



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.: 3/3/2022

45 Day Lock Exp.: 3/18/2022

60 Day Lock Exp.: 4/4/2022

W. Rate Sheet Dated: 2/1/2022

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
2.750	99.279	99.279	98.889	2.750	98.840	98.840	98.450	1.875	94.752	94.752	94.452	3.125	99.114	99.114	98.814
2.875	99.546	99.546	99.156	2.875	99.069	99.069	98.678	2.000	94.988	94.988	94.688	3.250	99.470	99.470	99.170
3.000	99.800	99.800	99.409	3.000	99.281	99.281	98.890	2.125	95.224	95.224	94.924	3.375	99.472	99.472	99.172
3.125	100.048	100.048	99.658	3.125	99.482	99.482	99.091	2.250	96.555	96.555	96.141	3.500	99.561	99.561	99.261
3.250	100.901	100.901	100.447	3.250	100.425	100.425	99.972	2.375	96.781	96.781	96.367	3.625	99.650	99.650	99.350
3.375	101.051	101.051	100.598	3.375	100.516	100.516	100.063	2.500	97.003	97.003	96.589	Margin = 2.250		Index = 0.690	
3.500	101.295	101.295	100.842	3.500	100.696	100.696	100.243	2.625	97.214	97.214	96.799	30 Year OTC			
3.625	101.522	101.522	101.069	3.625	100.851	100.851	100.398	2.750	98.366	98.366	97.960	Rate	30 Day	45 Day	60 Day
3.750	101.470	101.470	100.970	3.750	100.971	100.971	100.471	2.875	98.582	98.582	98.176	4.000	99.622	99.622	99.122
3.875	101.595	101.595	101.095	3.875	101.061	101.061	100.561	3.000	98.782	98.782	98.376	4.125	99.816	99.816	99.316
4.000	101.797	101.797	101.297	4.000	101.214	101.214	100.714	3.125	98.970	98.970	98.564	4.375	100.450	100.450	99.950
4.125	101.991	101.991	101.491	4.125	101.276	101.276	100.776	3.250	99.686	99.686	99.386	4.500	100.587	100.587	100.087
4.250	102.525	102.525	102.243	4.250	102.074	102.074	101.793	3.375	99.864	99.864	99.564	4.625	100.751	100.751	100.251
4.375	102.625	102.625	102.343	4.375	102.121	102.121	101.840	3.500	100.032	100.032	99.732	4.875	101.307	101.307	100.807
4.500	102.762	102.762	102.481	4.500	102.247	102.247	101.966	3.625	100.174	100.174	99.874	5.000	101.480	101.480	100.980
4.625	102.926	102.926	102.645	4.625	102.355	102.355	102.074	3.750	99.221	99.221	98.921	5.125	101.615	101.615	101.115
4.750	103.442	103.442	103.242	4.750	103.076	103.076	102.876	3.875	99.418	99.418	99.118	5.500	102.809	102.809	102.309
4.875	103.482	103.482	103.282	4.875	103.123	103.123	102.923	4.000	99.561	99.561	99.261	5.625	102.945	102.945	102.445
6.250	106.000	106.000	105.800	6.250	102.518	102.518	102.318	4.125	99.635	99.635	99.335	6.250	102.109	102.109	101.609

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	
2.750	99.379	99.279	99.279	98.889	2.750	98.665	98.565	98.565	98.175	1.875	96.882	96.782	96.782	96.482	
2.875	99.646	99.546	99.546	99.156	2.875	98.894	98.794	98.794	98.403	2.000	97.118	97.018	97.018	96.718	
3.000	99.900	99.800	99.800	99.409	3.000	99.106	99.006	99.006	98.615	2.125	97.354	97.254	97.254	96.954	
3.125	100.148	100.048	100.048	99.658	3.125	99.307	99.207	99.207	98.816	2.250	98.685	98.585	98.585	98.171	
3.250	101.001	100.901	100.901	100.447	3.250	100.225	100.125	100.125	99.672	2.375	98.911	98.811	98.811	98.397	
3.375	101.251	101.151	101.151	100.698	3.375	100.416	100.316	100.316	99.863	2.500	99.133	99.033	99.033	98.619	
3.500	101.495	101.395	101.395	100.942	3.500	100.596	100.496	100.496	100.043	2.625	99.344	99.244	99.244	98.829	
3.625	101.722	101.622	101.622	101.169	3.625	100.751	100.651	100.651	100.198	2.750	99.396	99.296	99.296	98.890	
3.750	101.670	101.570	101.570	101.070	3.750	101.171	101.071	101.071	100.571	2.875	99.612	99.512	99.512	99.106	
3.875	101.895	101.795	101.795	101.295	3.875	101.361	101.261	101.261	100.761	3.000	99.812	99.712	99.712	99.306	
4.000	102.097	101.997	101.997	101.497	4.000	101.514	101.414	101.414	100.914	3.125	100.000	99.900	99.900	99.494	
4.125	102.291	102.191	102.191	101.691	4.125	101.576	101.476	101.476	100.976	3.250	101.316	101.216	101.216	100.916	
4.250	102.725	102.625	102.625	102.343	4.250	102.174	102.174	102.174	101.893	3.375	101.494	101.394	101.394	101.094	

