



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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.306	99.025	98.728	4.000	99.206	98.925	98.628	2.250	90.128	89.978	89.828	3.125	N/A	N/A	N/A
4.125	99.919	99.638	99.341	4.125	99.819	99.538	99.241	2.375	90.444	90.294	90.144	3.250	N/A	N/A	N/A
4.250	99.948	99.798	99.392	4.250	99.848	99.698	99.292	2.500	90.766	90.616	90.466	3.375	N/A	N/A	N/A
4.375	100.434	100.284	99.878	4.375	100.334	100.184	99.778	2.625	91.088	90.938	90.788	3.500	N/A	N/A	N/A
4.500	100.996	100.846	100.440	4.500	100.896	100.746	100.340	2.750	93.575	93.365	93.154	3.625	N/A	N/A	N/A
4.625	101.518	101.368	100.962	4.625	101.418	101.268	100.862	2.875	93.892	93.681	93.470	Margin = 2.250		Index = 1.770	
4.750	101.133	100.983	100.452	4.750	101.033	100.883	100.352	3.000	94.212	94.001	93.790	30 Year OTC			
4.875	101.533	101.383	100.852	4.875	101.433	101.283	100.752	3.125	94.526	94.315	94.104	Rate	30 Day	45 Day	60 Day
5.000	101.992	101.842	101.311	5.000	101.892	101.742	101.211	3.250	95.133	94.820	94.508	4.000	98.214	97.933	97.636
5.125	102.397	102.247	101.716	5.125	102.297	102.147	101.616	3.375	95.434	95.121	94.809	4.125	98.827	98.546	98.249
5.250	101.125	100.975	100.225	5.250	101.025	100.875	100.125	3.500	95.725	95.413	95.100	4.500	99.904	99.498	99.092
5.375	101.422	101.272	100.522	5.375	101.322	101.172	100.422	3.625	96.000	95.688	95.375	4.625	100.426	100.020	99.614
5.500	101.786	101.636	100.886	5.500	101.686	101.536	100.786	3.750	96.193	95.834	95.475	4.750	99.941	99.472	98.941
5.625	102.131	101.981	101.231	5.625	102.031	101.881	101.131	3.875	96.454	96.094	95.735	4.875	100.441	99.972	99.441
5.750	99.987	99.837	99.337	5.750	99.887	99.737	99.237	4.000	96.697	96.338	95.979	5.000	100.900	100.431	99.900
5.875	100.345	100.195	99.695	5.875	100.245	100.095	99.595	4.125	96.917	96.557	96.198	5.125	101.305	100.836	100.305
6.000	100.694	100.544	100.044	6.000	100.594	100.444	99.944	4.250	98.083	97.933	97.783	5.500	100.694	100.319	99.569
6.125	101.037	100.887	100.387	6.125	100.937	100.787	100.287	4.375	98.295	98.145	97.995	5.625	101.039	100.664	99.914
6.250	103.649	103.499	102.999	6.250	99.854	99.704	99.204	4.500	98.482	98.332	98.182	6.250	100.262	100.012	99.762

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	99.106	99.006	98.725	98.428	4.000	99.006	98.906	98.625	98.328	2.250	91.758	91.658	91.508	91.358	
4.125	99.719	99.619	99.338	99.041	4.125	99.619	99.519	99.238	98.941	2.375	92.074	91.974	91.824	91.674	
4.250	99.648	99.548	99.398	98.992	4.250	99.548	99.448	99.298	98.892	2.500	92.396	92.296	92.146	91.996	
4.375	100.234	100.134	99.984	99.578	4.375	100.134	100.034	99.884	99.478	2.625	92.718	92.618	92.468	92.318	
4.500	100.796	100.696	100.546	100.140	4.500	100.696	100.596	100.446	100.040	2.750	94.105	94.005	93.795	93.584	
4.625	101.318	101.218	101.068	100.662	4.625	101.218	101.118	100.968	100.562	2.875	94.422	94.322	94.111	93.900	
4.750	100.833	100.733	100.583	100.052	4.750	100.733	100.633	100.483	99.952	3.000	94.742	94.642	94.431	94.220	
4.875	101.333	101.233	101.083	100.552	4.875	101.233	101.133	100.983	100.452	3.125	95.056	94.956	94.745	94.534	
5.000	101.792	101.692	101.542	101.011	5.000	101.692	101.592	101.442	100.911	3.250	96.263	96.163	95.850	95.538	
5.125	102.197	102.097	101.947	101.416	5.125	102.097	101.997	101.847	101.316	3.375	96.564	96.464	96.151	95.839	
5.250	100.825	100.725	100.575	99.825	5.250	100.725	100.625	100.475	99.725	3.500	96.855	96.755	96.443	96.130	
5.375	101.222	101.122	100.972	100.222	5.375	101.122	101.022	100.872	100.122	3.625	97.130	97.030	96.718	96.405	
5.500	101.586	101.486	101.336	100.586	5.500	101.486	101.386	101.236	100.486	3.750	97.823	97.723	97.364	97.005	

