/A	N/A	3.750	96.332	96.051	95.738
5.625	98.101	97.804	97.351	5.625	97.466	97.169	96.716	4.000	N/A	N/A	N/A	3.875	96.863	96.582	96.269
5.750	97.923	97.767	97.611	5.750	97.669	97.513	97.357	4.125	N/A	N/A	N/A	4.000	97.379	97.098	96.785
5.875	98.219	98.063	97.907	5.875	97.907	97.751	97.595	4.250	N/A	N/A	N/A	4.125	97.856	97.575	97.262
6.000	98.560	98.404	98.248	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	98.208	97.817	97.427
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	99.290	99.190	99.040	98.649	4.500	98.963	98.863	98.713	98.322	2.750	89.343	89.243	89.048	88.852
4.625	99.724	99.624	99.474	99.083	4.625	99.286	99.186	99.036	98.645	2.875	89.974	89.874	89.679	89.483
4.750	99.037	98.937	98.787	98.303	4.750	98.853	98.753	98.603	98.119	3.000	90.442	90.342	90.147	89.951
4.875	99.498	99.398	99.248	98.764	4.875	99.193	99.093	98.943	98.459	3.125	90.910	90.810	90.615	90.419
5.000	99.945	99.845	99.695	99.211	5.000	99.558	99.458	99.308	98.824	3.250	93.546	93.446	93.134	92.821
5.125	100.353	100.253	100.103	99.619	5.125	99.775	99.675	99.525	99.041	3.375	93.996	93.896	93.584	93.271
5.250	97.060	96.960	96.663	96.210	5.250	96.816	96.716	96.419	95.966	3.500	94.446	94.346	94.034	93.721
5.375	97.455	97.355	97.058	96.605	5.375	96.990	96.890	96.593	96.140	3.625	94.870	94.770	94.458	94.145
5.500	97.857	97.757	97.460	97.007	5.500	97.245	97.145	96.848	96.395	3.750	96.978	96.878	96.566	96.253

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



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Lockdesk Phone:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/16/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/14/2022

