



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/23/2022

45 Day Lock Exp.: 6/6/2022

60 Day Lock Exp.: 6/20/2022

W. Rate Sheet Dated: 4/21/2022

Release Time: 2:30 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	97.962	97.812	97.593	4.000	97.862	97.712	97.493	2.250	90.618	90.468	90.318	3.125	N/A	N/A	N/A
4.125	98.603	98.453	98.234	4.125	98.503	98.353	98.134	2.375	90.934	90.784	90.634	3.250	N/A	N/A	N/A
4.250	98.774	98.624	98.311	4.250	98.674	98.524	98.211	2.500	91.256	91.106	90.956	3.375	N/A	N/A	N/A
4.375	99.389	99.239	98.926	4.375	99.289	99.139	98.826	2.625	91.578	91.428	91.278	3.500	N/A	N/A	N/A
4.500	99.991	99.841	99.528	4.500	99.891	99.741	99.428	2.750	93.866	93.686	93.507	3.625	N/A	N/A	N/A
4.625	100.563	100.413	100.100	4.625	100.463	100.313	100.000	2.875	94.183	94.003	93.823	Margin = 2.250		Index = 1.810	
4.750	100.206	100.056	99.494	4.750	100.106	99.956	99.394	3.000	94.504	94.324	94.145	30 Year OTC			
4.875	100.753	100.603	100.041	4.875	100.653	100.503	99.941	3.125	94.827	94.647	94.467	Rate	30 Day	45 Day	60 Day
5.000	101.260	101.110	100.548	5.000	101.160	101.010	100.448	3.250	95.789	95.476	95.164	4.000	96.870	96.542	96.292
5.125	101.728	101.578	101.016	5.125	101.628	101.478	100.916	3.375	96.101	95.789	95.476	4.125	97.511	97.183	96.933
5.250	100.478	100.328	99.750	5.250	100.378	100.228	99.650	3.500	96.410	96.097	95.785	4.500	98.899	98.540	98.228
5.375	100.925	100.775	100.197	5.375	100.825	100.675	100.097	3.625	96.707	96.395	96.082	4.625	99.471	99.112	98.800
5.500	101.328	101.178	100.600	5.500	101.228	101.078	100.500	3.750	97.145	96.738	96.332	4.750	99.114	98.598	98.036
5.625	101.682	101.532	100.954	5.625	101.582	101.432	100.854	3.875	97.429	97.022	96.616	4.875	99.661	99.145	98.583
5.750	101.609	101.459	100.959	5.750	101.509	101.359	100.859	4.000	97.697	97.291	96.885	5.000	100.168	99.652	99.090
5.875	101.979	101.829	101.329	5.875	101.879	101.729	101.229	4.125	97.942	97.535	97.129	5.125	100.636	100.120	99.558
6.000	102.334	102.184	101.684	6.000	102.234	102.084	101.584	4.250	99.564	99.361	99.158	5.500	100.236	99.314	98.736
6.125	102.682	102.532	102.032	6.125	102.582	102.432	101.932	4.375	99.802	99.599	99.395	5.625	100.590	99.668	99.090
6.250	104.232	104.082	103.582	6.250	101.454	101.304	100.804	4.500	100.015	99.812	99.609	6.250	100.462	100.212	99.962

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	97.762	97.662	97.512	97.293	4.000	97.662	97.562	97.412	97.193	2.250	90.848	90.748	90.598	90.448	
4.125	98.403	98.303	98.153	97.934	4.125	98.303	98.203	98.053	97.834	2.375	91.164	91.064	90.914	90.764	
4.250	98.574	98.474	98.324	98.011	4.250	98.474	98.374	98.224	97.911	2.500	91.486	91.386	91.236	91.086	
4.375	99.189	99.089	98.939	98.626	4.375	99.089	98.989	98.839	98.526	2.625	91.808	91.708	91.558	91.408	
4.500	99.791	99.691	99.541	99.228	4.500	99.691	99.591	99.441	99.128	2.750	92.996	92.896	92.716	92.537	
4.625	100.363	100.263	100.113	99.800	4.625	100.263	100.163	100.013	99.700	2.875	93.313	93.213	93.033	92.853	
4.750	100.006	99.906	99.756	99.194	4.750	99.906	99.806	99.656	99.094	3.000	93.634	93.534	93.354	93.175	
4.875	100.553	100.453	100.303	99.741	4.875	100.453	100.353	100.203	99.641	3.125	93.957	93.857	93.677	93.497	
5.000	101.060	100.960	100.810	100.248	5.000	100.960	100.860	100.710	100.148	3.250	95.519	95.419	95.106	94.794	
5.125	101.528	101.428	101.278	100.716	5.125	101.428	101.328	101.178	100.616	3.375	95.831	95.731	95.419	95.106	
5.250	100.278	100.178	100.028	99.450	5.250	100.178	100.078	99.928	99.350	3.500	96.140	96.040	95.727	95.415	
5.375	100.725	100.625	100.475	99.897	5.375	100.625	100.525	100.375	99.797	3.625	96.437	96.337	96.025	95.712	
5.500	101.128	101.028	100.878	100.300	5.500	101.028	100.928	100.778	100.200	3.750	97.375	97.275	96.868	96.462	