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	95.464	95.183	94.886	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.077	95.796	95.499	6.750	101.750	101.500	101.250
4.875	95.067	94.598	94.067	6.250	102.250	102.000	101.500	4.500	97.154	96.748	96.342	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	94.608	94.139	93.608					4.625	97.676	97.270	96.864	Rate	30 Day	45 Day	60 Day
5.125	94.203	93.734	93.203					4.750	97.191	96.722	96.191	6.250	100.750	100.500	100.250
5.250	94.765	94.390	93.640					4.875	97.691	97.222	96.691	6.750	101.750	101.500	101.250
5.375	95.396	95.021	94.271					5.000	98.150	97.681	97.150		DPA Advantage Adjustment		
5.500	95.032	94.657	93.907					5.125	98.555	98.086	97.555		203(k) / 203(k)s		-0.250
5.625	94.687	94.312	93.562					5.500	97.944	97.569	96.819		203(k) & 203(k)s are Borrower Paid only		
5.750	96.339	96.089	95.839					5.625	98.289	97.914	97.164				
Borrower Paid Comp Only				Lender Paid Only				6.250	97.512	97.262	97.012				

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: 10:00 am 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	91.624	91.413	91.202	3.500	N/A	N/A	N/A
4.500	99.534	99.384	98.978	4.500	99.534	99.384	98.978	2.875	91.941	91.730	91.519	3.625	N/A	N/A	N/A
4.625	100.056	99.906	99.500	4.625	100.056	99.906	99.500	3.000	92.261	92.050	91.839	Margin = 2.250		Index = 1.770	
4.750	99.071	98.921	98.390	4.750	99.071	98.921	98.390	3.125	92.575	92.364	92.153	30 Year OTC			
4.875	99.571	99.421	98.890	4.875	99.571	99.421	98.890	3.250	93.438	93.126	92.813	Rate	30 Day	45 Day	60 Day
5.000	100.030	99.880	99.349	5.000	100.030	99.880	99.349	3.375	93.739	93.427	93.114	3.250	92.130	91.880	91.630
5.125	100.435	100.285	99.754	5.125	100.435	100.285	99.754	3.500	94.030	93.718	93.405	3.375	92.763	92.513	92.263
5.250	96.188	96.038	95.288	5.250	96.188	96.038	95.288	3.625	94.305	93.993	93.680	3.500	93.406	93.156	92.906
5.375	96.585	96.435	95.685	5.375	96.585	96.435	95.685	3.750	94.998	94.639	94.279	3.625	94.051	93.801	93.551
5.500	96.949	96.799	96.049	5.500	96.949	96.799	96.049	3.875	N/A	N/A	N/A	3.750	96.520	96.239	95.942
5.625	97.294	97.144	96.394	5.625	97.294	97.144	96.394	4.000	N/A	N/A	N/A	3.875	97.151	96.870	96.573
5.750	96.987	96.837	96.337	5.750	96.987	96.837	96.337	4.125	N/A	N/A	N/A	4.000	97.781	97.500	97.203
5.875	97.345	97.195	96.695	5.875	97.345	97.195	96.695	4.250	N/A	N/A	N/A	4.125	98.394	98.113	97.816
6.000	97.694	97.544	97.044	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	98.386	97.980	97.574
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	99.634	99.534	99.384	98.978	4.500	99.634	99.534	99.384	98.978	2.750	89.193	89.093	88.882	88.671
4.625	100.156	100.056	99.906	99.500	4.625	100.156	100.056	99.906	99.500	2.875	89.509	89.409	89.198	88.987
4.750	99.171	99.071	98.921	98.390	4.750	99.171	99.071	98.921	98.390	3.000	89.829	89.729	89.518	89.307
4.875	99.671	99.571	99.421	98.890	4.875	99.671	99.571	99.421	98.890	3.125	90.143	90.043	89.832	89.621
5.000	100.130	100.030	99.880	99.349	5.000	100.130	100.030	99.880	99.349	3.250	93.100	93.000	92.688	92.375
5.125	100.535	100.435	100.285	99.754	5.125	100.535	100.435	100.285	99.754	3.375	93.401	93.301	92.989	92.676
5.250	96.288	96.188	96.038	95.288	5.250	96.288	96.188	96.038	95.288	3.500	93.693	93.593	93.281	92.968
5.375	96.685	96.585	96.435	95.685	5.375	96.685	96.585	96.435	95.685	3.625	93.968	93.868	93.556	93.243
5.500	97.049	96.949	96.799	96.049	5.500	97.049	96.949	96.799	96.049	3.750	96.598	96.498	96.139	95.779