Release Time: 2:00 pm ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.753	94.653	94.553	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	94.373	94.241	94.173	2.000	N/A	N/A	N/A	3.750	94.712	94.612	94.512
3.875	95.384	95.279	95.184	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	95.127	94.995	94.927	2.125	N/A	N/A	N/A	3.875	95.329	95.229	95.129
3.990	96.043	95.918	95.843	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	95.737	95.605	95.537	2.250	N/A	N/A	N/A	3.990	95.968	95.867	95.767
4.000	96.143	96.018	95.943	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	95.837	95.705	95.637	2.375	N/A	N/A	N/A	4.000	96.068	95.967	95.867
4.125	96.889	96.759	96.689	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	96.471	96.339	96.271	2.500	N/A	N/A	N/A	4.125	96.810	96.678	96.546
4.250	97.529	97.399	97.329	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	97.348	97.201	97.136	2.625	N/A	N/A	N/A	4.250	97.449	97.317	97.185
4.375	98.082	97.952	97.882	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	97.959	97.812	97.747	2.750	N/A	N/A	N/A	4.375	98.003	97.871	97.739
4.500	98.563	98.433	98.363	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	98.549	98.402	98.337	2.875	N/A	N/A	N/A	4.500	98.498	98.359	98.220
4.625	99.069	98.923	98.869	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	99.070	98.923	98.858	2.990	N/A	N/A	N/A	4.625	99.113	98.901	98.688
4.750	99.675	99.529	99.470	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	99.582	99.435	99.370	3.000	N/A	N/A	N/A	4.750	99.718	99.506	99.293
4.875	100.203	100.057	99.998	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	100.028	99.881	99.816	3.125	N/A	N/A	N/A	4.875	100.247	100.035	99.822
4.990	100.557	100.411	100.352	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	100.248	100.101	100.036	3.250	N/A	N/A	N/A	4.990	100.601	100.389	100.176
5.000	100.657	100.511	100.452	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	100.348	100.201	100.136	3.375	N/A	N/A	N/A	5.000	100.701	100.489	100.276
5.125	100.863	100.717	100.658	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.405	100.258	100.193	3.500	N/A	N/A	N/A	5.125	100.907	100.695	100.482
5.250	101.188	101.024	100.954	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.182	100.018	99.948	3.625	N/A	N/A	N/A	5.250	101.326	101.106	100.887
5.375	101.386	101.222	101.152	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.326	100.162	100.092	3.750	N/A	N/A	N/A	5.375	101.524	101.304	101.085
5.500	101.682	101.518	101.448	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.527	100.363	100.293	3.875	N/A	N/A	N/A	5.500	101.820	101.600	101.381
5.625	101.973	101.809	101.739	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.665	100.501	100.431	3.990	N/A	N/A	N/A	5.625	102.111	101.891	101.672
5.750	102.179	102.003	101.959	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.582	100.406	100.362	4.000	N/A	N/A	N/A	5.750	102.210	102.005	101.800
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	96.051	95.918	95.851	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	94.246	94.146	94.046	2.750	94.173	94.073	93.973
2.875	N/A	N/A	N/A	3.875	96.779	96.645	96.579	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	94.708	94.608	94.508	2.875	94.635	94.535	94.435
2.990	N/A	N/A	N/A	3.990	97.384	97.251	97.184	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	95.135	95.035	94.935	2.990	95.063	94.963	94.863
3.000	N/A	N/A	N/A	4.000	97.484	97.351	97.284	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	95.235	95.135	95.035	3.000	95.163	95.063	94.963
3.125	N/A	N/A	N/A	4.125	98.167	98.034	97.967	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	95.728	95.628	95.528	3.125	95.655	95.555	95.455
3.250	N/A	N/A	N/A	4.250	98.722	98.589	98.522	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	96.230	96.130	96.030	3.250	96.153	96.026	95.917
