



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.: 5/18/2022

45 Day Lock Exp.: 6/2/2022

60 Day Lock Exp.: 6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 2:40 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.228	98.978	98.713	4.000	99.128	98.878	98.613	2.250	90.382	90.232	90.082	3.125	N/A	N/A	N/A
4.125	99.841	99.591	99.326	4.125	99.741	99.491	99.226	2.375	90.698	90.548	90.398	3.250	N/A	N/A	N/A
4.250	99.855	99.705	99.298	4.250	99.755	99.605	99.198	2.500	91.020	90.870	90.720	3.375	N/A	N/A	N/A
4.375	100.341	100.191	99.784	4.375	100.241	100.091	99.684	2.625	91.342	91.192	91.042	3.500	N/A	N/A	N/A
4.500	100.903	100.753	100.346	4.500	100.803	100.653	100.246	2.750	93.607	93.411	93.216	3.625	N/A	N/A	N/A
4.625	101.425	101.275	100.868	4.625	101.325	101.175	100.768	2.875	93.923	93.728	93.533	Margin = 2.250		Index = 1.770	
4.750	101.149	100.999	100.467	4.750	101.049	100.899	100.367	3.000	94.243	94.048	93.853	30 Year OTC			
4.875	101.549	101.399	100.867	4.875	101.449	101.299	100.767	3.125	94.557	94.362	94.167	Rate	30 Day	45 Day	60 Day
5.000	102.008	101.858	101.326	5.000	101.908	101.758	101.226	3.250	95.258	94.945	94.633	4.000	98.136	97.886	97.620
5.125	102.413	102.263	101.731	5.125	102.313	102.163	101.631	3.375	95.559	95.246	94.934	4.125	98.749	98.499	98.233
5.250	101.469	101.319	100.585	5.250	101.369	101.219	100.485	3.500	95.850	95.538	95.225	4.500	99.811	99.436	99.030
5.375	101.766	101.616	100.882	5.375	101.666	101.516	100.782	3.625	96.125	95.813	95.500	4.625	100.333	99.958	99.552
5.500	102.130	101.980	101.246	5.500	102.030	101.880	101.146	3.750	96.350	95.959	95.568	4.750	99.957	99.488	98.957
5.625	102.475	102.325	101.591	5.625	102.375	102.225	101.491	3.875	96.610	96.219	95.829	4.875	100.457	99.988	99.457
5.750	100.752	100.602	100.102	5.750	100.652	100.502	100.002	4.000	96.854	96.463	96.072	5.000	100.916	100.447	99.916
5.875	101.110	100.960	100.460	5.875	101.010	100.860	100.360	4.125	97.073	96.682	96.292	5.125	101.321	100.852	100.321
6.000	101.459	101.309	100.809	6.000	101.359	101.209	100.709	4.250	98.083	97.933	97.783	5.500	101.038	100.663	99.929
6.125	101.802	101.652	101.152	6.125	101.702	101.552	101.052	4.375	98.295	98.145	97.995	5.625	101.383	101.008	100.274
6.250	103.462	103.312	102.812	6.250	100.619	100.469	99.969	4.500	98.482	98.332	98.182	6.250	101.027	100.777	100.527

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	99.028	98.928	98.678	98.413	4.000	98.928	98.828	98.578	98.313	2.250	92.012	91.912	91.762	91.612	
4.125	99.641	99.541	99.291	99.026	4.125	99.541	99.441	99.191	98.926	2.375	92.328	92.228	92.078	91.928	
4.250	99.555	99.455	99.305	98.898	4.250	99.455	99.355	99.205	98.798	2.500	92.650	92.550	92.400	92.250	
4.375	100.141	100.041	99.891	99.484	4.375	100.041	99.941	99.791	99.384	2.625	92.972	92.872	92.722	92.572	
4.500	100.703	100.603	100.453	100.046	4.500	100.603	100.503	100.353	99.946	2.750	94.137	94.037	93.841	93.646	
4.625	101.225	101.125	100.975	100.568	4.625	101.125	101.025	100.875	100.468	2.875	94.453	94.353	94.158	93.963	
4.750	100.849	100.749	100.599	100.067	4.750	100.749	100.649	100.499	99.967	3.000	94.773	94.673	94.478	94.283	
4.875	101.349	101.249	101.099	100.567	4.875	101.249	101.149	100.999	100.467	3.125	95.087	94.987	94.792	94.597	
5.000	101.808	101.708	101.558	101.026	5.000	101.708	101.608	101.458	100.926	3.250	96.388	96.288	95.975	95.663	
5.125	102.213	102.113	101.963	101.431	5.125	102.113	102.013	101.863	101.331	3.375	96.689	96.589	96.276	95.964	
5.250	101.169	101.069	100.919	100.185	5.250	101.069	100.969	100.819	100.085	3.500	96.980	96.880	96.568	96.255	
5.375	101.566	101.466	101.316	100.582	5.375	101.466	101.366	101.216	100.482	3.625	97.255	97.155	96.843	96.530	
5.500	101.930	101.830	101.680	100.946	5.500	101.830	101.730	101.580	100.846	3.750	97.980	97.880	97.489	97.098	