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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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	94.800	94.696	94.600	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	94.232	94.099	94.032	2.000	N/A	N/A	N/A	3.750	94.746	94.646	94.546	
3.875	95.417	95.313	95.217	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	94.986	94.852	94.786	2.125	N/A	N/A	N/A	3.875	95.363	95.263	95.163	
3.990	95.903	95.777	95.703	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	95.597	95.464	95.397	2.250	N/A	N/A	N/A	3.990	95.826	95.718	95.610	
4.000	96.003	95.877	95.803	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	95.697	95.564	95.497	2.375	N/A	N/A	N/A	4.000	95.926	95.818	95.710	
4.125	96.749	96.617	96.549	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	96.331	96.197	96.131	2.500	N/A	N/A	N/A	4.125	96.667	96.521	96.374	
4.250	97.388	97.256	97.188	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	97.176	97.029	96.964	2.625	N/A	N/A	N/A	4.250	97.306	97.160	97.013	
4.375	97.942	97.810	97.742	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	97.787	97.640	97.575	2.750	N/A	N/A	N/A	4.375	97.860	97.714	97.567	
4.500	98.422	98.290	98.222	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	98.377	98.230	98.165	2.875	N/A	N/A	N/A	4.500	98.341	98.195	98.048	
4.625	98.898	98.753	98.698	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	98.898	98.751	98.686	2.990	N/A	N/A	N/A	4.625	98.841	98.729	98.516	
4.750	99.503	99.357	99.298	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	99.410	99.263	99.198	3.000	N/A	N/A	N/A	4.750	99.546	99.334	99.121	
4.875	100.031	99.885	99.826	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	99.856	99.709	99.644	3.125	N/A	N/A	N/A	4.875	100.075	99.863	99.650	
4.990	100.386	100.240	100.181	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	100.076	99.929	99.864	3.250	N/A	N/A	N/A	4.990	100.429	100.217	100.004	
5.000	100.486	100.340	100.281	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	100.176	100.029	99.964	3.375	N/A	N/A	N/A	5.000	100.529	100.317	100.104	
5.125	100.692	100.546	100.487	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	100.233	100.086	100.021	3.500	N/A	N/A	N/A	5.125	100.735	100.523	100.310	
5.250	101.016	100.852	100.782	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.010	99.864	99.776	3.625	N/A	N/A	N/A	5.250	101.154	100.934	100.715	
5.375	101.215	101.051	100.981	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.154	99.990	99.920	3.750	N/A	N/A	N/A	5.375	101.352	101.132	100.913	
5.500	101.511	101.347	101.277	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.355	100.191	100.121	3.875	N/A	N/A	N/A	5.500	101.648	101.428	101.209	
5.625	101.801	101.637	101.567	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.493	100.329	100.259	3.990	N/A	N/A	N/A	5.625	101.939	101.719	101.500	
5.750	102.007	101.831	101.787	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.410	100.234	100.190	4.000	N/A	N/A	N/A	5.750	102.039	101.834	101.629	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	3.750	95.910	95.775	95.710	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	94.152	94.052	93.952	2.750	94.080	93.980	93.880
2.875	N/A	N/A	N/A	N/A	3.875	96.638	96.503	96.438	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	94.614	94.514	94.414	2.875	94.541	94.441	94.341
2.990	N/A	N/A	N/A	N/A	3.990	97.244	97.109	97.044	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	95.042	94.942	94.842	2.990	94.969	94.869	94.769
3.000	N/A	N/A	N/A	N/A	4.000	97.344	97.209	97.144	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	95.142	95.042	94.942	3.000	95.069	94.969	94.869
3.125	N/A	N/A	N/A	N/A	4.125	98.027	97.892	97.827	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	95.634	95.534	95.434	3.125	95.562	95.462	95.362