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	N/A	No loan size LLPA on <= 15 yr term	
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 = 3.250%-4.125%			-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
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.75-4.125	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.25-4.625	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.75-5.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	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
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	96.872	96.872	96.372	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.066	97.066	96.566	4.750	101.000	101.000	100.500
3.875	97.005	97.005	96.505	5.250	103.750	103.750	103.500	4.375	97.700	97.700	97.200	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.803	96.803	96.303					4.500	97.837	97.837	97.337	Rate	30 Day	45 Day	60 Day
4.125	96.609	96.609	96.109					4.625	98.001	98.001	97.501	5.750	103.750	103.750	103.250
4.250	98.363	98.363	97.863					4.875	98.557	98.557	98.057	6.250	105.750	105.750	105.250
4.375	98.163	98.163	97.663					5.000	98.730	98.730	98.230		DPA Advantage Adjustment		
4.500	98.026	98.026	97.526					5.125	98.865	98.865	98.365		203(k) / 203(k)s		-1.000
4.625	97.861	97.861	97.361					5.500	100.059	100.059	99.559		203(k) & 203(k)s are Borrower Paid		
4.750	99.477	99.477	98.977					5.625	100.195	100.195	99.695		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	99.359	99.359	98.859				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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30 Day Lock Exp.:

3/3/2022

45 Day Lock Exp.:

3/18/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/1/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.864	98.864	98.564
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.220	99.220	98.920
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.222	99.222	98.922
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.915	96.915	96.509	3.500	99.311	99.311	99.011
3.250	100.188	100.188	99.735	3.250	99.813	99.813	99.360	2.875	97.131	97.131	96.725	3.625	99.400	99.400	99.100
3.375	100.438	100.438	99.985	3.375	100.004	100.004	99.551	3.000	97.331	97.331	96.925	Margin = 2.250		Index = .690	
3.500	100.683	100.683	100.230	3.500	100.184	100.184	99.731	3.125	97.519	97.519	97.113	30 Year OTC			
3.625	100.910	100.910	100.457	3.625	100.338	100.338	99.885	3.250	98.491	98.491	98.191	Rate	30 Day	45 Day	60 Day
3.750	100.720	100.720	100.220	3.750	100.321	100.321	99.821	3.375	98.669	98.669	98.369	3.250	100.188	100.188	99.688
3.875	100.945	100.945	100.445	3.875	100.511	100.511	100.011	3.500	98.837	98.837	98.537	3.375	100.438	100.438	99.938
4.000	101.147	101.147	100.647	4.000	100.664	100.664	100.164	3.625	98.979	98.979	98.679	3.500	100.683	100.683	100.183
4.125	101.341	101.341	100.841	4.125	100.726	100.726	100.226	3.750	98.526	98.526	98.226	3.625	100.910	100.910	100.410
4.250	101.212	101.212	100.931	4.250	100.862	100.862	100.581	3.875	N/A	N/A	N/A	3.750	100.720	100.720	100.220
4.375	101.412	101.412	101.131	4.375	101.009	101.009	100.728	4.000	N/A	N/A	N/A	3.875	100.945	100.945	100.445
4.500	101.549	101.549	101.268	4.500	101.135	101.135	100.854	4.125	N/A	N/A	N/A	4.000	101.147	101.147	100.647
4.625	101.714	101.714	101.433	4.625	101.243	101.243	100.962	4.250	N/A	N/A	N/A	4.125	101.341	101.341	100.841
4.750	100.442	100.442	100.242	4.750	100.176	100.176	99.976	4.375	N/A	N/A	N/A	4.250	101.212	101.212	100.712
4.875	N/A	N/A	N/A	4.875	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
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	100.288	100.188	100.188	99.735	3.250	99.913	99.813	99.813	99.360	2.750	99.171	99.071	99.071	98.665
3.375	100.538	100.438	100.438	99.985	3.375	100.104	100.004	100.004	99.551	2.875	99.387	99.287	99.287	98.881
3.500	100.783	100.683	100.683	100.230	3.500	100.284	100.184	100.184	99.731	3.000	99.587	99.487	99.487	99.081
3.625	101.010	100.910	100.910	100.457	3.625	100.438	100.338	100.338	99.885	3.125	99.775	99.675	99.675	99.269
3.750	100.820	100.720	100.720	100.220	3.750	100.421	100.321	100.321	99.821	3.250	100.903	100.803	100.803	100.503
3.875	101.045	100.945	100.945	100.445	3.875	100.611	100.511	100.511	100.011	3.375	101.082	100.982	100.982	100.682
4.000	101.247	101.147	101.147	100.647	4.000	100.764	100.664	100.664	100.164	3.500	101.249	101.149	101.149	100.849
4.125	101.441	101.341	101.341	100.841	4.125	100.826	100.726	100.726	100.226	3.625	101.391	101.291	101.291	100.991
4.250	101.312	101.212	101.212	100.931	4.250	100.962	100.862	100.862	100.581	3.750	100.501	100.401	100.401	100.101