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	95.386	95.136	94.870	6.250	100.750	100.500	100.250
4.875	95.083	94.614	94.083	6.250	102.250	102.000	101.500	4.125	95.999	95.749	95.483	6.750	101.750	101.500	101.250
5.000	94.624	94.155	93.624					4.625	97.583	97.208	96.802	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	94.219	93.750	93.219					4.750	97.207	96.738	96.207	Rate	30 Day	45 Day	60 Day
5.250	94.780	94.405	93.671					4.875	97.707	97.238	96.707	6.250	100.750	100.500	100.250
5.375	95.740	95.365	94.631					5.000	98.166	97.697	97.166	6.750	101.750	101.500	101.250
5.500	95.376	95.001	94.267					5.125	98.571	98.102	97.571	DPA Advantage Adjustment			
5.625	95.031	94.656	93.922					5.500	98.288	97.913	97.179	203(k) / 203(k)s			
5.750	97.104	96.854	96.604					5.625	98.633	98.258	97.524	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	98.277	98.027	97.777				

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



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5/18/2022

45 Day Lock Exp.:

6/2/2022

60 Day Lock Exp.:

6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 2:40 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	91.655	91.460	91.264	3.500	N/A	N/A	N/A
4.500	99.440	99.290	98.884	4.500	99.440	99.290	98.884	2.875	91.972	91.777	91.581	3.625	N/A	N/A	N/A
4.625	99.962	99.812	99.406	4.625	99.962	99.812	99.406	3.000	92.292	92.097	91.901	Margin = 2.250		Index = 1.770	
4.750	99.086	98.936	98.405	4.750	99.086	98.936	98.405	3.125	92.606	92.411	92.215	30 Year OTC			
4.875	99.586	99.436	98.905	4.875	99.586	99.436	98.905	3.250	93.563	93.251	92.938	Rate	30 Day	45 Day	60 Day
5.000	100.045	99.895	99.364	5.000	100.045	99.895	99.364	3.375	93.864	93.552	93.239	3.250	92.036	91.786	91.536
5.125	100.450	100.300	99.769	5.125	100.450	100.300	99.769	3.500	94.155	93.843	93.530	3.375	92.669	92.419	92.169
5.250	96.532	96.382	95.648	5.250	96.532	96.382	95.648	3.625	94.430	94.118	93.805	3.500	93.312	93.062	92.812
5.375	96.929	96.779	96.045	5.375	96.929	96.779	96.045	3.750	95.155	94.764	94.374	3.625	93.957	93.707	93.457
5.500	97.293	97.143	96.409	5.500	97.293	97.143	96.409	3.875	N/A	N/A	N/A	3.750	96.442	96.192	95.926
5.625	97.638	97.488	96.754	5.625	97.638	97.488	96.754	4.000	N/A	N/A	N/A	3.875	97.073	96.823	96.557
5.750	97.752	97.602	97.102	5.750	97.752	97.602	97.102	4.125	N/A	N/A	N/A	4.000	97.703	97.453	97.187
5.875	98.110	97.960	97.460	5.875	98.110	97.960	97.460	4.250	N/A	N/A	N/A	4.125	98.316	98.066	97.800
6.000	98.459	98.309	97.809	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	98.292	97.917	97.511
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	99.540	99.440	99.290	98.884	4.500	99.540	99.440	99.290	98.884	2.750	89.224	89.124	88.929	88.733
4.625	100.062	99.962	99.812	99.406	4.625	100.062	99.962	99.812	99.406	2.875	89.541	89.441	89.246	89.050
4.750	99.186	99.086	98.936	98.405	4.750	99.186	99.086	98.936	98.405	3.000	89.861	89.761	89.566	89.370
4.875	99.686	99.586	99.436	98.905	4.875	99.686	99.586	99.436	98.905	3.125	90.175	90.075	89.880	89.684
5.000	100.145	100.045	99.895	99.364	5.000	100.145	100.045	99.895	99.364	3.250	93.225	93.125	92.813	92.500
5.125	100.550	100.450	100.300	99.769	5.125	100.550	100.450	100.300	99.769	3.375	93.526	93.426	93.114	92.801
5.250	96.632	96.532	96.382	95.648	5.250	96.632	96.532	96.382	95.648	3.500	93.818	93.718	93.406	93.093
5.375	97.029	96.929	96.779	96.045	5.375	97.029	96.929	96.779	96.045	3.625	94.093	93.993	93.681	93.368
5.500	97.393	97.293	97.143	96.409	5.500	97.393	97.293	97.143	96.409	3.750	96.755	96.655	96.264	95.874