3.250	N/A	N/A	N/A	N/A	4.250	98.582	98.447	98.382	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	96.089	95.989	95.889	3.250	95.992	95.885	95.776
3.375	N/A	N/A	N/A	N/A	4.375	99.088	98.953	98.888	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	96.813	96.713	96.613	3.375	96.716	96.609	96.500
3.500	N/A	N/A	N/A	N/A	4.500	99.500	99.365	99.300	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	97.258	97.158	97.058	3.500	97.161	97.046	96.926
3.625	N/A	N/A	N/A	N/A	4.625	99.872	99.737	99.672	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	97.870	97.770	97.670	3.625	97.773	97.627	97.458
3.750	N/A	N/A	N/A	N/A	4.750	100.068	99.919	99.841	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	98.403	98.303	98.203	3.750	98.306	98.155	97.991
3.875	N/A	N/A	N/A	N/A	4.875	100.551	100.402	100.324	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	98.955	98.855	98.755	3.875	98.858	98.707	98.543
3.990	N/A	N/A	N/A	N/A	4.990	100.844	100.695	100.617	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	99.402	99.302	99.202	3.990	99.305	99.154	98.990
4.000	N/A	N/A	N/A	N/A	5.000	100.944	100.795	100.717	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	99.502	99.402	99.302	4.000	99.405	99.254	99.090
4.125	N/A	N/A	N/A	N/A	5.125	101.121	100.972	100.894	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.979	99.879	99.779	4.125	99.882	99.731	99.567
4.250	N/A	N/A	N/A	N/A	5.250	101.310	101.144	101.061	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.937	99.837	99.737	4.250	99.840	99.646	99.427
4.375	N/A	N/A	N/A	N/A	5.375	101.419	101.253	101.170	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.240	100.140	100.040	4.375	100.143	99.949	99.730
4.500	N/A	N/A	N/A	N/A	5.500	101.670	101.504	101.421	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.305	100.205	100.105	4.500	100.208	100.014	99.795
4.625	N/A	N/A	N/A	N/A	5.625	101.912	101.746	101.663	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	100.563	100.463	100.363	4.625	100.466	100.272	100.053
4.750	N/A	N/A	N/A	N/A	5.750	101.867	101.693	101.662	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	100.653	100.491	100.453	4.750	100.538	100.356	100.168
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.359	94.159	94.159	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	95.121	94.921	94.921
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	94.932	94.732	94.732	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.583	95.383	95.383
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.376	95.176	95.176	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	96.010	95.810	95.810
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.476	95.276	95.276	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	96.110	95.910	95.910
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.930	95.730	95.730	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.603	96.403	96.403
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.304	96.104	96.104	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.952	96.752	96.752
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.882	96.682	96.682	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.437	97.237	97.237
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.175	96.975	96.975	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.873	97.673	97.673
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.528	97.328	97.328	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.394	98.194	98.194
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.777	97.577	97.577	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.955	98.755	98.755
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.161	97.961	97.961	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.498	99.298	99.298
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.445	98.245	98.245	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990			