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	94.120	93.792	93.542	6.250	99.250	99.000	98.750
5.375	97.265	96.343	95.765	6.250	100.750	100.500	100.000	4.125	94.761	94.433	94.183	6.750	100.250	100.000	99.750
5.500	96.862	95.940	95.362					4.625	96.721	96.362	96.050	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.625	96.508	95.586	95.008					4.750	96.364	95.848	95.286	Rate	30 Day	45 Day	60 Day
5.750	99.081	98.831	98.581					4.875	96.911	96.395	95.833	6.250	99.250	99.000	98.750
5.875	98.711	98.461	98.211					5.000	97.418	96.902	96.340	6.750	100.250	100.000	99.750
6.000	98.356	98.106	97.856					5.125	97.886	97.370	96.808	DPA Advantage Adjustment			
6.125	98.008	97.758	97.508					5.500	97.486	96.564	95.986	203(k) / 203(k)s -0.250			
6.250	99.136	98.886	98.636					5.625	97.840	96.918	96.340	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	97.712	97.462	97.212				

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/21/2022

Release Time: 2:30 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	90.515	90.335	90.156	3.500	N/A	N/A	N/A
4.500	97.528	97.378	97.066	4.500	97.528	97.378	97.066	2.875	90.831	90.651	90.472	3.625	N/A	N/A	N/A
4.625	98.100	97.950	97.638	4.625	98.100	97.950	97.638	3.000	91.153	90.973	90.794	Margin = 2.250		Index = 1.810	
4.750	97.744	97.594	97.032	4.750	97.744	97.594	97.032	3.125	91.475	91.295	91.116	30 Year OTC			
4.875	98.291	98.141	97.579	4.875	98.291	98.141	97.579	3.250	92.694	92.382	92.069	Rate	30 Day	45 Day	60 Day
5.000	98.798	98.648	98.086	5.000	98.798	98.648	98.086	3.375	93.006	92.694	92.381	3.250	89.489	89.239	88.989
5.125	99.266	99.116	98.554	5.125	99.266	99.116	98.554	3.500	93.315	93.003	92.690	3.375	90.122	89.872	89.622
5.250	95.641	95.491	94.913	5.250	95.641	95.491	94.913	3.625	93.612	93.300	92.987	3.500	90.765	90.515	90.265
5.375	96.088	95.938	95.360	5.375	96.088	95.938	95.360	3.750	94.550	94.144	93.738	3.625	91.410	91.160	90.910
5.500	96.491	96.341	95.763	5.500	96.491	96.341	95.763	3.875	N/A	N/A	N/A	3.750	93.911	93.583	93.333
5.625	96.845	96.695	96.117	5.625	96.845	96.695	96.117	4.000	N/A	N/A	N/A	3.875	94.544	94.216	93.966
5.750	97.209	97.059	96.559	5.750	97.209	97.059	96.559	4.125	N/A	N/A	N/A	4.000	95.187	94.859	94.609
5.875	97.579	97.429	96.929	5.875	97.579	97.429	96.929	4.250	N/A	N/A	N/A	4.125	95.828	95.500	95.250
6.000	97.934	97.784	97.284	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	96.311	95.952	95.639
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	97.628	97.528	97.378	97.066	4.500	97.628	97.528	97.378	97.066	2.750	87.396	87.296	87.116	86.937
4.625	98.200	98.100	97.950	97.638	4.625	98.200	98.100	97.950	97.638	2.875	87.713	87.613	87.433	87.254
4.750	97.844	97.744	97.594	97.032	4.750	97.844	97.744	97.594	97.032	3.000	88.034	87.934	87.754	87.575
4.875	98.391	98.291	98.141	97.579	4.875	98.391	98.291	98.141	97.579	3.125	88.357	88.257	88.077	87.898
5.000	98.898	98.798	98.648	98.086	5.000	98.898	98.798	98.648	98.086	3.250	91.169	91.069	90.757	90.444
5.125	99.366	99.266	99.116	98.554	5.125	99.366	99.266	99.116	98.554	3.375	91.481	91.381	91.069	90.756
5.250	95.741	95.641	95.491	94.913	5.250	95.741	95.641	95.491	94.913	3.500	91.790	91.690	91.378	91.065
5.375	96.188	96.088	95.938	95.360	5.375	96.188	96.088	95.938	95.360	3.625	92.087	91.987	91.675	91.362
5.500	96.591	96.491	96.341	95.763	5.500	96.591	96.491	96.341	95.763	3.750	94.900	94.800	94.394	93.988