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				
5.750	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				
Borrower Paid Comp Only				Lender Paid Only											

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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60 Day Lock Exp.:

6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 2:40 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.665	94.564	94.465	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	94.107	93.974	93.907	2.000	N/A	N/A	N/A	3.750	94.613	94.513	94.413
3.875	95.285	95.184	95.085	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	94.861	94.728	94.661	2.125	N/A	N/A	N/A	3.875	95.234	95.134	95.034
3.990	95.781	95.658	95.581	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	95.477	95.344	95.277	2.250	N/A	N/A	N/A	3.990	95.708	95.595	95.489
4.000	95.881	95.758	95.681	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	95.577	95.444	95.377	2.375	N/A	N/A	N/A	4.000	95.808	95.695	95.589
4.125	96.633	96.506	96.433	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	96.215	96.082	96.015	2.500	N/A	N/A	N/A	4.125	96.555	96.431	96.307
4.250	97.278	97.151	97.078	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	97.153	96.986	96.941	2.625	N/A	N/A	N/A	4.250	97.200	97.076	96.952
4.375	97.838	97.711	97.638	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	97.766	97.599	97.554	2.750	N/A	N/A	N/A	4.375	97.761	97.637	97.513
4.500	98.325	98.198	98.125	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	98.362	98.195	98.150	2.875	N/A	N/A	N/A	4.500	98.276	98.135	97.999
4.625	98.888	98.724	98.683	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	98.889	98.722	98.677	2.990	N/A	N/A	N/A	4.625	98.880	98.668	98.468
4.750	99.501	99.337	99.296	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	99.407	99.240	99.195	3.000	N/A	N/A	N/A	4.750	99.493	99.281	99.080
4.875	100.035	99.871	99.830	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	99.860	99.693	99.648	3.125	N/A	N/A	N/A	4.875	100.027	99.815	99.615
4.990	100.401	100.237	100.196	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	100.084	99.917	99.872	3.250	N/A	N/A	N/A	4.990	100.393	100.181	99.981
5.000	100.501	100.337	100.296	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	100.184	100.017	99.972	3.375	N/A	N/A	N/A	5.000	100.493	100.281	100.081
5.125	100.706	100.542	100.501	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.245	100.078	100.033	3.500	N/A	N/A	N/A	5.125	100.734	100.501	100.285
5.250	101.119	100.927	100.870	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.113	99.921	99.864	3.625	N/A	N/A	N/A	5.250	101.202	100.968	100.731
5.375	101.324	101.132	101.075	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.263	100.071	100.014	3.750	N/A	N/A	N/A	5.375	101.406	101.172	100.935
5.500	101.628	101.436	101.379	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.466	100.274	100.217	3.875	N/A	N/A	N/A	5.500	101.711	101.477	101.240
5.625	101.921	101.729	101.672	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.606	100.414	100.357	3.990	N/A	N/A	N/A	5.625	102.004	101.770	101.533
5.750	102.089	101.899	101.869	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.492	100.302	100.272	4.000	N/A	N/A	N/A	5.750	102.112	101.907	101.698
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	95.781	95.642	95.581	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	94.012	93.912	93.812	2.750	93.939	93.839	93.739
2.875	N/A	N/A	N/A	3.875	96.514	96.375	96.314	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	94.476	94.376	94.276	2.875	94.403	94.303	94.203
2.990	N/A	N/A	N/A	3.990	97.123	96.984	96.923	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	94.910	94.810	94.710	2.990	94.838	94.738	94.638
3.000	N/A	N/A	N/A	4.000	97.223	97.084	97.023	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	95.010	94.910	94.810	3.000	94.938	94.838	94.738
3.125	N/A	N/A	N/A	4.125	97.912	97.773	97.712	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	95.507	95.407	95.307	3.125	95.434	95.334	95.234
3.250	N/A	N/A	N/A	4.250	98.473	98.334	98.273	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	96.022	95.922	95.822	3.250	95.924	95.815	95.705
3.375	N/A	N/A	N/A	4.375	98.984	98.845	98.784	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	96.570	96.460	96.350	3.375	96.452	96.343	96.233
3.500	N/A	N/A	N/A	4.500	99.404	99.265	99.204	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	97.261	97.161	97.061	3.500	97.160	97.009	96.861
3.625	N/A	N/A	N/A	4.625	99.776	99.637	99.576	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	97.878	97.777	97.678	3.625	97.778	97.627	97.466
3.750	N/A	N/A	N/A	4.750	100.067	99.894	99.840	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	98.417	98.316	98.217	3.750	98.316	98.160	98.003
3.875	N/A	N/A	N/A	4.875	100.557	100.384	100.330	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	98.977	98.876	98.777	3.875	98.876	98.720	98.563
3.990	N/A	N/A	N/A	4.990	100.858	100.685	100.631	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	99.429	99.328	99.229	3.990	99.328	99.172	99.015
4.000	N/A	N/A	N/A	5.000	100.958	100.785	100.731	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	99.529	99.428	99.329	4.000	99.428	99.272	99.115
4.125	N/A	N/A	N/A	5.125	101.136	100.963	100.909	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.016	99.915	99.816	4.125	99.916	99.760	99.603
4.250	N/A	N/A	N/A	5.250	101.414	101.216	101.150	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.188	100.084	99.985	4.250	100.084	99.881	99.676
4.375	N/A	N/A	N/A	5.375	101.527	101.329	101.263	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.496	100.392	100.293	4.375	100.392	100.189	99.984
4.500	N/A	N/A	N/A	5.500	101.786	101.588	101.522	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.566	100.462	100.363	4.500	100.462	100.259	100.054
4.625	N/A	N/A	N/A	5.625	102.033	101.835	101.769	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	100.825	100.721	100.622	4.625	100.720	100.517	100.312
4.750	N/A	N/A	N/A	5.750	101.952	101.768	101.747	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	100.886	100.722	100.683	4.750	100.767	100.548	100.330
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	94.262	94.062	94.062	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.981	94.781	94.781
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	94.857	94.657	94.657	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.445	95.245	95.245
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.303	95.103	95.103	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.879	95.679	95.679
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.403	95.203	95.203	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.879	95.779	95.779
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.859	95.659	95.659	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.475	96.275	96.275
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.235	96.035	96.035	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.881	96.681	96.681
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.819	96.619	96.619	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.370	97.170	97.170
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.115	96.915	96.915	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.808	97.608	97.608
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.472	97.272	97.272	2.990	N/A	N/A	N/A	2.990	N						