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	N/A
FICO 640 - 659	0.000		
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 = 3.250%-4.125%			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	-1.000
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
3.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



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Lockdesk Phone:

Lockdesk Hours:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/3/2022

45 Day Lock Exp.:

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60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/1/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.980	97.980	97.780	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.335	98.335	98.135	2.000	N/A	N/A	N/A	3.000	97.930	97.830	97.730
3.125	98.445	98.445	98.245	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.854	98.854	98.654	2.125	N/A	N/A	N/A	3.125	98.394	98.294	98.194
3.250	98.966	98.966	98.766	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.525	99.525	99.325	2.250	N/A	N/A	N/A	3.250	98.891	98.774	98.680
3.375	99.863	99.863	99.663	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.367	100.367	100.167	2.375	N/A	N/A	N/A	3.375	99.787	99.670	99.576
3.500	100.351	100.351	100.151	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.730	100.730	100.530	2.500	N/A	N/A	N/A	3.500	100.275	100.158	100.064
3.625	100.819	100.819	100.619	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.076	101.076	100.876	2.625	N/A	N/A	N/A	3.625	100.927	100.775	100.642
3.750	101.505	101.505	101.305	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.691	101.691	101.491	2.750	N/A	N/A	N/A	3.750	101.613	101.461	101.328
3.875	102.031	102.031	101.831	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.160	102.160	101.960	2.875	N/A	N/A	N/A	3.875	102.139	101.987	101.854
3.990	102.318	102.318	102.118	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.372	102.372	102.172	2.990	N/A	N/A	N/A	3.990	102.425	102.273	102.140
4.000	102.418	102.418	102.218	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.472	102.472	102.272	3.000	N/A	N/A	N/A	4.000	102.525	102.373	102.240
4.125	102.702	102.702	102.502	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.590	102.590	102.390	3.125	N/A	N/A	N/A	4.125	102.810	102.658	102.525
4.250	103.125	103.125	102.925	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.739	101.739	101.539	3.250	N/A	N/A	N/A	4.250	103.170	102.993	102.861
4.375	103.514	103.514	103.314	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.131	102.131	101.931	3.375	N/A	N/A	N/A	4.375	103.559	103.382	103.250
4.500	103.880	103.880	103.680	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.396	102.396	102.196	3.500	N/A	N/A	N/A	4.500	103.925	103.748	103.616
4.625	104.125	104.125	103.925	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.552	102.552	102.352	3.625	N/A	N/A	N/A	4.625	104.170	103.993	103.861
4.750	104.477	104.477	104.277	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.374	102.374	102.174	3.750	N/A	N/A	N/A	4.750	104.591	104.491	104.385
4.875	104.882	104.882	104.682	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.771	102.771	102.571	3.875	N/A	N/A	N/A	4.875	104.997	104.897	104.791
4.990	105.108	105.108	104.908	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.912	102.912	102.712	3.990	N/A	N/A	N/A	4.990	105.222	105.122	105.016
5.000	105.208	105.208	105.008	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.012	103.012	102.812	4.000	N/A	N/A	N/A	5.000	105.322	105.222	105.116
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	3.000	99.156	99.156	98.956	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.890	98.890	98.690	2.500	98.777	98.662	98.574
2.875	N/A	N/A	N/A	3.125	99.781	99.781	99.581	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.447	99.447	99.247	2.625	99.334	99.219	99.131
2.990	N/A	N/A	N/A	3.250	100.461	100.461	100.261	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.966	99.966	99.766	2.750	99.853	99.738	99.650
3.000	N/A	N/A	N/A	3.375	101.301	101.301	101.101	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.375	100.375	100.175	2.875	100.262	100.147	100.059