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
5.375	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
5.500	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
5.750	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
5.875	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
6.000	N/A	N/A	N/A					4.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.125	N/A	N/A	N/A					4.125	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
6.250	N/A	N/A	N/A					4.250	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								4.500	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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30 Day Lock Exp.:

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45 Day Lock Exp.:

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W. Rate Sheet Dated: 4/21/2022

Release Time: 2:30 pm ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	93.506	93.406	93.306	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	92.972	92.837	92.772	2.000	N/A	N/A	N/A	3.750	93.479	93.379	93.279
3.875	94.142	94.042	93.942	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	93.741	93.606	93.541	2.125	N/A	N/A	N/A	3.875	94.105	94.005	93.905
3.990	94.827	94.701	94.627	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	94.367	94.232	94.167	2.250	N/A	N/A	N/A	3.990	94.751	94.627	94.507
4.000	94.927	94.801	94.727	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	94.467	94.332	94.267	2.375	N/A	N/A	N/A	4.000	94.851	94.727	94.607
4.125	95.683	95.557	95.483	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	95.110	94.975	94.910	2.500	N/A	N/A	N/A	4.125	95.607	95.483	95.363
4.250	96.355	96.229	96.155	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	96.656	96.487	96.456	2.625	N/A	N/A	N/A	4.250	96.279	96.155	96.035
4.375	96.940	96.814	96.740	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	97.299	97.130	97.099	2.750	N/A	N/A	N/A	4.375	96.864	96.740	96.620
4.500	97.539	97.379	97.339	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	97.898	97.729	97.698	2.875	N/A	N/A	N/A	4.500	97.529	97.339	97.155
4.625	98.172	98.007	97.972	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	98.423	98.254	98.223	2.990	N/A	N/A	N/A	4.625	98.162	97.972	97.780
4.750	98.785	98.620	98.585	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	98.941	98.772	98.741	3.000	N/A	N/A	N/A	4.750	98.775	98.585	98.393
4.875	99.331	99.166	99.131	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	99.401	99.232	99.201	3.125	N/A	N/A	N/A	4.875	99.321	99.131	98.939
4.990	99.722	99.557	99.522	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	99.647	99.478	99.447	3.250	N/A	N/A	N/A	4.990	99.712	99.522	99.330
5.000	99.822	99.657	99.622	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	99.747	99.578	99.547	3.375	N/A	N/A	N/A	5.000	99.812	99.622	99.430
5.125	100.174	99.990	99.969	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	99.870	99.701	99.670	3.500	N/A	N/A	N/A	5.125	100.206	99.964	99.754
5.250	100.737	100.522	100.481	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	100.196	99.981	99.940	3.625	N/A	N/A	N/A	5.250	100.768	100.526	100.302
5.375	101.083	100.868	100.827	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	100.473	100.258	100.217	3.750	N/A	N/A	N/A	5.375	101.114	100.872	100.648
5.500	101.395	101.180	101.139	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	100.672	100.457	100.416	3.875	N/A	N/A	N/A	5.500	101.426	101.184	100.960
5.625	101.512	101.297	101.256	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	100.669	100.454	100.413	3.990	N/A	N/A	N/A	5.625	101.544	101.302	101.078
5.750	101.960	101.734	101.696	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	100.738	100.512	100.474	4.000	N/A	N/A	N/A	5.750	101.918	101.669	101.416
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	94.889	94.739	94.689	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	93.331	93.231	93.131	2.750	93.256	93.156	93.056
2.875	N/A	N/A	N/A	3.875	95.637	95.487	95.437	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	93.828	93.728	93.628	2.875	93.754	93.654	93.554
2.990	N/A	N/A	N/A	3.990	96.255	96.105	96.055	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	94.302	94.202	94.102	2.990	94.227	94.127	94.027
3.000	N/A	N/A	N/A	4.000	96.355	96.205	96.155	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	94.402	94.302	94.202	3.000	94.327	94.227	94.127