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.:

5/18/2022

45 Day Lock Exp.:

6/2/2022

60 Day Lock Exp.:

6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 2:40 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	94.665	94.564	94.465	3.750	94.107	93.974	93.907	3.750	95.781	95.642	95.581	2.750	94.012	93.912	93.812	2.750	94.262	94.062	94.062
3.875	95.285	95.184	95.085	3.875	94.861	94.728	94.661	3.875	96.514	96.375	96.314	2.875	94.476	94.376	94.276	2.875	94.857	94.657	94.657
3.990	95.781	95.658	95.581	3.990	95.477	95.344	95.277	3.990	97.123	96.984	96.923	2.990	94.910	94.810	94.710	2.990	95.303	95.103	95.103
4.000	95.881	95.758	95.681	4.000	95.577	95.444	95.377	4.000	97.223	97.084	97.023	3.000	95.010	94.910	94.810	3.000	95.403	95.203	95.203
4.125	96.633	96.506	96.433	4.125	96.215	96.082	96.015	4.125	97.912	97.773	97.712	3.125	95.507	95.407	95.307	3.125	95.859	95.659	95.659
4.250	97.278	97.151	97.078	4.250	97.153	96.986	96.941	4.250	98.473	98.334	98.273	3.250	96.022	95.922	95.822	3.250	96.235	96.035	96.035
4.375	97.838	97.711	97.638	4.375	97.766	97.599	97.554	4.375	98.984	98.845	98.784	3.375	96.750	96.650	96.550	3.375	96.819	96.619	96.619
4.500	98.325	98.198	98.125	4.500	98.362	98.195	98.150	4.500	99.404	99.265	99.204	3.500	97.261	97.161	97.061	3.500	97.115	96.915	96.915
4.625	98.888	98.724	98.683	4.625	98.889	98.722	98.677	4.625	99.776	99.637	99.576	3.625	97.878	97.777	97.678	3.625	97.472	97.272	97.272
4.750	99.501	99.337	99.296	4.750	99.407	99.240	99.195	4.750	100.067	99.894	99.840	3.750	98.417	98.316	98.217	3.750	97.788	97.588	97.588
4.875	100.035	99.871	99.830	4.875	99.860	99.693	99.648	4.875	100.557	100.384	100.330	3.875	98.977	98.876	98.777	3.875	98.176	97.976	97.976
4.990	100.401	100.237	100.196	4.990	100.084	99.917	99.872	4.990	100.858	100.685	100.631	3.990	99.429	99.328	99.229	3.990	98.467	98.267	98.267
5.000	100.501	100.337	100.296	5.000	100.184	100.017	99.972	5.000	100.958	100.785	100.731	4.000	99.529	99.428	99.329	4.000	98.567	98.367	98.367
5.125	100.706	100.542	100.501	5.125	100.245	100.078	100.033	5.125	101.136	100.963	100.909	4.125	100.016	99.915	99.816	4.125	98.905	98.705	98.705
5.250	101.119	100.927	100.870	5.250	100.113	99.921	99.864	5.250	101.414	101.216	101.150	4.250	100.188	100.084	99.985	4.250	98.368	98.168	98.168
5.375	101.324	101.132	101.075	5.375	100.263	100.071	100.014	5.375	101.527	101.329	101.263	4.375	100.496	100.392	100.293	4.375	98.574	98.374	98.355
5.500	101.628	101.436	101.379	5.500	100.466	100.274	100.217	5.500	101.786	101.588	101.522	4.500	100.566	100.462	100.363	4.500	98.610	98.410	98.391
5.625	101.921	101.729	101.672	5.625	100.606	100.414	100.357	5.625	102.033	101.835	101.769	4.625	100.825	100.721	100.622	4.625	98.785	98.585	98.566
5.750	102.089	101.899	101.869	5.750	100.492	100.302	100.272	5.750	101.952	101.768	101.747	4.750	100.886	100.722	100.683	4.750	98.919	98.719	98.716