3.125	N/A	N/A	N/A	3.500	101.755	101.755	101.555	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.747	100.747	100.547	2.990	100.634	100.519	100.431
3.250	N/A	N/A	N/A	3.625	102.170	102.170	101.970	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.847	100.847	100.647	3.000	100.734	100.619	100.531
3.375	N/A	N/A	N/A	3.750	102.088	102.088	101.888	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.272	101.272	101.072	3.125	101.183	101.052	100.960
3.500	N/A	N/A	N/A	3.875	102.610	102.610	102.410	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.622	101.622	101.422	3.250	101.634	101.498	101.337
3.625	N/A	N/A	N/A	3.990	102.865	102.865	102.665	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.210	102.210	102.010	3.375	102.222	102.086	101.925
3.750	N/A	N/A	N/A	4.000	102.965	102.965	102.765	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.556	102.556	102.356	3.500	102.568	102.432	102.271
3.875	N/A	N/A	N/A	4.125	103.246	103.246	103.046	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.989	102.989	102.789	3.625	103.001	102.865	102.704
3.990	N/A	N/A	N/A	4.250	103.279	103.279	103.079	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.140	103.140	102.940	3.750	102.965	102.846	102.699
4.000	N/A	N/A	N/A	4.375	103.663	103.663	103.463	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.593	103.593	103.393	3.875	103.418	103.299	103.152
4.125	N/A	N/A	N/A	4.500	104.008	104.008	103.808	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.957	103.957	103.757	3.990	103.782	103.663	103.516
4.250	N/A	N/A	N/A	4.625	104.249	104.249	104.049	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.057	104.057	103.857	4.000	103.882	103.763	103.616
4.375	N/A	N/A	N/A	4.750	104.494	104.494	104.294	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.465	104.465	104.265	4.125	104.290	104.171	104.024
4.500	N/A	N/A	N/A	4.875	104.898	104.898	104.698	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.896	103.896	103.696	4.250	103.768	103.665	103.526
4.625	N/A	N/A	N/A	4.990	105.105	105.105	104.905	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.184	104.184	103.984	4.375	104.056	103.953	103.814
4.750	N/A	N/A	N/A	5.000	105.205	105.205	105.005	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.270	104.270	104.070	4.500	104.142	104.039	103.900
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	2.500	98.879	98.879	98.679	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.911	99.911	99.711
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.300	99.300	99.100	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.378	100.378	100.178
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.662	99.662	99.462	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.716	100.716	100.516
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.948	99.948	99.748	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.125	101.125	100.925
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.179	100.179	99.979	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.497	101.497	101.297
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.279	100.279	100.079	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.597	101.597	101.397
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.570	100.570	100.370	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.022	102.022	101.822
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.756	100.756	100.556	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.857	101.857	101.657
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.217	101.217	101.017	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.445	102.445	102.245
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.453	101.453	101.253	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.792	102.792	102.592
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.747	101.747	101.547	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.224	103.224	103.024
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.235	101.235	101.035	3.250	N/A	N/A	N/A</								