3.125	N/A	N/A	N/A	4.125	97.048	96.898	96.848	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	94.925	94.825	94.725	3.125	94.851	94.751	94.651
3.250	N/A	N/A	N/A	4.250	97.636	97.486	97.436	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	95.320	95.220	95.120	3.250	95.222	95.120	95.019
3.375	N/A	N/A	N/A	4.375	98.174	98.024	97.974	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	96.082	95.982	95.882	3.375	95.983	95.881	95.780
3.500	N/A	N/A	N/A	4.500	98.592	98.442	98.392	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	96.538	96.438	96.338	3.500	96.440	96.338	96.237
3.625	N/A	N/A	N/A	4.625	99.028	98.863	98.828	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	97.179	97.068	96.979	3.625	97.068	96.919	96.783
3.750	N/A	N/A	N/A	4.750	99.565	99.381	99.360	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	97.744	97.629	97.544	3.750	97.629	97.465	97.302
3.875	N/A	N/A	N/A	4.875	100.062	99.878	99.857	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	98.320	98.205	98.120	3.875	98.205	98.041	97.878
3.990	N/A	N/A	N/A	4.990	100.388	100.204	100.183	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	98.794	98.679	98.594	3.990	98.679	98.515	98.352
4.000	N/A	N/A	N/A	5.000	100.488	100.304	100.283	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	98.894	98.779	98.694	4.000	98.779	98.615	98.452
4.125	N/A	N/A	N/A	5.125	100.756	100.572	100.551	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.421	99.306	99.221	4.125	99.307	99.143	98.980
4.250	N/A	N/A	N/A	5.250	101.040	100.816	100.769	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.682	99.540	99.416	4.250	99.540	99.274	99.013
4.375	N/A	N/A	N/A	5.375	101.295	101.071	101.024	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	100.063	99.921	99.797	4.375	99.921	99.655	99.394
4.500	N/A	N/A	N/A	5.500	101.553	101.329	101.282	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	100.187	100.045	99.921	4.500	100.045	99.779	99.518
4.625	N/A	N/A	N/A	5.625	101.651	101.427	101.380	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	100.448	100.306	100.182	4.625	100.307	100.041	99.780
4.750	N/A	N/A	N/A	5.750	101.857	101.640	101.608	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	100.344	100.163	100.110	4.750	100.249	99.983	99.724
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	93.522	93.322	93.322	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.549	94.349	94.349
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	94.070	93.870	93.870	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	95.047	94.847	94.847
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	94.539	94.339	94.339	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	95.520	95.320	95.320
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	94.639	94.439	94.439	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.620	95.420	95.420
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.119	94.919	94.919	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	96.144	95.944	95.944
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.519	95.319	95.319	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.489	96.289	96.289
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.128	95.928	95.928	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	97.002	96.802	96.802
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.446	96.246	96.246	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.459	97.259	97.259
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.827	96.627	96.627	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	98.013	97.813	97.813
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.101	96.901	96.901	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	98.559	98.359	98.359
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.501	97.301	97.301	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.394	99.194	99.194
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.802	97.602	97.602	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	99.878	99.678	99.678
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.902	97.702	97.702	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	99.978	99.778	99



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.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/21/2022