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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



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

30 Day Lock Exp.: 5/18/2022
45 Day Lock Exp.: 6/2/2022
60 Day Lock Exp.: 6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 2:40 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							
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	Rate	30 Day	45 Day	60 Day
3.750	94.779	94.625	94.501	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	92.319	92.165	92.041	2.750	N/A	N/A	N/A	3.750	94.899	94.745	94.621	3.750	94.899	94.745	94.621	3.750	94.899	94.745	94.621
3.875	95.448	95.297	95.169	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	93.010	92.859	92.731	2.875	N/A	N/A	N/A	3.875	95.567	95.416	95.288	3.875	95.567	95.416	95.288	3.875	95.567	95.416	95.288
3.990	95.946	95.797	95.666	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	93.740	93.591	93.460	2.990	N/A	N/A	N/A	3.990	96.068	95.919	95.788	3.990	96.068	95.919	95.788	3.990	96.068	95.919	95.788
4.000	96.046	95.897	95.766	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	93.840	93.691	93.560	3.000	N/A	N/A	N/A	4.000	96.168	96.019	95.888	4.000	96.168	96.019	95.888	4.000	96.168	96.019	95.888
4.125	96.678	96.512	96.367	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	94.368	94.202	94.057	3.125	N/A	N/A	N/A	4.125	96.805	96.639	96.494	4.125	96.805	96.639	96.494	4.125	96.805	96.639	96.494
4.250	97.351	97.188	97.039	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	94.821	94.658	94.509	3.250	N/A	N/A	N/A	4.250	97.476	97.313	97.164	4.250	97.476	97.313	97.164	4.250	97.476	97.313	97.164
4.375	97.920	97.758	97.604	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	95.208	95.046	94.892	3.375	N/A	N/A	N/A	4.375	98.044	97.882	97.728	4.375	98.044	97.882	97.728	4.375	98.044	97.882	97.728
4.500	98.509	98.347	98.191	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	95.703	95.541	95.385	3.500	N/A	N/A	N/A	4.500	98.631	98.469	98.313	4.500	98.631	98.469	98.313	4.500	98.631	98.469	98.313
4.625	98.777	98.616	98.461	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	96.075	95.914	95.759	3.625	N/A	N/A	N/A	4.625	98.898	98.737	98.582	4.625	98.898	98.737	98.582	4.625	98.898	98.737	98.582
4.750	99.419	99.226	99.076	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	96.839	96.646	96.496	3.750	N/A	N/A	N/A	4.750	99.475	99.282	99.132	4.750	99.475	99.282	99.132	4.750	99.475	99.282	99.132
4.875	99.955	99.763	99.611	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	97.381	97.189	97.037	3.875	N/A	N/A	N/A	4.875	100.009	99.817	99.665	4.875	100.009	99.817	99.665	4.875	100.009	99.817	99.665
4.990	100.350	100.160	100.006	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	97.430	97.240	97.086	3.990	N/A	N/A	N/A	4.990	100.403	100.213	100.059	4.990	100.403	100.213	100.059	4.990	100.403	100.213	100.059
5.000	100.450	100.260	100.106	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	97.530	97.340	97.186	4.000	N/A	N/A	N/A	5.000	100.503	100.313	100.159	5.000	100.503	100.313	100.159	5.000	100.503	100.313	100.159
5.125	100.653	100.463	100.309	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	97.653	97.463	97.309	4.125	N/A	N/A	N/A	5.125	100.705	100.515	100.361	5.125	100.705	100.515	100.361	5.125	100.705	100.515	100.361
5.250	101.090	100.945	100.661	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	97.478	97.333	97.049	4.250	N/A	N/A	N/A	5.250	101.098	100.953	100.669	5.250	101.098	100.953	100.669	5.250	101.098	100.953	100.669
5.375	101.389	101.245	100.959	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	98.491	98.347	98.061	4.375	N/A	N/A	N/A	5.375	101.396	101.252	100.966	5.375	101.396	101.252	100.966	5.375	101.396	101.252	100.966
5.500	101.754	101.610	101.322	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	98.856	98.712	98.424	4.500	N/A	N/A	N/A	5.500	101.760	101.616	101.328	5.500	101.760	101.616	101.328	5.500	101.760	101.616	101.328