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: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.800	94.696	94.600	3.750	94.232	94.099	94.032	3.750	95.910	95.775	95.710	2.750	94.152	94.052	93.952	2.750	94.359	94.159	94.159
3.875	95.417	95.313	95.217	3.875	94.986	94.852	94.786	3.875	96.638	96.503	96.438	2.875	94.614	94.514	94.414	2.875	94.932	94.732	94.732
3.990	95.903	95.777	95.703	3.990	95.597	95.464	95.397	3.990	97.244	97.109	97.044	2.990	95.042	94.942	94.842	2.990	95.376	95.176	95.176
4.000	96.003	95.877	95.803	4.000	95.697	95.564	95.497	4.000	97.344	97.209	97.144	3.000	95.142	95.042	94.942	3.000	95.476	95.276	95.276
4.125	96.749	96.617	96.549	4.125	96.331	96.197	96.131	4.125	98.027	97.892	97.827	3.125	95.634	95.534	95.434	3.125	95.930	95.730	95.730
4.250	97.388	97.256	97.188	4.250	97.176	97.029	96.964	4.250	98.582	98.447	98.382	3.250	96.089	95.989	95.889	3.250	96.304	96.104	96.104
4.375	97.942	97.810	97.742	4.375	97.787	97.640	97.575	4.375	99.088	98.953	98.888	3.375	96.813	96.713	96.613	3.375	96.882	96.682	96.682
4.500	98.422	98.290	98.222	4.500	98.377	98.230	98.165	4.500	99.500	99.365	99.300	3.500	97.258	97.158	97.058	3.500	97.175	96.975	96.975
4.625	98.898	98.753	98.698	4.625	98.898	98.751	98.686	4.625	99.872	99.737	99.672	3.625	97.870	97.770	97.670	3.625	97.528	97.328	97.328
4.750	99.503	99.357	99.298	4.750	99.410	99.263	99.198	4.750	100.068	99.919	99.841	3.750	98.403	98.303	98.203	3.750	97.777	97.577	97.577
4.875	100.031	99.885	99.826	4.875	99.856	99.709	99.644	4.875	100.551	100.402	100.324	3.875	98.955	98.855	98.755	3.875	98.161	97.961	97.961
4.990	100.386	100.240	100.181	4.990	100.076	99.929	99.864	4.990	100.844	100.695	100.617	3.990	99.402	99.302	99.202	3.990	98.445	98.245	98.245
5.000	100.486	100.340	100.281	5.000	100.176	100.029	99.964	5.000	100.944	100.795	100.717	4.000	99.502	99.402	99.302	4.000	98.545	98.345	98.345
5.125	100.692	100.546	100.487	5.125	100.233	100.086	100.021	5.125	101.121	100.972	100.894	4.125	99.979	99.879	99.779	4.125	98.877	98.677	98.677
5.250	101.016	100.852	100.782	5.250	100.010	99.846	99.776	5.250	101.310	101.144	101.061	4.250	99.937	99.837	99.737	4.250	98.120	97.920	97.913
5.375	101.215	101.051	100.981	5.375	100.154	99.990	99.920	5.375	101.419	101.253	101.170	4.375	100.240	100.140	100.040	4.375	98.322	98.122	98.115
5.500	101.511	101.347	101.277	5.500	100.355	100.191	100.121	5.500	101.670	101.504	101.421	4.500	100.305	100.205	100.105	4.500	98.357	98.157	98.150
5.625	101.811	101.637	101.567	5.625	100.493	100.329	100.259	5.625	101.912	101.746	101.663	4.625	100.563	100.463	100.363	4.625	98.529	98.329	98.322
5.750	102.007	101.831	101.787	5.750	100.410	100.234	100.190	5.750	101.867	101.693	101.662	4.750	100.653	100.491	100.453	4.750	98.690	98.490	98.490