Release Time: 2:30 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	93.506	93.406	93.306	3.750	92.972	92.837	92.772	3.750	94.889	94.739	94.689	2.750	93.331	93.231	93.131	2.750	93.522	93.322	93.322
3.875	94.142	94.042	93.942	3.875	93.741	93.606	93.541	3.875	95.637	95.487	95.437	2.875	93.828	93.728	93.628	2.875	94.070	93.870	93.870
3.990	94.827	94.701	94.627	3.990	94.367	94.232	94.167	3.990	96.255	96.105	96.055	2.990	94.302	94.202	94.102	2.990	94.539	94.339	94.339
4.000	94.927	94.801	94.727	4.000	94.467	94.332	94.267	4.000	96.355	96.205	96.155	3.000	94.402	94.302	94.202	3.000	94.639	94.439	94.439
4.125	95.683	95.557	95.483	4.125	95.110	94.975	94.910	4.125	97.048	96.898	96.848	3.125	94.925	94.825	94.725	3.125	95.119	94.919	94.919
4.250	96.355	96.229	96.155	4.250	96.656	96.487	96.456	4.250	97.636	97.486	97.436	3.250	95.320	95.220	95.120	3.250	95.519	95.319	95.319
4.375	96.940	96.814	96.740	4.375	97.299	97.130	97.099	4.375	98.174	98.024	97.974	3.375	96.082	95.982	95.882	3.375	96.128	95.928	95.928
4.500	97.539	97.379	97.339	4.500	97.898	97.729	97.698	4.500	98.592	98.442	98.392	3.500	96.538	96.438	96.338	3.500	96.446	96.246	96.246
4.625	98.172	98.007	97.972	4.625	98.423	98.254	98.223	4.625	99.028	98.863	98.828	3.625	97.179	97.068	96.979	3.625	96.827	96.627	96.627
4.750	98.785	98.620	98.585	4.750	98.941	98.772	98.741	4.750	99.565	99.381	99.360	3.750	97.744	97.629	97.544	3.750	97.101	96.901	96.901
4.875	99.331	99.166	99.131	4.875	99.401	99.232	99.201	4.875	100.062	99.878	99.857	3.875	98.320	98.205	98.120	3.875	97.501	97.301	97.301
4.990	99.722	99.557	99.522	4.990	99.647	99.478	99.447	4.990	100.388	100.204	100.183	3.990	98.794	98.679	98.594	3.990	97.802	97.602	97.602
5.000	99.822	99.657	99.622	5.000	99.747	99.578	99.547	5.000	100.488	100.304	100.283	4.000	98.894	98.779	98.694	4.000	97.902	97.702	97.702
5.125	100.174	99.990	99.969	5.125	99.870	99.701	99.670	5.125	100.756	100.572	100.551	4.125	99.421	99.306	99.221	4.125	98.271	98.071	98.071
5.250	100.737	100.522	100.481	5.250	100.196	99.981	99.940	5.250	101.040	100.816	100.769	4.250	99.682	99.540	99.416	4.250	97.844	97.644	97.644
5.375	101.083	100.868	100.827	5.375	100.473	100.258	100.217	5.375	101.295	101.071	101.024	4.375	100.063	99.921	99.797	4.375	98.110	97.910	97.829
5.500	101.395	101.180	101.139	5.500	100.672	100.457	100.416	5.500	101.553	101.329	101.282	4.500	100.187	100.045	99.921	4.500	98.196	97.996	97.915
5.625	101.512	101.297	101.256	5.625	100.669	100.454	100.413	5.625	101.651	101.427	101.380	4.625	100.448	100.306	100.182	4.625	98.371	98.171	98.090
5.750	101.960	101.734	101.696	5.750	100.738	100.512	100.474	5.750	101.857	101.640	101.608	4.750	100.344	100.163	100.110	4.750	98.444	98.244	98.194

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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