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.:

3/3/2022

45 Day Lock Exp.:

3/18/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/1/2022

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
3.000	97.980	97.980	97.780	3.000	98.335	98.335	98.135	3.000	99.156	99.156	98.956	2.500	98.890	98.890	98.690	2.500	98.879	98.879	98.679
3.125	98.445	98.445	98.245	3.125	98.854	98.854	98.654	3.125	99.781	99.781	99.581	2.625	99.447	99.447	99.247	2.625	99.300	99.300	99.100
3.250	98.966	98.966	98.766	3.250	99.525	99.525	99.325	3.250	100.461	100.461	100.261	2.750	99.966	99.966	99.766	2.750	99.662	99.662	99.462
3.375	99.863	99.863	99.663	3.375	100.367	100.367	100.167	3.375	101.301	101.301	101.101	2.875	100.375	100.375	100.175	2.875	99.948	99.948	99.748
3.500	100.351	100.351	100.151	3.500	100.730	100.730	100.530	3.500	101.755	101.755	101.555	2.990	100.747	100.747	100.547	2.990	100.179	100.179	99.979
3.625	100.819	100.819	100.619	3.625	101.076	101.076	100.876	3.625	102.170	102.170	101.970	3.000	100.847	100.847	100.647	3.000	100.279	100.279	100.079
3.750	101.505	101.505	101.305	3.750	101.691	101.691	101.491	3.750	102.088	102.088	101.888	3.125	101.272	101.272	101.072	3.125	100.570	100.570	100.370
3.875	102.031	102.031	101.831	3.875	102.160	102.160	101.960	3.875	102.610	102.610	102.410	3.250	101.622	101.622	101.422	3.250	100.756	100.756	100.556
3.990	102.318	102.318	102.118	3.990	102.372	102.372	102.172	3.990	102.865	102.865	102.665	3.375	102.210	102.210	102.010	3.375	101.217	101.217	101.017
4.000	102.418	102.418	102.218	4.000	102.472	102.472	102.272	4.000	102.965	102.965	102.765	3.500	102.556	102.556	102.356	3.500	101.453	101.453	101.253
4.125	102.702	102.702	102.502	4.125	102.590	102.590	102.390	4.125	103.246	103.246	103.046	3.625	102.989	102.989	102.789	3.625	101.747	101.747	101.547
4.250	103.125	103.125	102.925	4.250	101.739	101.739	101.539	4.250	103.279	103.279	103.079	3.750	103.140	103.140	102.940	3.750	101.235	101.235	101.035
4.375	103.514	103.514	103.314	4.375	102.131	102.131	101.931	4.375	103.663	103.663	103.463	3.875	103.593	103.593	103.393	3.875	101.544	101.544	101.344
4.500	103.880	103.880	103.680	4.500	102.396	102.396	102.196	4.500	104.008	104.008	103.808	3.990	103.957	103.957	103.757	3.990	101.768	101.768	101.568
4.625	104.125	104.125	103.925	4.625	102.552	102.552	102.352	4.625	104.249	104.249	104.049	4.000	104.057	104.057	103.857	4.000	101.868	101.868	101.668
4.750	104.477	104.477	104.277	4.750	102.374	102.374	102.174	4.750	104.494	104.494	104.294	4.125	104.465	104.465	104.265	4.125	102.154	102.154	101.954
4.875	104.882	104.882	104.682	4.875	102.771	102.771	102.571	4.875	104.898	104.898	104.698	4.250	103.896	103.896	103.696	4.250	101.522	101.522	101.322
4.990	105.108	105.108	104.908	4.990	102.912	102.912	102.712	4.990	105.105	105.105	104.905	4.375	104.184	104.184	103.984	4.375	101.723	101.723	101.523
5.000	105.208	105.208	105.008	5.000	103.012	103.012	102.812	5.000	105.205	105.205	105.005	4.500	104.270	104.270	104.070	4.500	101.785	101.785	101.585