3.375	N/A	N/A	N/A	4.375	99.228	99.094	99.028	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	96.954	96.854	96.754	3.375	96.857	96.750	96.641
3.500	N/A	N/A	N/A	4.500	99.641	99.507	99.441	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	97.383	97.283	97.183	3.500	97.286	97.177	97.065
3.625	N/A	N/A	N/A	4.625	100.012	99.879	99.812	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	97.995	97.895	97.795	3.625	97.898	97.754	97.584
3.750	N/A	N/A	N/A	4.750	100.240	100.091	100.013	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	98.528	98.428	98.328	3.750	98.431	98.287	98.115
3.875	N/A	N/A	N/A	4.875	100.723	100.574	100.496	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	99.080	98.980	98.880	3.875	98.983	98.839	98.667
3.990	N/A	N/A	N/A	4.990	101.016	100.867	100.789	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	99.527	99.427	99.327	3.990	99.430	99.286	99.114
4.000	N/A	N/A	N/A	5.000	101.116	100.967	100.889	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	99.627	99.527	99.427	4.000	99.530	99.386	99.214
4.125	N/A	N/A	N/A	5.125	101.292	101.143	101.065	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.104	100.004	99.904	4.125	100.007	99.863	99.691
4.250	N/A	N/A	N/A	5.250	101.482	101.316	101.233	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.062	99.962	99.862	4.250	99.965	99.771	99.536
4.375	N/A	N/A	N/A	5.375	101.591	101.425	101.342	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.365	100.265	100.165	4.375	100.268	100.074	99.839
4.500	N/A	N/A	N/A	5.500	101.842	101.676	101.593	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.430	100.330	100.230	4.500	100.333	100.139	99.904
4.625	N/A	N/A	N/A	5.625	102.084	101.918	101.835	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	100.688	100.588	100.488	4.625	100.591	100.397	100.162
4.750	N/A	N/A	N/A	5.750	102.039	101.865	101.834	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	100.778	100.616	100.578	4.750	100.663	100.481	100.278
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	94.482	94.282	94.282	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.215	95.015	95.015
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.072	94.872	94.872	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.677	95.477	95.477
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.517	95.317	95.317	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.104	95.904	95.904
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.617	95.417	95.417	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.204	96.004	96.004
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.071	95.871	95.871	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.697	96.497	96.497
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.445	96.245	96.245	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	97.093	96.893	96.893
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.023	96.823	96.823	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.578	97.378	97.378
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.316	97.116	97.116	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.013	97.813	97.813
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.669	97.469	97.469	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.534	98.334	98.334
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.902	97.702	97.702	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.080	98.880	98.880
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.286	98.086	98.086	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.623	99.423	99.423
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.570	98.370	98.370	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.061	99.861	99.861
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.670	98.470	98.470	3.375	N/A	N/A	N/A	3.37							