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

30 Day Lock Exp.: 5/23/2022
45 Day Lock Exp.: 6/6/2022
60 Day Lock Exp.: 6/20/2022

W. Rate Sheet Dated: 4/21/2022

Release Time: 2:30 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	93.591	93.491	93.391	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	90.725	90.625	90.525	2.750	N/A	N/A	N/A	3.750	94.311	94.211	94.111
3.875	94.252	94.152	94.052	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	91.696	91.596	91.496	2.875	N/A	N/A	N/A	3.875	94.956	94.856	94.756
3.990	94.856	94.756	94.656	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	92.846	92.746	92.646	2.990	N/A	N/A	N/A	3.990	95.513	95.413	95.313
4.000	94.956	94.856	94.756	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	92.946	92.846	92.746	3.000	N/A	N/A	N/A	4.000	95.613	95.513	95.413
4.125	95.675	95.575	95.475	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	93.833	93.733	93.633	3.125	N/A	N/A	N/A	4.125	96.296	96.196	96.096
4.250	96.421	96.321	96.221	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	94.589	94.489	94.389	3.250	N/A	N/A	N/A	4.250	97.085	96.985	96.885
4.375	97.125	96.999	96.891	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	95.565	95.439	95.331	3.375	N/A	N/A	N/A	4.375	97.826	97.700	97.592
4.500	97.688	97.562	97.451	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	96.138	96.012	95.901	3.500	N/A	N/A	N/A	4.500	98.372	98.246	98.135
4.625	98.134	98.009	97.891	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	96.682	96.557	96.439	3.625	N/A	N/A	N/A	4.625	98.804	98.679	98.561
4.750	98.774	98.648	98.525	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	97.330	97.204	97.081	3.750	N/A	N/A	N/A	4.750	99.421	99.295	99.172
4.875	99.326	99.201	99.077	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	97.808	97.683	97.559	3.875	N/A	N/A	N/A	4.875	99.955	99.830	99.706
4.990	99.761	99.626	99.432	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	98.021	97.886	97.692	3.990	N/A	N/A	N/A	4.990	100.350	100.215	100.021
5.000	99.861	99.726	99.532	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	98.121	97.986	97.792	4.000	N/A	N/A	N/A	5.000	100.450	100.315	100.121
5.125	100.215	100.081	99.811	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	98.461	98.327	98.057	4.125	N/A	N/A	N/A	5.125	100.791	100.657	100.387
5.250	100.722	100.587	100.317	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	98.848	98.713	98.443	4.250	N/A	N/A	N/A	5.250	101.280	101.145	100.875
5.375	101.109	100.974	100.702	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	99.619	99.484	99.212	4.375	N/A	N/A	N/A	5.375	101.653	101.518	101.246
5.500	101.432	101.297	101.022	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	99.956	99.821	99.546	4.500	N/A	N/A	N/A	5.500	101.959	101.824	101.549
5.625	101.678	101.544	101.293	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	100.220	100.086	99.835	4.625	N/A	N/A	N/A	5.625	102.191	102.057	101.806
5.750	102.028	101.928	101.828	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	98.614	98.514	98.414	4.750	N/A	N/A	N/A	5.750	102.118	102.018	101.918
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	94.993	94.893	94.732	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	93.210	93.110	93.010	2.750	93.520	93.420	93.320
2.875	N/A	N/A	N/A	3.875	95.627	95.527	95.359	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	93.854	93.754	93.654	2.875	94.160	94.060	93.960
2.990	N/A	N/A	N/A	3.990	96.176	96.076	95.904	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	94.219	94.119	94.019	2.990	94.518	94.418	94.318
3.000	N/A	N/A	N/A	4.000	96.276	96.176	96.004	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	94.319	94.219	94.119	3.000	94.618	94.518	94.418
3.125	N/A	N/A	N/A	4.125	96.980	96.880	96.703	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	94.665	94.565	94.363	3.125	95.167	95.067	94.865
3.250	N/A	N/A	N/A	4.250	97.582	97.482	97.303	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	95.247	95.147	94.942	3.250	95.629	95.529	95.324
3.375	N/A	N/A	N/A	4.375	98.111	98.011	97.827	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	95.987	95.887	95.680	3.375	96.367	96.267	96.060
3.500	N/A	N/A	N/A	4.500	98.476	98.376	98.185	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	96.556	96.456	96.239	3.500	97.010	96.910	96.693
3.625	N/A	N/A	N/A	4.625	99.083	98.967	98.740	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	97.125	97.025	96.793	3.625	97.574	97.474	97.242
3.750	N/A	N/A	N/A	4.750	99.511	99.395	99.164	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	97.586	97.486	97.248	3.750	98.028	97.928	97.690
3.875	N/A	N/A	N/A	4.875	99.998	99.881	99.647	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	98.023	97.923	97.685	3.875	98.460	98.360	98.122
3.990	N/A	N/A	N/A	4.990	100.181	100.065	99.831	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	98.360	98.260	98.003	3.990	98.773	98.673	98.416
4.000	N/A	N/A	N/A	5.000	100.281	100.165	99.931	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	98.460	98.360	98.103	4.000	98.873	98.773	98.516
4.125	N/A	N/A	N/A	5.125	100.932	100.798	100.436	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	98.996	98.896	98.543	4.125	99.343	99.243	98.980
4.250	N/A	N/A	N/A	5.250	101.494	101.359	100.993	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	99.491	99.391	99.037	4.250	99.607	99.507	99.153
4.375	N/A	N/A	N/A	5.375	101.735	101.601	101.232	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	99.975	99.875	99.518	4.375	100.085	99.985	99.628
4.500	N/A	N/A	N/A	5.500	102.011	101.876	101.504	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	100.333	100.233	99.875	4.500	100.442	100.342	99.984
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	100.638	100.522	100.398	4.625	100.978	100.862	100.738
4.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.750	101.088	100.972	100.846	4.750	100.924	100.808	100.682
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	90.934	90.834	90.734	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	91.586	91.486	91.386	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	91.961	91.861	91.761	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	92.061	91.961	91.861	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	92.641	92.541	92.339	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	93.103	93.003	92.798	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	94.029	93.929	93.722	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	94.660	94.560	94.343	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.289	95.189	94.957	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	95.756	95.656	95.418	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	96.327	96.227	95.989	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	96.772	96.672	96.415	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	96.872	96.772	96.515	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.028	97.928	97.575	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	98.541	98.441	98.087	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.031	98.931	98.574	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	99.393	99.293	98.935	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A				
3.990	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.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/21/2022