5.625	102.179	102.034	101.743	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	99.283	99.138	98.847	4.625	N/A	N/A	N/A	5.625	102.182	102.037	101.746	5.625	102.182	102.037	101.746	5.625	102.182	102.037	101.746
5.750	102.122	102.022	101.922	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	98.252	98.152	98.052	4.750	N/A	N/A	N/A	5.750	101.942	101.842	101.742	5.750	101.942	101.842	101.742	5.750	101.942	101.842	101.742
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						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	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	96.102	95.996	95.799	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	94.043	93.943	93.843	2.750	93.849	93.749	93.649	2.750	93.849	93.749	93.649	2.750	93.849	93.749	93.649
2.875	N/A	N/A	N/A	3.875	96.592	96.487	96.287	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	94.681	94.581	94.481	2.875	94.484	94.384	94.284	2.875	94.484	94.384	94.284	2.875	94.484	94.384	94.284
2.990	N/A	N/A	N/A	3.990	97.064	96.958	96.753	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	95.022	94.922	94.822	2.990	94.828	94.728	94.628	2.990	94.828	94.728	94.628	2.990	94.828	94.728	94.628
3.000	N/A	N/A	N/A	4.000	97.164	97.058	96.853	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	95.122	95.022	94.922	3.000	94.928	94.828	94.728	3.000	94.928	94.828	94.728	3.000	94.928	94.828	94.728
3.125	N/A	N/A	N/A	4.125	97.782	97.677	97.469	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	95.490	95.390	95.278	3.125	95.474	95.374	95.262	3.125	95.474	95.374	95.262	3.125	95.474	95.374	95.262
3.250	N/A	N/A	N/A	4.250	98.341	98.236	98.025	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	96.047	95.947	95.832	3.250	96.032	95.932	95.817	3.250	96.032	95.932	95.817	3.250	96.032	95.932	95.817
3.375	N/A	N/A	N/A	4.375	98.853	98.748	98.535	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	96.758	96.658	96.537	3.375	96.730	96.630	96.518	3.375	96.730	96.630	96.518	3.375	96.730	96.630	96.518
3.500	N/A	N/A	N/A	4.500	99.346	99.240	99.022	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	97.264	97.164	97.014	3.500	97.222	97.122	96.972	3.500	97.222	97.122	96.972	3.500	97.222	97.122	96.972
3.625	N/A	N/A	N/A	4.625	99.257	99.132	98.876	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	97.815	97.715	97.478	3.625	97.747	97.647	97.410	3.625	97.747	97.647	97.410	3.625	97.747	97.647	97.410
3.750	N/A	N/A	N/A	4.750	99.708	99.583	99.324	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	98.303	98.203	97.961	3.750	98.201	98.101	97.859	3.750	98.201	98.101	97.859	3.750	98.201	98.101	97.859
3.875	N/A	N/A	N/A	4.875	100.234	100.109	99.847	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	98.740	98.640	98.397	3.875	98.639	98.539	98.296	3.875	98.639	98.539	98.296	3.875	98.639	98.539	98.296
3.990	N/A	N/A	N/A	4.990	100.441	100.316	100.053	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	99.034	98.934	98.692	3.990	98.928	98.828	98.586	3.990	98.928	98.828	98.586	3.990	98.928	98.828	98.586
4.000	N/A	N/A	N/A	5.000	100.541	100.416	100.153	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	99.134	99.034	98.792	4.000	99.028	98.928	98.686	4.000	99.028	98.928	98.686	4.000	99.028	98.928	98.686
4.125	N/A	N/A	N/A	5.125	100.745	100.620	100.224	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	99.476	99.371	99.126	4.125	99.497	99.392	99.146	4.125	99.497	99.392	99.146	4.125	99.497	99.392	99.146
4.250	N/A	N/A	N/A	5.250	101.279	101.134	100.756	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	99.952	99.847	99.599	4.250	99.778	99.673	99.425	4.250	99.778	99.673	99.425	4.250	99.778	99.673	99.425
4.375	N/A	N/A	N/A	5.375	101.334	101.189	100.810	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.414	100.309	99.958	4.375	100.242	100.137	9								