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.:

5/16/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/14/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.753	94.653	94.553	3.750	94.373	94.241	94.173	3.750	96.051	95.918	95.851	2.750	94.246	94.146	94.046	2.750	94.482	94.282	94.282
3.875	95.384	95.279	95.184	3.875	95.127	94.995	94.927	3.875	96.779	96.645	96.579	2.875	94.708	94.608	94.508	2.875	95.072	94.872	94.872
3.990	96.043	95.918	95.843	3.990	95.737	95.605	95.537	3.990	97.384	97.251	97.184	2.990	95.135	95.035	94.935	2.990	95.517	95.317	95.317
4.000	96.143	96.018	95.943	4.000	95.837	95.705	95.637	4.000	97.484	97.351	97.284	3.000	95.235	95.135	95.035	3.000	95.617	95.417	95.417
4.125	96.889	96.759	96.689	4.125	96.471	96.339	96.271	4.125	98.167	98.034	97.967	3.125	95.728	95.628	95.528	3.125	96.071	95.871	95.871
4.250	97.529	97.399	97.329	4.250	97.348	97.201	97.136	4.250	98.722	98.589	98.522	3.250	96.230	96.130	96.030	3.250	96.445	96.245	96.245
4.375	98.082	97.952	97.882	4.375	97.959	97.812	97.747	4.375	99.228	99.094	99.028	3.375	96.954	96.854	96.754	3.375	97.023	96.823	96.823
4.500	98.563	98.433	98.363	4.500	98.549	98.402	98.337	4.500	99.641	99.507	99.441	3.500	97.383	97.283	97.183	3.500	97.316	97.116	97.116
4.625	99.069	98.923	98.869	4.625	99.070	98.923	98.858	4.625	100.012	99.879	99.812	3.625	97.995	97.895	97.795	3.625	97.669	97.469	97.469
4.750	99.675	99.529	99.470	4.750	99.582	99.435	99.370	4.750	100.240	100.091	100.013	3.750	98.528	98.428	98.328	3.750	97.902	97.702	97.702
4.875	100.203	100.057	99.998	4.875	100.028	99.881	99.816	4.875	100.723	100.574	100.496	3.875	99.080	98.980	98.880	3.875	98.286	98.086	98.086
4.990	100.557	100.411	100.352	4.990	100.248	100.101	100.036	4.990	101.016	100.867	100.789	3.990	99.527	99.427	99.327	3.990	98.570	98.370	98.370
5.000	100.657	100.511	100.452	5.000	100.348	100.201	100.136	5.000	101.116	100.967	100.889	4.000	99.627	99.527	99.427	4.000	98.670	98.470	98.470
5.125	100.863	100.717	100.658	5.125	100.405	100.258	100.193	5.125	101.292	101.143	101.065	4.125	100.104	100.004	99.904	4.125	99.002	98.802	98.802
5.250	101.188	101.024	100.954	5.250	100.182	100.018	99.948	5.250	101.482	101.316	101.233	4.250	100.062	99.962	99.862	4.250	98.245	98.045	98.038
5.375	101.386	101.222	101.152	5.375	100.326	100.162	100.092	5.375	101.591	101.425	101.342	4.375	100.365	100.265	100.165	4.375	98.447	98.247	98.240
5.500	101.682	101.518	101.448	5.500	100.527	100.363	100.293	5.500	101.842	101.676	101.593	4.500	100.430	100.330	100.230	4.500	98.482	98.282	98.275
5.625	101.973	101.809	101.739	5.625	100.665	100.501	100.431	5.625	102.084	101.918	101.835	4.625	100.688	100.588	100.488	4.625	98.654	98.454	98.447
5.750	102.179	102.003	101.959	5.750	100.582	100.406	100.362	5.750	102.039	101.865	101.834	4.750	100.778	100.616	100.578	4.750	98.815	98.615	98.615