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	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	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	-2.125	-3.375	-4.125	-4.125	-4.125	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
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.: 3/3/2022
45 Day Lock Exp.: 3/18/2022
60 Day Lock Exp.: 4/4/2022

W. Rate Sheet Dated: 2/1/2022

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
3.000	98.182	98.182	97.917	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.994	97.994	97.729	2.750	N/A	N/A	N/A	3.000	97.563	97.438	97.298
3.125	98.514	98.514	98.288	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.248	99.248	99.022	2.875	N/A	N/A	N/A	3.125	97.948	97.848	97.722
3.250	99.187	99.187	98.964	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.917	98.917	98.694	2.990	N/A	N/A	N/A	3.250	98.443	98.343	98.220
3.375	100.102	100.102	99.879	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.826	99.826	99.603	3.000	N/A	N/A	N/A	3.375	99.358	99.258	99.135
3.500	100.650	100.650	100.427	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.374	100.374	100.151	3.125	N/A	N/A	N/A	3.500	99.906	99.806	99.683
3.625	101.140	101.140	100.922	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	100.438	100.438	100.220	3.250	N/A	N/A	N/A	3.625	100.397	100.297	100.179
3.750	101.595	101.595	101.330	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	101.145	101.145	100.880	3.375	N/A	N/A	N/A	3.750	99.730	99.605	99.465
3.875	102.141	102.141	101.877	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.591	101.591	101.327	3.500	N/A	N/A	N/A	3.875	100.276	100.152	100.012
3.990	102.464	102.464	102.200	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.864	101.864	101.600	3.625	N/A	N/A	N/A	3.990	100.599	100.474	100.335
4.000	102.564	102.564	102.300	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.964	101.964	101.700	3.750	N/A	N/A	N/A	4.000	100.699	100.574	100.435
4.125	102.938	102.938	102.674	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.294	102.294	102.030	3.875	N/A	N/A	N/A	4.125	101.073	100.947	100.809
4.250	103.129	103.129	102.903	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.101	101.101	100.875	3.990	N/A	N/A	N/A	4.250	100.214	100.103	99.988
4.375	103.508	103.508	103.283	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.490	101.490	101.265	4.000	N/A	N/A	N/A	4.375	100.594	100.484	100.369
4.500	103.905	103.905	103.682	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.899	101.899	101.676	4.125	N/A	N/A	N/A	4.500	100.990	100.882	100.767
4.625	104.320	104.320	104.105	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.168	102.168	101.953	4.250	N/A	N/A	N/A	4.625	101.745	101.645	101.530
4.750	104.569	104.569	104.369	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.701	101.701	101.501	4.375	N/A	N/A	N/A	4.750	101.413	101.313	101.213
4.875	104.932	104.932	104.732	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.194	102.194	101.994	4.500	N/A	N/A	N/A	4.875	101.776	101.676	101.576
4.990	105.111	105.111	104.911	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.391	102.391	102.191	4.625	N/A	N/A	N/A	4.990	101.954	101.854	101.754
5.000	105.211	105.211	105.011	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.491	102.491	102.291	4.750	N/A	N/A	N/A	5.000	102.054	101.954	101.854
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	3.000	99.102	99.102	98.843	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.034	99.034	98.834	2.500	98.488	98.367	98.288
2.875	N/A	N/A	N/A	3.125	99.702	99.702	99.442	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.542	99.542	99.342	2.625	98.918	98.796	98.718
2.990	N/A	N/A	N/A	3.250	100.125	100.125	99.811	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.044	100.044	99.844	2.750	98.857	98.736	98.657
3.000	N/A	N/A	N/A	3.375	100.960	100.960	100.647	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.523	100.523	100.323	2.875	99.336	99.215	99.136
3.125	N/A	N/A	N/A	3.500	101.440	101.440	101.127	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.807	100.807	100.607	2.990	99.620	99.503	99.420
3.250	N/A	N/A	N/A	3.625	101.767	101.767	101.454	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.907	100.907	100.707	3.000	99.720	99.603	99.520
3.375	N/A	N/A	N/A	3.750	101.995	101.995	101.681	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.182	101.182	100.982	3.125	100.749	100.649	100.549
3.500	N/A	N/A	N/A	3.875	102.486	102.486	102.171	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.609	101.609	101.409	3.250	99.785	99.685	99.585
3.625	N/A	N/A	N/A	3.990	102.739	102.739	102.426	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.159	102.159	101.959	3.375	100.336	100.236	100.136
3.750	N/A	N/A	N/A	4.000	102.839	102.839	102.526	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.519	102.519	102.319	3.500	100.696	100.596	100.496
3.875	N/A	N/A	N/A	4.125	102.877	102.877	102.590	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.662	102.662	102.462	3.625	101.649	101.549	101.449
3.990	N/A	N/A	N/A	4.250	103.161	103.161	102.875	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.009	103.009	102.809	3.750	101.082	100.982	100.882
4.000	N/A	N/A	N/A	4.375	103.493	103.493	103.208	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.157	103.157	102.957	3.875	101.230	101.130	101.030
4.125	N/A	N/A	N/A	4.500	103.901	103.901	103.644	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.428	103.428	103.228	3.990	101.501	101.401	101.301
4.250	N/A	N/A	N/A	4.625	104.484	104.484	104.227	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.528	103.528	103.328	4.000	101.601	101.501	101.401
4.375	N/A	N/A	N/A	4.750	105.472	105.472	105.223	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.272	103.272	103.072	4.125	101.522	101.422	101.322
4.500	N/A	N/A	N/A	4.875	105.809	105.809	105.563	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.524	103.524	103.324	4.250	101.275	101.175	101.075
4.625	N/A	N/A	N/A	4.990	106.528	106.528	106.284	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.807	103.807	103.607	4.375	101.558	101.458	101.358
4.750	N/A	N/A	N/A	5.000	106.028	106.028	105.784	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.001	104.001	103.801	4.500	101.752	101.652	101.552
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	2.500	99.788	99.788	99.588	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	2.625	100.172	100.172	99.972	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	2.750	99.970	99.970	99.770	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	2.875	100.449	100.449	100.249	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	2.990	100.733	100.733	100.533	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	3.000	100.833	100.833	100.633	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	3.125	101.832	101.832	101.632	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	3.250	100.223	100.223	100.023	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	3.375	100.773	100.773	100.573	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	3.500	101.131	101.131	100.931	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	3.625	102.158	102.158	101.958	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	3.750	100.809	100.809	100.609	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	3.875	100.959	100.959	100.759	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	3.990	101.228	101.228	101.028	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	4.000	101.328	101.328	101.128	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.																			



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.:

3/3/2022

45 Day Lock Exp.:

3/18/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/1/2022

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
3.000	98.182	98.182	97.917	3.000	97.994	97.994	97.729	3.000	99.102	99.102	98.843	2.500	99.034	99.034	98.834	2.500	99.788	99.788	99.588
3.125	98.514	98.514	98.288	3.125	99.248	99.248	99.022	3.125	99.702	99.702	99.442	2.625	99.542	99.542	99.342	2.625	100.172	100.172	99.972
3.250	99.187	99.187	98.964	3.250	98.917	98.917	98.694	3.250	100.125	100.125	99.811	2.750	100.044	100.044	99.844	2.750	99.970	99.970	99.770
3.375	100.102	100.102	99.879	3.375	99.826	99.826	99.603	3.375	100.960	100.960	100.647	2.875	100.523	100.523	100.323	2.875	100.449	100.449	100.249
3.500	100.650	100.650	100.427	3.500	100.374	100.374	100.151	3.500	101.440	101.440	101.127	2.990	100.807	100.807	100.607	2.990	100.733	100.733	100.533
3.625	101.140	101.140	100.922	3.625	100.438	100.438	100.220	3.625	101.767	101.767	101.454	3.000	100.907	100.907	100.707	3.000	100.833	100.833	100.633
3.750	101.595	101.595	101.330	3.750	101.145	101.145	100.880	3.750	101.995	101.995	101.681	3.125	101.182	101.182	100.982	3.125	101.832	101.832	101.632
3.875	102.141	102.141	101.877	3.875	101.591	101.591	101.327	3.875	102.486	102.486	102.171	3.250	101.609	101.609	101.409	3.250	100.223	100.223	100.023
3.990	102.464	102.464	102.200	3.990	101.864	101.864	101.600	3.990	102.739	102.739	102.426	3.375	102.159	102.159	101.959	3.375	100.773	100.773	100.573
4.000	102.564	102.564	102.300	4.000	101.964	101.964	101.700	4.000	102.839	102.839	102.526	3.500	102.519	102.519	102.319	3.500	101.131	101.131	100.931
4.125	102.938	102.938	102.674	4.125	102.294	102.294	102.030	4.125	102.877	102.877	102.590	3.625	102.662	102.662	102.462	3.625	102.158	102.158	101.958
4.250	103.129	103.129	102.903	4.250	101.101	101.101	100.875	4.250	103.161	103.161	102.875	3.750	103.009	103.009	102.809	3.750	100.809	100.809	100.609
4.375	103.508	103.508	103.283	4.375	101.490	101.490	101.265	4.375	103.493	103.493	103.208	3.875	103.157	103.157	102.957	3.875	100.959	100.959	100.759
4.500	103.905	103.905	103.682	4.500	101.899	101.899	101.676	4.500	103.901	103.901	103.644	3.990	103.428	103.428	103.228	3.990	101.228	101.228	101.028
4.625	104.320	104.320	104.105	4.625	102.168	102.168	101.953	4.625	104.484	104.484	104.227	4.000	103.528	103.528	103.328	4.000	101.328	101.328	101.128
4.750	104.569	104.569	104.369	4.750	101.701	101.701	101.501	4.750	105.472	105.472	105.223	4.125	103.272	103.272	103.072	4.125	102.854	102.854	102.654
4.875	104.932	104.932	104.732	4.875	102.194	102.194	101.994	4.875	105.809	105.809	105.563	4.250	103.524	103.524	103.324	4.250	101.232	101.232	101.032
4.990	105.111	105.111	104.911	4.990	102.391	102.391	102.191	4.990	105.928	105.928	105.684	4.375	103.807	103.807	103.607	4.375	101.515	101.515	101.315
5.000	105.211	105.211	105.011	5.000	102.491	102.491	102.291	5.000	106.028	106.028	105.784	4.500	104.001	104.001	103.801	4.500	101.709	101.709	101.509

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	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	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
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)	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/3/2022

45 Day Lock Exp.:

3/18/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/1/2022

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
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.500	0.750	0.625	0.500	0.500	0.250	0.125	0.000
3.625	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.750	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.875	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.990	1.000	0.875	0.625	0.625	0.500	0.375	0.000
4.000	1.125	0.875	0.625	0.625	0.500	0.375	0.000
4.125	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.250	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.375	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.500	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.625	1.500	1.125	0.875	0.750	0.625	0.500	0.000
4.750	1.625	1.125	1.000	0.750	0.625	0.375	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.125	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.250	1.125	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.125	0.875	0.750	0.625	0.375	0.250	0.125
3.500	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.625	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.750	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.875	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.990	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.000	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.125	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.250	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.375	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.500	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.625	1.500	1.250	1.125	1.000	0.750	0.625	0.500
4.750	0.875	0.750	0.625	0.500	0.375	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	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
3.000	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
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	0.125	0.000	0.000	0.000	0.000	0.000
3.625	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.875	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.990	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.375	0.375	0.250	0.000	0.000
4.750	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.875	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.990	1.125	0.875	0.500	0.250	0.250	0.000	0.000
5.000	1.125	0.875	0.500	0.250	0.250	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
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	-0.125	0.000	0.000
3.250	0.375	0.125	0.000	0.000	-0.125	0.000	0.000
3.375	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.500	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.625	0.500	0.250	0.000	0.000	-0.125	0.000	0.000
3.750	0.875	0.750	0.500	0.500	0.250	0.250	0.000
3.875	0.875	0.750	0.500	0.500	0.375	0.250	0.000
3.990	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.000	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.125	0.875	0.750	0.500	0.500	0.375	0.375	0.000
4.250	1.500	1.250	0.750	0.750	0.375	0.375	0.000
4.375	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.500	1.625	1.375	0.875	0.875	0.500	0.500	0.000
4.625	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.750	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	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
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.250	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.625	0.375	0.250	0.250	0.125	0.000	0.000	0.000
3.750	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.990	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.000	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.125	0.125	-0.125	-0.250	-0.500	-0.500	0.000	0.000
4.250	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.375	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.500	0.625	0.500	0.375	0.000	0.000	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
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.000	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.375	0.500	0.375	0.250	0.250	0.250	0.125	0.125
3.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.875	0.750	0.750	0.625	0.625	0.500	0.375	0.250
3.990	0.750	0.750	0.625	0.625	0.500	0.375	0.250
4.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.250	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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