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.:

5/18/2022

45 Day Lock Exp.:

6/2/2022

60 Day Lock Exp.:

6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 2:40 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.779	94.625	94.501	3.750	92.319	92.165	92.041	3.750	96.102	95.996	95.799	2.750	94.043	93.943	93.843	2.750	93.399	93.299	93.199
3.875	95.448	95.297	95.169	3.875	93.010	92.859	92.731	3.875	96.592	96.487	96.287	2.875	94.681	94.581	94.481	2.875	94.049	93.949	93.849
3.990	95.946	95.797	95.666	3.990	93.740	93.591	93.460	3.990	97.064	96.958	96.753	2.990	95.022	94.922	94.822	2.990	94.402	94.302	94.202
4.000	96.046	95.897	95.766	4.000	93.840	93.691	93.560	4.000	97.164	97.058	96.853	3.000	95.122	95.022	94.922	3.000	94.502	94.402	94.302
4.125	96.678	96.512	96.367	4.125	94.368	94.202	94.057	4.125	97.782	97.677	97.469	3.125	95.490	95.390	95.278	3.125	94.826	94.726	94.614
4.250	97.351	97.188	97.039	4.250	94.821	94.658	94.509	4.250	98.341	98.236	98.025	3.250	96.047	95.947	95.832	3.250	94.513	94.413	94.298
4.375	97.920	97.758	97.604	4.375	95.208	95.046	94.892	4.375	98.853	98.748	98.535	3.375	96.758	96.658	96.537	3.375	95.240	95.140	95.019
4.500	98.509	98.347	98.191	4.500	95.703	95.541	95.385	4.500	99.346	99.240	99.022	3.500	97.264	97.164	97.014	3.500	95.754	95.654	95.504
4.625	98.777	98.616	98.461	4.625	96.075	95.914	95.759	4.625	99.257	99.132	98.876	3.625	97.815	97.715	97.478	3.625	96.421	96.321	96.084
4.750	99.419	99.226	99.076	4.750	96.839	96.646	96.496	4.750	99.708	99.583	99.324	3.750	98.303	98.203	97.961	3.750	96.483	96.383	96.141
4.875	99.955	99.763	99.611	4.875	97.381	97.189	97.037	4.875	100.234	100.109	99.847	3.875	98.740	98.640	98.397	3.875	96.930	96.830	96.587
4.990	100.350	100.160	100.006	4.990	97.430	97.240	97.086	4.990	100.441	100.316	100.053	3.990	99.034	98.934	98.692	3.990	97.230	97.130	96.888
5.000	100.450	100.260	100.106	5.000	97.530	97.340	97.186	5.000	100.541	100.416	100.153	4.000	99.134	99.034	98.792	4.000	97.330	97.230	96.988
5.125	100.653	100.463	100.309	5.125	97.653	97.463	97.309	5.125	100.745	100.601	100.224	4.125	99.476	99.371	98.926	4.125	98.218	98.113	97.668
5.250	101.090	100.945	100.661	5.250	97.478	97.333	97.049	5.250	101.279	101.134	100.756	4.250	99.952	99.847	99.399	4.250	98.738	98.633	98.185
5.375	101.389	101.245	100.959	5.375	98.491	98.347	98.061	5.375	101.334	101.189	100.810	4.375	100.414	100.309	99.858	4.375	99.208	99.103	98.652
5.500	101.754	101.610	101.322	5.500	98.856	98.712	98.424	5.500	101.722	101.577	101.197	4.500	100.658	100.553	100.100	4.500	99.466	99.361	98.908
5.625	102.179	102.034	101.743	5.625	99.283	99.138	98.847	5.625	N/A	N/A	N/A	4.625	100.575	100.450	100.322	4.625	100.123	99.998	99.870
5.750	102.122	102.022	101.922	5.750	98.252	98.152	98.052	5.750	N/A	N/A	N/A	4.750	100.980	100.855	100.725	4.750	99.488	99.363	99.233