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.: 5/16/2022
45 Day Lock Exp.: 5/30/2022
60 Day Lock Exp.: 6/13/2022

W. Rate Sheet Dated: 4/14/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	95.013	94.860	94.736	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	92.345	92.192	92.068	2.750	N/A	N/A	N/A	3.750	95.590	95.437	95.313
3.875	95.685	95.534	95.412	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	93.041	92.890	92.768	2.875	N/A	N/A	N/A	3.875	96.241	96.090	95.968
3.990	96.185	96.036	95.916	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	93.771	93.622	93.502	2.990	N/A	N/A	N/A	3.990	96.718	96.569	96.449
4.000	96.285	96.136	96.016	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	93.871	93.722	93.602	3.000	N/A	N/A	N/A	4.000	96.818	96.669	96.549
4.125	96.835	96.669	96.552	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	94.413	94.247	94.130	3.125	N/A	N/A	N/A	4.125	97.423	97.257	97.140
4.250	97.510	97.348	97.230	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	94.742	94.580	94.462	3.250	N/A	N/A	N/A	4.250	98.074	97.912	97.794
4.375	98.084	97.922	97.805	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	95.138	94.976	94.859	3.375	N/A	N/A	N/A	4.375	98.626	98.464	98.347
4.500	98.673	98.512	98.395	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	95.637	95.476	95.359	3.500	N/A	N/A	N/A	4.500	99.196	99.035	98.918
4.625	98.942	98.781	98.664	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	96.004	95.843	95.726	3.625	N/A	N/A	N/A	4.625	99.458	99.297	99.180
4.750	99.469	99.271	99.118	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	96.397	96.199	96.046	3.750	N/A	N/A	N/A	4.750	100.007	99.809	99.656
4.875	100.006	99.811	99.657	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	96.936	96.741	96.587	3.875	N/A	N/A	N/A	4.875	100.529	100.334	100.180
4.990	100.403	100.209	100.056	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	96.993	96.799	96.646	3.990	N/A	N/A	N/A	4.990	100.914	100.720	100.567
5.000	100.503	100.309	100.156	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	97.093	96.899	96.746	4.000	N/A	N/A	N/A	5.000	101.014	100.820	100.667
5.125	100.707	100.513	100.360	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	97.223	97.029	96.876	4.125	N/A	N/A	N/A	5.125	101.207	101.013	100.860
5.250	101.079	100.935	100.672	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	96.865	96.721	96.458	4.250	N/A	N/A	N/A	5.250	101.606	101.462	101.199
5.375	101.379	101.235	100.972	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	97.857	97.713	97.450	4.375	N/A	N/A	N/A	5.375	101.894	101.750	101.487
5.500	101.742	101.598	101.335	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	98.220	98.076	97.813	4.500	N/A	N/A	N/A	5.500	102.243	102.099	101.836
5.625	102.166	102.022	101.759	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	98.644	98.500	98.237	4.625	N/A	N/A	N/A	5.625	102.649	102.505	102.242
5.750	101.834	101.734	101.634	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	97.012	96.912	96.812	4.750	N/A	N/A	N/A	5.750	102.455	102.355	102.255
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.750	96.237	96.132	95.954	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	94.191	94.091	93.991	2.750	94.621	94.521	94.421
2.875	N/A	N/A	N/A	3.875	96.728	96.623	96.445	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	94.828	94.728	94.628	2.875	95.252	95.152	95.052
2.990	N/A	N/A	N/A	3.990	97.201	97.096	96.918	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	95.177	95.077	94.977	2.990	95.593	95.493	95.393
3.000	N/A	N/A	N/A	4.000	97.307	97.196	97.018	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	95.277	95.177	95.077	3.000	95.693	95.593	95.493
3.125	N/A	N/A	N/A	4.125	97.921	97.816	97.638	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	95.625	95.525	95.425	3.125	96.207	96.107	96.007
3.250	N/A	N/A	N/A	4.250	98.480	98.375	98.197	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	96.185	96.085	95.985	3.250	96.563	96.463	96.363
3.375	N/A	N/A	N/A	4.375	98.994	98.889	98.711	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	96.895	96.795	96.695	3.375	97.266	97.166	97.066
3.500	N/A	N/A	N/A	4.500	99.484	99.380	99.202	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	97.384	97.284	97.184	3.500	97.739	97.639	97.539
3.625	N/A	N/A	N/A	4.625	99.328	99.204	98.948	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	97.936	97.836	97.736	3.625	98.258	98.158	98.058
3.750	N/A	N/A	N/A	4.750	99.780	99.656	99.400	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	98.425	98.325	98.225	3.750	98.739	98.639	98.539
3.875	N/A	N/A	N/A	4.875	100.305	100.181	99.925	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	98.864	98.764	98.664	3.875	99.169	99.069	98.969
3.990	N/A	N/A	N/A	4.990	100.512	100.388	100.132	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	99.163	99.063	98.963	3.990	99.461	99.361	99.261
4.000	N/A	N/A	N/A	5.000	100.612	100.488	100.232	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	99.263	99.163	99.063	4.000	99.561	99.461	99.361
4.125	N/A	N/A	N/A	5.125	100.760	100.617	100.259	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	99.507	99.407	99.307	4.125	100.024	99.918	99.824
4.250	N/A	N/A	N/A	5.250	101.294	101.150	100.793	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	99.985	99.875	99.782	4.250	100.207	100.097	100.004
4.375	N/A	N/A	N/A	5.375	101.349	101.205	100.848	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.449	100.339	100.245	4.375	100.662	100.552	100.458
4.500	N/A	N/A	N/A	5.500	101.737	101.593	101.236	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	100.695	100.579	100.485	4.500	100.901	100.785	100.691
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	100.592	100.467	100.356	4.625	101.376	101.251	101.140
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	101.000	100.873	100.761	4.750	101.171	101.044	100.932
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	92.739	92.639	92.539	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	93.390	93.290	93.190	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	93.749	93.649	93.549	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	93.849	93.749	93.649	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	94.603	94.503	94.403	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	94.097	93.997	93.897	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	94.819	94.719	94.619	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	95.320	95.220	95.120	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	95.936	95.836	95.736	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	96.427	96.327	96.227	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	96.874	96.774	96.674	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	97.177	97.077	96.977	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	97.277	97.177	97.077	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	98.229	98.123	98.029	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	98.751	98.641	98.548	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	99.225	99.115	99.021	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	99.485	99.369	99.275	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A				



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/16/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/14/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