Release Time: 2:30 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	93.591	93.491	93.391	3.750	90.725	90.625	90.525	3.750	94.993	94.893	94.732	2.750	93.210	93.110	93.010	2.750	90.934	90.834	90.734
3.875	94.252	94.152	94.052	3.875	91.696	91.596	91.496	3.875	95.627	95.527	95.359	2.875	93.854	93.754	93.654	2.875	91.586	91.486	91.386
3.990	94.856	94.756	94.656	3.990	92.846	92.746	92.646	3.990	96.176	96.076	95.904	2.990	94.219	94.119	94.019	2.990	91.961	91.861	91.761
4.000	94.956	94.856	94.756	4.000	92.946	92.846	92.746	4.000	96.276	96.176	96.004	3.000	94.319	94.219	94.119	3.000	92.061	91.961	91.861
4.125	95.675	95.575	95.475	4.125	93.833	93.733	93.633	4.125	96.980	96.880	96.703	3.125	94.665	94.565	94.463	3.125	92.641	92.541	92.339
4.250	96.421	96.321	96.221	4.250	94.589	94.489	94.389	4.250	97.582	97.482	97.303	3.250	95.247	95.147	94.942	3.250	93.103	93.003	92.798
4.375	97.125	96.999	96.891	4.375	95.565	95.439	95.331	4.375	98.111	98.011	97.827	3.375	95.987	95.887	95.680	3.375	94.029	93.929	93.722
4.500	97.688	97.562	97.451	4.500	96.138	96.012	95.901	4.500	98.476	98.376	98.185	3.500	96.556	96.456	96.239	3.500	94.660	94.560	94.343
4.625	98.134	98.009	97.891	4.625	96.682	96.557	96.439	4.625	99.083	98.967	98.740	3.625	97.125	97.025	96.793	3.625	95.289	95.189	94.957
4.750	98.774	98.648	98.525	4.750	97.330	97.204	97.081	4.750	99.511	99.395	99.164	3.750	97.586	97.486	97.248	3.750	95.756	95.656	95.418
4.875	99.326	99.201	99.077	4.875	97.808	97.683	97.559	4.875	99.998	99.881	99.647	3.875	98.023	97.923	97.685	3.875	96.327	96.227	95.989
4.990	99.761	99.626	99.432	4.990	98.021	97.886	97.692	4.990	100.181	100.065	99.831	3.990	98.360	98.260	98.003	3.990	96.772	96.672	96.415
5.000	99.861	99.726	99.532	5.000	98.121	97.986	97.792	5.000	100.281	100.165	99.931	4.000	98.460	98.360	98.103	4.000	96.872	96.772	96.515
5.125	100.215	100.081	99.811	5.125	98.461	98.327	98.057	5.125	100.932	100.798	100.436	4.125	98.996	98.896	98.543	4.125	98.028	97.928	97.575
5.250	100.722	100.587	100.317	5.250	98.848	98.713	98.443	5.250	101.494	101.359	100.993	4.250	99.491	99.391	99.037	4.250	98.541	98.441	98.087
5.375	101.109	100.974	100.702	5.375	99.619	99.484	99.212	5.375	101.735	101.601	101.232	4.375	99.975	99.875	99.518	4.375	99.031	98.931	98.574
5.500	101.432	101.297	101.022	5.500	99.956	99.821	99.546	5.500	102.011	101.876	101.504	4.500	100.333	100.233	99.875	4.500	99.393	99.293	98.935
5.625	101.678	101.544	101.293	5.625	100.220	100.086	99.835	5.625	N/A	N/A	N/A	4.625	100.638	100.522	100.398	4.625	100.518	100.402	100.278
5.750	102.028	101.928	101.828	5.750	98.614	98.514	98.414	5.750	N/A	N/A	N/A	4.750	101.088	100.972	100.846	4.750	100.102	99.986	99.860