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.:

3/3/2022

45 Day Lock Exp.:

3/18/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/1/2022

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
3.000	98.182	98.182	97.917	3.000	99.102	99.102	98.843	2.500	99.034	99.034	98.834	3.000	97.413	97.413	97.148	2.500	98.761	98.761	98.561
3.125	98.514	98.514	98.288	3.125	99.702	99.702	99.442	2.625	99.542	99.542	99.342	3.125	98.206	98.206	97.980	2.625	99.207	99.207	99.007
3.250	99.187	99.187	98.964	3.250	100.125	100.125	99.811	2.750	100.044	100.044	99.844	3.250	98.377	98.377	98.154	2.750	99.357	99.357	99.157
3.375	100.102	100.102	99.879	3.375	100.960	100.960	100.647	2.875	100.523	100.523	100.323	3.375	99.289	99.289	99.066	2.875	99.836	99.836	99.636
3.500	100.650	100.650	100.427	3.500	101.440	101.440	101.127	2.990	100.807	100.807	100.607	3.500	99.837	99.837	99.614	2.990	100.120	100.120	99.920
3.625	101.140	101.140	100.922	3.625	101.767	101.767	101.454	3.000	100.907	100.907	100.707	3.625	100.114	100.114	99.896	3.000	100.220	100.220	100.020
3.750	101.595	101.595	101.330	3.750	101.995	101.995	101.681	3.125	101.182	101.182	100.982	3.750	100.695	100.695	100.430	3.125	100.857	100.857	100.657
3.875	102.141	102.141	101.877	3.875	102.486	102.486	102.171	3.250	101.609	101.609	101.409	3.875	101.191	101.191	100.927	3.250	100.266	100.266	100.066
3.990	102.464	102.464	102.200	3.990	102.739	102.739	102.426	3.375	102.159	102.159	101.959	3.990	101.489	101.489	101.225	3.375	100.816	100.816	100.616
4.000	102.564	102.564	102.300	4.000	102.839	102.839	102.526	3.500	102.519	102.519	102.319	4.000	101.589	101.589	101.325	3.500	101.175	101.175	100.975
4.125	102.938	102.938	102.674	4.125	102.877	102.877	102.590	3.625	102.662	102.662	102.462	4.125	101.941	101.941	101.677	3.625	101.760	101.760	101.560
4.250	103.129	103.129	102.903	4.250	103.161	103.161	102.875	3.750	103.009	103.009	102.809	4.250	101.440	101.440	101.214	3.750	101.259	101.259	101.059
4.375	103.508	103.508	103.283	4.375	103.493	103.493	103.208	3.875	103.157	103.157	102.957	4.375	101.824	101.824	101.599	3.875	101.408	101.408	101.208
4.500	103.905	103.905	103.682	4.500	103.901	103.901	103.644	3.990	103.428	103.428	103.228	4.500	102.227	102.227	102.004	3.990	101.678	101.678	101.478
4.625	104.320	104.320	104.105	4.625	104.484	104.484	104.227	4.000	103.528	103.528	103.328	4.625	102.569	102.569	102.354	4.000	101.778	101.778	101.578
4.750	104.569	104.569	104.369	4.750	105.472	105.472	105.223	4.125	103.272	103.272	103.072	4.750	102.460	102.460	102.260	4.125	102.413	102.413	102.213
4.875	104.932	104.932	104.732	4.875	105.809	105.809	105.563	4.250	103.524	103.524	103.324	4.875	102.888	102.888	102.688	4.250	101.728	101.728	101.528
4.990	105.111	105.111	104.911	4.990	105.928	105.928	105.684	4.375	103.807	103.807	103.607	4.990	103.076	103.076	102.876	4.375	102.011	102.011	101.811
5.000	105.211	105.211	105.011	5.000	106.028	106.028	105.784	4.500	104.001	104.001	103.801	5.000	103.176	103.176	102.976	4.500	102.205	102.205	102.005

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
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			
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/3/2022

45 Day Lock Exp.:

3/18/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/1/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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