FHLMC - OTC															
30/25 Year				30/25 Year SC				20 Year				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
3.750	95.013	94.860	94.736	3.750	92.345	92.192	92.068	3.750	96.237	96.132	95.954	2.750	94.191	94.091	93.991
3.875	95.685	95.534	95.412	3.875	93.041	92.890	92.768	3.875	96.728	96.623	96.445	2.875	94.828	94.728	94.628
3.990	96.185	96.036	95.916	3.990	93.771	93.622	93.502	3.990	97.201	97.096	96.918	2.990	95.177	95.077	94.977
4.000	96.285	96.136	96.016	4.000	93.871	93.722	93.602	4.000	97.301	97.196	97.018	3.000	95.277	95.177	95.077
4.125	96.835	96.669	96.552	4.125	94.413	94.247	94.130	4.125	97.921	97.816	97.638	3.125	95.625	95.525	95.425
4.250	97.510	97.348	97.230	4.250	94.742	94.580	94.462	4.250	98.480	98.375	98.197	3.250	96.185	96.085	95.985
4.375	98.084	97.922	97.805	4.375	95.138	94.976	94.859	4.375	98.994	98.889	98.711	3.375	96.895	96.795	96.695
4.500	98.673	98.512	98.395	4.500	95.637	95.476	95.359	4.500	99.484	99.380	99.202	3.500	97.384	97.284	97.184
4.625	98.942	98.781	98.664	4.625	96.004	95.843	95.726	4.625	99.328	99.204	98.948	3.625	97.936	97.836	97.736
4.750	99.469	99.271	99.118	4.750	96.397	96.199	96.046	4.750	99.780	99.656	99.400	3.750	98.425	98.325	98.225
4.875	100.006	99.811	99.657	4.875	96.936	96.741	96.587	4.875	100.305	100.181	99.925	3.875	98.864	98.764	98.664
4.990	100.403	100.209	100.056	4.990	96.993	96.799	96.646	4.990	100.512	100.388	100.132	3.990	99.163	99.063	98.963
5.000	100.503	100.309	100.156	5.000	97.093	96.899	96.746	5.000	100.612	100.488	100.232	4.000	99.263	99.163	99.063
5.125	100.707	100.513	100.360	5.125	97.223	97.029	96.876	5.125	100.760	100.617	100.259	4.125	99.507	99.401	99.307
5.250	101.079	100.935	100.672	5.250	96.865	96.721	96.458	5.250	101.294	101.150	100.793	4.250	99.985	99.875	99.782
5.375	101.379	101.235	100.972	5.375	97.857	97.713	97.450	5.375	101.349	101.205	100.848	4.375	100.449	100.339	100.245
5.500	101.742	101.598	101.335	5.500	98.220	98.076	97.813	5.500	101.737	101.593	101.236	4.500	100.695	100.579	100.485
5.625	102.166	102.022	101.759	5.625	98.644	98.500	98.237	5.625	N/A	N/A	N/A	4.625	100.592	100.467	100.356
5.750	101.834	101.734	101.634	5.750	97.012	96.912	96.812	5.750	N/A	N/A	N/A	4.750	101.000	100.873	100.761

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.			
FHA ID# - 1358600006			



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.:

5/16/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/14/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/16/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/14/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	95.013	94.860	94.736	3.750	96.237	96.132	95.954	2.750	94.191	94.091	93.991	3.750	93.004	92.851	92.727	2.750	92.815	92.715	92.615
3.875	95.685	95.534	95.412	3.875	96.728	96.623	96.445	2.875	94.828	94.728	94.628	3.875	93.688	93.537	93.415	2.875	93.459	93.359	93.259
3.990	96.185	96.036	95.916	3.990	97.201	97.096	96.918	2.990	95.177	95.077	94.977	3.990	94.303	94.154	94.034	2.990	93.813	93.713	93.613
4.000	96.285	96.136	96.016	4.000	97.301	97.196	97.018	3.000	95.277	95.177	95.077	4.000	94.403	94.254	94.134	3.000	93.913	93.813	93.713
4.125	96.835	96.669	96.552	4.125	97.921	97.816	97.638	3.125	95.625	95.525	95.425	4.125	94.949	94.783	94.666	3.125	94.464	94.364	94.264
4.250	97.510	97.348	97.230	4.250	98.480	98.375	98.197	3.250	96.185	96.085	95.985	4.250	95.451	95.289	95.171	3.250	94.491	94.391	94.291
4.375	98.084	97.922	97.805	4.375	98.994	98.889	98.711	3.375	96.895	96.795	96.695	4.375	95.936	95.774	95.657	3.375	95.207	95.107	95.007
4.500	98.673	98.512	98.395	4.500	99.484	99.380	99.202	3.500	97.384	97.284	97.184	4.500	96.480	96.319	96.202	3.500	95.702	95.602	95.502
4.625	98.942	98.781	98.664	4.625	99.328	99.204	98.948	3.625	97.936	97.836	97.736	4.625	96.798	96.637	96.520	3.625	96.286	96.186	96.086
4.750	99.469	99.271	99.118	4.750	99.780	99.656	99.400	3.750	98.425	98.325	98.225	4.750	97.258	97.060	96.907	3.750	96.776	96.676	96.576
4.875	100.006	99.811	99.657	4.875	100.305	100.181	99.925	3.875	98.864	98.764	98.664	4.875	97.796	97.601	97.447	3.875	97.219	97.119	97.019
4.990	100.403	100.209	100.056	4.990	100.512	100.388	100.132	3.990	99.163	99.063	98.963	4.990	98.023	97.829	97.676	3.990	97.520	97.420	97.320
5.000	100.503	100.309	100.156	5.000	100.612	100.488	100.232	4.000	99.263	99.163	99.063	5.000	98.123	97.929	97.776	4.000	97.620	97.520	97.420
5.125	100.707	100.513	100.360	5.125	100.760	100.617	100.259	4.125	99.507	99.401	99.307	5.125	98.290	98.096	97.943	4.125	98.218	98.112	98.018
5.250	101.079	100.935	100.672	5.250	101.294	101.150	100.793	4.250	99.985	99.875	99.782	5.250	98.297	98.153	97.890	4.250	98.718	98.608	98.515
5.375	101.379	101.235	100.972	5.375	101.349	101.205	100.848	4.375	100.449	100.339	100.245	5.375	98.943	98.799	98.536	4.375	99.187	99.077	98.983
5.500	N/A	N/A	N/A	5.500	101.737	101.593	101.236	4.500	100.695	100.579	100.485	5.500	N/A	N/A	N/A	4.500	99.440	99.324	99.230
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	100.592	100.467	100.356	5.625	N/A	N/A	N/A	4.625	99.836	99.711	99.600
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.000	100.873	100.761	5.750	N/A	N/A	N/A	4.750	99.483	99.356	99.244

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/16/2022

45 Day Lock Exp.:

5/30/2022

60 Day Lock Exp.:

6/13/2022

W. Rate Sheet Dated: 4/14/2022

Release Time: 2:00 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

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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

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



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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	97.675	97.550	97.425	
5.875	98.050	97.925	97.800	
5.990	98.375	98.250	98.125	
6.125	99.050	98.925	98.800	
6.250	99.300	99.175	99.050	
6.375	99.550	99.425	99.300	
6.500	99.800	99.675	99.550	
6.625	100.550	100.425	100.300	
6.750	100.800	100.675	100.550	
6.875	101.050	100.925	100.800	
6.990	101.530	101.405	101.280	
7.125	101.675	101.550	101.425	
7.250	101.800	101.675	101.550	
7.375	101.925	101.800	101.675	
7.500	102.050	101.925	101.800	
7.625	102.175	102.050	101.925	
7.750	102.300	102.175	102.050	
7.875	102.425	102.300	102.175	
7.990	102.530	102.405	102.280	
8.125	102.675	102.550	102.425	
8.250	102.800	102.675	102.550	
8.375	102.925	102.800	102.675	
8.500	103.050	102.925	102.800	
8.625	103.175	103.050	102.925	
8.750	103.300	103.175	103.050	
* 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	97.425	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	102.050	101.925	101.800	
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 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	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	101.800	101.675	101.550	
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				

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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