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.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/21/2022

Release Time: 2:30 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.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/21/2022

Release Time: 2:30 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	93.591	93.491	93.391	3.750	94.993	94.893	94.732	2.750	93.210	93.110	93.010	3.750	91.483	91.383	91.283	2.750	91.422	91.322	91.222
3.875	94.252	94.152	94.052	3.875	95.627	95.527	95.359	2.875	93.854	93.754	93.654	3.875	92.299	92.199	92.099	2.875	92.070	91.970	91.870
3.990	94.856	94.756	94.656	3.990	96.176	96.076	95.904	2.990	94.219	94.119	94.019	3.990	93.176	93.076	92.976	2.990	92.440	92.340	92.240
4.000	94.956	94.856	94.756	4.000	96.276	96.176	96.004	3.000	94.319	94.219	94.119	4.000	93.276	93.176	93.076	3.000	92.540	92.440	92.340
4.125	95.675	95.575	95.475	4.125	96.980	96.880	96.703	3.125	94.665	94.565	94.363	4.125	94.079	93.979	93.879	3.125	93.003	92.903	92.701
4.250	96.421	96.321	96.221	4.250	97.582	97.482	97.303	3.250	95.247	95.147	94.942	4.250	94.830	94.730	94.630	3.250	93.525	93.425	93.220
4.375	97.125	96.999	96.891	4.375	98.111	98.011	97.827	3.375	95.987	95.887	95.680	4.375	95.670	95.544	95.436	3.375	94.358	94.258	94.051
4.500	97.688	97.562	97.451	4.500	98.476	98.376	98.185	3.500	96.556	96.456	96.239	4.500	96.238	96.112	96.001	3.500	94.958	94.858	94.641
4.625	98.134	98.009	97.891	4.625	99.083	98.967	98.740	3.625	97.125	97.025	96.793	4.625	96.733	96.608	96.490	3.625	95.557	95.457	95.225
4.750	98.774	98.648	98.525	4.750	99.511	99.395	99.164	3.750	97.586	97.486	97.248	4.750	97.377	97.251	97.128	3.750	96.021	95.921	95.683
4.875	99.326	99.201	99.077	4.875	99.998	99.881	99.647	3.875	98.023	97.923	97.685	4.875	97.892	97.767	97.643	3.875	96.525	96.425	96.187
4.990	99.761	99.626	99.432	4.990	100.181	100.065	99.831	3.990	98.360	98.260	98.003	4.990	98.216	98.081	97.887	3.990	96.916	96.816	96.559
5.000	99.861	99.726	99.532	5.000	100.281	100.165	99.931	4.000	98.460	98.360	98.103	5.000	98.316	98.181	97.987	4.000	97.016	96.916	96.659
5.125	100.215	100.081	99.811	5.125	100.932	100.798	100.436	4.125	98.996	98.896	98.543	5.125	98.663	98.529	98.259	4.125	97.862	97.762	97.409
5.250	100.722	100.587	100.317	5.250	101.494	101.359	100.993	4.250	99.491	99.391	99.037	5.250	99.110	98.975	98.705	4.250	98.366	98.266	97.912
5.375	101.109	100.974	100.702	5.375	101.735	101.601	101.232	4.375	99.975	99.875	99.518	5.375	99.689	99.554	99.282	4.375	98.853	98.753	98.396
5.500	N/A	N/A	N/A	5.500	102.011	101.876	101.504	4.500	100.333	100.233	99.875	5.500	N/A	N/A	N/A	4.500	99.213	99.113	98.755
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	100.638	100.522	100.398	5.625	N/A	N/A	N/A	4.625	99.928	99.812	99.688
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.088	100.972	100.846	5.750	N/A	N/A	N/A	4.750	99.945	99.829	99.703

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/23/2022

45 Day Lock Exp.:

6/6/2022

60 Day Lock Exp.:

6/20/2022

W. Rate Sheet Dated: 4/21/2022

Release Time: 2:30 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

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

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

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1-877-588-2706

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5/23/2022

6/6/2022

6/20/2022

W. Rate Sheet Dated: 4/21/2022

Release Time: 2:30 pm ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.800	
NOO without PPP*			99.800	
Rate	30 Day	45 Day	60 Day	
5.250	95.675	95.550	95.425	
5.375	96.175	96.050	95.925	
5.500	96.425	96.300	96.175	
5.625	97.175	97.050	96.925	
5.750	97.675	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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