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@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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.883	94.730	94.605	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	92.423	92.270	92.145	2.750	N/A	N/A	N/A	3.750	94.899	94.746	94.621
3.875	95.551	95.400	95.272	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	93.113	92.962	92.834	2.875	N/A	N/A	N/A	3.875	95.567	95.416	95.288
3.990	96.061	95.895	95.767	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	93.855	93.689	93.561	2.990	N/A	N/A	N/A	3.990	96.068	95.902	95.774
4.000	96.161	95.995	95.867	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	93.955	93.789	93.661	3.000	N/A	N/A	N/A	4.000	96.168	96.002	95.874
4.125	96.799	96.632	96.488	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	94.489	94.322	94.178	3.125	N/A	N/A	N/A	4.125	96.805	96.638	96.494
4.250	97.469	97.306	97.157	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	94.939	94.776	94.627	3.250	N/A	N/A	N/A	4.250	97.476	97.313	97.164
4.375	98.037	97.875	97.721	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	95.325	95.163	95.009	3.375	N/A	N/A	N/A	4.375	98.044	97.882	97.728
4.500	98.625	98.463	98.303	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	95.819	95.657	95.497	3.500	N/A	N/A	N/A	4.500	98.631	98.469	98.309
4.625	98.891	98.730	98.576	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	96.189	96.028	95.874	3.625	N/A	N/A	N/A	4.625	98.898	98.737	98.583
4.750	99.475	99.282	99.116	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	96.895	96.702	96.536	3.750	N/A	N/A	N/A	4.750	99.475	99.282	99.116
4.875	100.009	99.818	99.650	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	97.435	97.244	97.076	3.875	N/A	N/A	N/A	4.875	100.009	99.818	99.650
4.990	100.403	100.213	100.043	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	97.483	97.293	97.123	3.990	N/A	N/A	N/A	4.990	100.403	100.213	100.043
5.000	100.503	100.313	100.143	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	97.583	97.393	97.223	4.000	N/A	N/A	N/A	5.000	100.503	100.313	100.143
5.125	100.705	100.515	100.345	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	97.705	97.515	97.345	4.125	N/A	N/A	N/A	5.125	100.705	100.515	100.345
5.250	101.035	100.891	100.607	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	97.423	97.279	96.995	4.250	N/A	N/A	N/A	5.250	101.035	100.891	100.607
5.375	101.334	101.189	100.903	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	98.436	98.291	98.005	4.375	N/A	N/A	N/A	5.375	101.334	101.189	100.903
5.500	101.697	101.553	101.265	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	98.799	98.655	98.367	4.500	N/A	N/A	N/A	5.500	101.697	101.553	101.265
5.625	102.120	101.975	101.685	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	99.224	99.079	98.789	4.625	N/A	N/A	N/A	5.625	102.120	101.975	101.685
5.750	101.785	101.685	101.585	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	97.915	97.815	97.715	4.750	N/A	N/A	N/A	5.750	101.785	101.685	101.585
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	96.215	96.110	95.912	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	93.793	93.693	93.593	2.750	93.849	93.749	93.649
2.875	N/A	N/A	N/A	3.875	96.704	96.599	96.399	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	94.428	94.328	94.228	2.875	94.484	94.384	94.284
2.990	N/A	N/A	N/A	3.990	97.173	97.068	96.864	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	94.772	94.672	94.572	2.990	94.828	94.728	94.628
3.000	N/A	N/A	N/A	4.000	97.273	97.168	96.964	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	94.872	94.772	94.672	3.000	94.928	94.828	94.728
3.125	N/A	N/A	N/A	4.125	97.892	97.787	97.579	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	95.224	95.124	94.996	3.125	95.474	95.374	95.246
3.250	N/A	N/A	N/A	4.250	98.449	98.344	98.133	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	95.782	95.682	95.549	3.250	96.032	95.932	95.799
3.375	N/A	N/A	N/A	4.375	98.960	98.855	98.642	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	96.489	96.389	96.253	3.375	96.739	96.639	96.503
3.500	N/A	N/A	N/A	4.500	99.451	99.346	99.128	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	96.972	96.872	96.728	3.500	97.222	97.122	96.978
3.625	N/A	N/A	N/A	4.625	99.301	99.176	98.904	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	97.425	97.325	97.088	3.625	97.747	97.647	97.410
3.750	N/A	N/A	N/A	4.750	99.750	99.625	99.351	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	97.912	97.812	97.571	3.750	98.201	98.101	97.860
3.875	N/A	N/A	N/A	4.875	100.275	100.150	99.873	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	98.350	98.250	98.007	3.875	98.639	98.539	98.296
3.990	N/A	N/A	N/A	4.990	100.481	100.356	100.077	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	98.639	98.539	98.297	3.990	98.928	98.828	98.586
4.000	N/A	N/A	N/A	5.000	100.581	100.456	100.177	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	98.739	98.639	98.397	4.000	99.028	98.928	98.686
4.125	N/A	N/A	N/A	5.125	100.691	100.566	100.287	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	99.148	99.048	98.807	4.125	99.497	99.397	99.154
4.250	N/A	N/A	N/A	5.250	101.224	101.079	100.700	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	99.622	99.517	99.069	4.250	99.778	99.673	99.225
4.375	N/A	N/A	N/A	5.375	101.278	101.133	100.755	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	100.086	99.981	99.530	4.375	100.242	100.137	99.686
4.500	N/A	N/A	N/A	5.500	101.664	101.520	101.140	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	100.330	100.225	99.772	4.500	100.486	100.381	99.928
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	100.575	100.450	100.322	4.625	100.968	100.843	100.715
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	100.980	100.855	100.725	4.750	100.915	100.790	100.660
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	93.149	93.049	92.949	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	93.796	93.696	93.596	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	94.152	94.052	93.952	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	94.252	94.152	94.052	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	94.560	94.460	94.362	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	94.248	94.148	94.045	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	94.971	94.871	94.735	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	95.462	95.362	95.218	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	96.031	95.931	95.694	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	96.092	95.992	95.751	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	96.540	96.440	96.197	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	96.835	96.735	96.493	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	96.935	96.835	96.593	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	97.890	97.785	97.339	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	98.408	98.303	97.855	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	98.880	98.775	98.324	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	99.138	99.033	98.580	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A				
3.990	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.:

5/18/2022

45 Day Lock Exp.:

6/2/2022

60 Day Lock Exp.:

6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.883	94.730	94.605	3.750	92.423	92.270	92.145	3.750	96.215	96.110	95.912	2.750	93.793	93.693	93.593	2.750	93.149	93.049	92.949
3.875	95.551	95.400	95.272	3.875	93.113	92.962	92.834	3.875	96.704	96.599	96.399	2.875	94.428	94.328	94.228	2.875	93.796	93.696	93.596
3.990	96.061	95.895	95.767	3.990	93.855	93.689	93.561	3.990	97.173	97.068	96.864	2.990	94.772	94.672	94.572	2.990	94.152	94.052	93.952
4.000	96.161	95.995	95.867	4.000	93.955	93.789	93.661	4.000	97.273	97.168	96.964	3.000	94.872	94.772	94.672	3.000	94.252	94.152	94.052
4.125	96.799	96.632	96.488	4.125	94.489	94.322	94.178	4.125	97.892	97.787	97.579	3.125	95.224	95.124	94.996	3.125	94.560	94.460	94.332
4.250	97.469	97.306	97.157	4.250	94.939	94.776	94.627	4.250	98.449	98.344	98.133	3.250	95.782	95.682	95.549	3.250	94.248	94.148	94.015
4.375	98.037	97.875	97.721	4.375	95.325	95.163	95.009	4.375	98.960	98.855	98.642	3.375	96.489	96.389	96.253	3.375	94.971	94.871	94.735
4.500	98.625	98.463	98.303	4.500	95.819	95.657	95.497	4.500	99.451	99.346	99.128	3.500	96.972	96.872	96.728	3.500	95.462	95.362	95.218
4.625	98.891	98.730	98.576	4.625	96.189	96.028	95.874	4.625	99.301	99.176	98.904	3.625	97.425	97.325	97.088	3.625	96.031	95.931	95.694
4.750	99.475	99.282	99.116	4.750	96.895	96.702	96.536	4.750	99.750	99.625	99.351	3.750	97.912	97.812	97.571	3.750	96.092	95.992	95.751
4.875	100.009	99.818	99.650	4.875	97.435	97.244	97.076	4.875	100.275	100.150	99.873	3.875	98.350	98.250	98.007	3.875	96.540	96.440	96.197
4.990	100.403	100.213	100.043	4.990	97.483	97.293	97.123	4.990	100.481	100.356	100.077	3.990	98.639	98.539	98.297	3.990	96.835	96.735	96.493
5.000	100.503	100.313	100.143	5.000	97.583	97.393	97.223	5.000	100.581	100.456	100.177	4.000	98.739	98.639	98.397	4.000	96.935	96.835	96.593
5.125	100.705	100.515	100.345	5.125	97.705	97.515	97.345	5.125	100.691	100.566	100.170	4.125	99.148	99.043	98.597	4.125	97.890	97.785	97.339
5.250	101.035	100.891	100.607	5.250	97.423	97.279	96.995	5.250	101.224	101.079	100.700	4.250	99.622	99.517	99.069	4.250	98.408	98.303	97.855
5.375	101.334	101.189	100.903	5.375	98.436	98.291	98.005	5.375	101.278	101.133	100.755	4.375	100.086	99.981	99.530	4.375	98.880	98.775	98.324
5.500	101.697	101.553	101.265	5.500	98.799	98.655	98.367	5.500	101.664	101.520	101.140	4.500	100.330	100.225	99.772	4.500	99.138	99.033	98.580
5.625	102.120	101.975	101.685	5.625	99.224	99.079	98.789	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	101.785	101.685	101.585	5.750	97.915	97.815	97.715	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: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only 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.:

5/18/2022

45 Day Lock Exp.:

6/2/2022

60 Day Lock Exp.:

6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	94.883	94.730	94.605	3.750	96.215	96.110	95.912	2.750	93.793	93.693	93.593	3.750	92.978	92.825	92.700	2.750	92.821	92.721	92.621
3.875	95.551	95.400	95.272	3.875	96.704	96.599	96.399	2.875	94.428	94.328	94.228	3.875	93.657	93.506	93.378	2.875	93.462	93.362	93.262
3.990	96.061	95.895	95.767	3.990	97.173	97.068	96.864	2.990	94.772	94.672	94.572	3.990	94.283	94.117	93.989	2.990	93.812	93.712	93.612
4.000	96.161	95.995	95.867	4.000	97.273	97.168	96.964	3.000	94.872	94.772	94.672	4.000	94.383	94.217	94.089	3.000	93.912	93.812	93.712
4.125	96.799	96.632	96.488	4.125	97.892	97.787	97.579	3.125	95.224	95.124	94.996	4.125	94.969	94.802	94.658	3.125	94.242	94.142	94.014
4.250	97.469	97.306	97.157	4.250	98.449	98.344	98.133	3.250	95.782	95.682	95.549	4.250	95.529	95.366	95.217	3.250	94.365	94.265	94.132
4.375	98.037	97.875	97.721	4.375	98.960	98.855	98.642	3.375	96.489	96.389	96.253	4.375	96.006	95.844	95.690	3.375	95.080	94.980	94.844
4.500	98.625	98.463	98.303	4.500	99.451	99.346	99.128	3.500	96.972	96.872	96.728	4.500	96.547	96.385	96.225	3.500	95.567	95.467	95.323
4.625	98.891	98.730	98.576	4.625	99.301	99.176	98.904	3.625	97.425	97.325	97.088	4.625	96.865	96.704	96.550	3.625	96.078	95.978	95.741
4.750	99.475	99.282	99.116	4.750	99.750	99.625	99.351	3.750	97.912	97.812	97.571	4.750	97.510	97.317	97.151	3.750	96.352	96.252	96.011
4.875	100.009	99.818	99.650	4.875	100.275	100.150	99.873	3.875	98.350	98.250	98.007	4.875	98.047	97.856	97.688	3.875	96.795	96.695	96.452
4.990	100.403	100.213	100.043	4.990	100.481	100.356	100.077	3.990	98.639	98.539	98.297	4.990	98.268	98.078	97.908	3.990	97.087	96.987	96.745
5.000	100.503	100.313	100.143	5.000	100.581	100.456	100.177	4.000	98.739	98.639	98.397	5.000	98.368	98.178	98.008	4.000	97.187	97.087	96.845
5.125	100.705	100.515	100.345	5.125	100.691	100.566	100.170	4.125	99.148	99.043	98.597	5.125	98.530	98.340	98.170	4.125	97.869	97.764	97.318
5.250	101.035	100.891	100.607	5.250	101.224	101.079	100.700	4.250	99.622	99.517	99.069	5.250	98.554	98.410	98.126	4.250	98.365	98.260	97.812
5.375	101.334	101.189	100.903	5.375	101.278	101.133	100.755	4.375	100.086	99.981	99.530	5.375	99.210	99.065	98.779	4.375	98.833	98.728	98.277
5.500	N/A	N/A	N/A	5.500	101.664	101.520	101.140	4.500	100.330	100.225	99.772	5.500	N/A	N/A	N/A	4.500	99.084	98.979	98.526
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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/18/2022

45 Day Lock Exp.:

6/2/2022

60 Day Lock Exp.:

6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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



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6/17/2022

W. Rate Sheet Dated: 4/18/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.800	
NOO without PPP*			99.800	
Rate	30 Day	45 Day	60 Day	
5.250	95.675	95.550	95.425	
5.375	96.175	96.050	95.925	
5.500	96.425	96.300	96.175	
5.625	97.175	97.050	96.925	
5.750	97.675	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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Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)