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.:

5/18/2022

45 Day Lock Exp.:

6/2/2022

60 Day Lock Exp.:

6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 2:40 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 should



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.:

5/18/2022

45 Day Lock Exp.:

6/2/2022

60 Day Lock Exp.:

6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 2:40 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	94.779	94.625	94.501	3.750	96.102	95.996	95.799	2.750	94.043	93.943	93.843	3.750	92.874	92.720	92.596	2.750	93.071	92.971	92.871
3.875	95.448	95.297	95.169	3.875	96.592	96.487	96.287	2.875	94.681	94.581	94.481	3.875	93.554	93.403	93.275	2.875	93.715	93.615	93.515
3.990	95.946	95.797	95.666	3.990	97.064	96.958	96.753	2.990	95.022	94.922	94.822	3.990	94.168	94.019	93.888	2.990	94.062	93.962	93.862
4.000	96.046	95.897	95.766	4.000	97.164	97.058	96.853	3.000	95.122	95.022	94.922	4.000	94.268	94.119	93.988	3.000	94.162	94.062	93.962
4.125	96.678	96.512	96.367	4.125	97.782	97.677	97.469	3.125	95.490	95.390	95.278	4.125	94.848	94.682	94.537	3.125	94.508	94.408	94.296
4.250	97.351	97.188	97.039	4.250	98.341	98.236	98.025	3.250	96.047	95.947	95.832	4.250	95.411	95.248	95.099	3.250	94.630	94.530	94.415
4.375	97.920	97.758	97.604	4.375	98.853	98.748	98.535	3.375	96.758	96.658	96.537	4.375	95.889	95.727	95.573	3.375	95.349	95.249	95.128
4.500	98.509	98.347	98.191	4.500	99.346	99.240	99.022	3.500	97.264	97.164	97.014	4.500	96.431	96.269	96.113	3.500	95.859	95.759	95.609
4.625	98.777	98.616	98.461	4.625	99.257	99.132	98.876	3.625	97.815	97.715	97.478	4.625	96.751	96.590	96.435	3.625	96.468	96.368	96.131
4.750	99.419	99.226	99.076	4.750	99.708	99.583	99.324	3.750	98.303	98.203	97.961	4.750	97.454	97.261	97.111	3.750	96.743	96.643	96.401
4.875	99.955	99.763	99.611	4.875	100.234	100.109	99.847	3.875	98.740	98.640	98.397	4.875	97.993	97.801	97.649	3.875	97.185	97.085	96.842
4.990	100.350	100.160	100.006	4.990	100.441	100.316	100.053	3.990	99.034	98.934	98.692	4.990	98.215	98.025	97.871	3.990	97.482	97.382	97.140
5.000	100.450	100.260	100.106	5.000	100.541	100.416	100.153	4.000	99.134	99.034	98.792	5.000	98.315	98.125	97.971	4.000	97.582	97.482	97.240
5.125	100.653	100.463	100.309	5.125	100.745	100.601	100.224	4.125	99.476	99.371	99.126	5.125	98.478	98.288	98.134	4.125	98.197	98.092	97.847
5.250	101.090	100.945	100.661	5.250	101.279	101.134	100.756	4.250	99.952	99.847	99.599	5.250	98.609	98.464	98.180	4.250	98.695	98.590	98.142
5.375	101.389	101.245	100.959	5.375	101.334	101.189	100.810	4.375	100.414	100.309	99.858	5.375	99.265	99.121	98.835	4.375	99.161	99.056	98.605
5.500	N/A	N/A	N/A	5.500	101.722	101.577	101.197	4.500	100.658	100.553	100.100	5.500	N/A	N/A	N/A	4.500	99.412	99.307	98.854
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	100.575	100.450	100.322	5.625	N/A	N/A	N/A	4.625	99.699	99.574	99.446
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	100.980	100.855	100.725	5.750	N/A	N/A	N/A	4.750	99.584	99.459	99.329

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/18/2022

45 Day Lock Exp.:

6/2/2022

60 Day Lock Exp.:

6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 2:40 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

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5/18/2022

6/2/2022

6/17/2022

W. Rate Sheet Dated: 4/18/2022

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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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FHA ID# - 1358600006

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