



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.: 3/4/2022

45 Day Lock Exp.: 3/21/2022

60 Day Lock Exp.: 4/4/2022

W. Rate Sheet Dated: 2/2/2022

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	99.404	99.404	99.014	2.750	98.965	98.965	98.575	1.875	94.807	94.807	94.502	3.125	99.114	99.114	98.814
2.875	99.671	99.671	99.281	2.875	99.194	99.194	98.803	2.000	95.042	95.042	94.738	3.250	99.470	99.470	99.170
3.000	99.925	99.925	99.534	3.000	99.406	99.406	99.015	2.125	95.278	95.278	94.974	3.375	99.472	99.472	99.172
3.125	100.173	100.173	99.783	3.125	99.607	99.607	99.216	2.250	96.590	96.590	96.176	3.500	99.561	99.561	99.261
3.250	101.041	101.041	100.588	3.250	100.566	100.566	100.113	2.375	96.816	96.816	96.402	3.625	99.650	99.650	99.350
3.375	101.191	101.191	100.738	3.375	100.657	100.657	100.204	2.500	97.038	97.038	96.624	Margin = 2.250		Index = 0.690	
3.500	101.436	101.436	100.983	3.500	100.837	100.837	100.384	2.625	97.249	97.249	96.835	30 Year OTC			
3.625	101.663	101.663	101.210	3.625	100.991	100.991	100.538	2.750	98.378	98.378	97.980	Rate	30 Day	45 Day	60 Day
3.750	101.595	101.595	101.080	3.750	101.096	101.096	100.580	2.875	98.594	98.594	98.196	4.000	101.330	101.330	100.830
3.875	101.720	101.720	101.204	3.875	101.186	101.186	100.670	3.000	98.794	98.794	98.395	4.125	101.524	101.524	101.024
4.000	101.922	101.922	101.407	4.000	101.339	101.339	100.823	3.125	98.982	98.982	98.584	4.500	102.295	102.295	101.795
4.125	102.116	102.116	101.600	4.125	101.401	101.401	100.885	3.250	99.701	99.701	99.401	4.625	102.459	102.459	101.959
4.250	102.650	102.650	102.259	4.250	102.199	102.199	101.809	3.375	99.880	99.880	99.580	4.750	102.328	102.328	101.828
4.375	102.750	102.750	102.359	4.375	102.246	102.246	101.856	3.500	100.047	100.047	99.747	4.875	102.468	102.468	101.968
4.500	102.887	102.887	102.496	4.500	102.372	102.372	101.982	3.625	100.189	100.189	99.889	5.000	102.641	102.641	102.141
4.625	103.051	103.051	102.661	4.625	102.480	102.480	102.090	3.750	99.088	99.088	98.788	5.125	102.776	102.776	102.276
4.750	103.020	103.020	102.770	4.750	102.654	102.654	102.404	3.875	99.286	99.286	98.986	5.500	104.814	104.814	104.314
4.875	103.060	103.060	102.810	4.875	102.701	102.701	102.451	4.000	99.428	99.428	99.128	5.625	104.949	104.949	104.449
6.250	106.000	106.000	105.800	6.250	102.331	102.331	102.131	4.125	99.503	99.503	99.203	6.250	103.505	103.505	103.005

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	99.504	99.404	99.404	99.014	2.750	98.790	98.690	98.690	98.300	1.875	96.937	96.837	96.837	96.532	
2.875	99.771	99.671	99.671	99.281	2.875	99.019	98.919	98.919	98.528	2.000	97.172	97.072	97.072	96.768	
3.000	100.025	99.925	99.925	99.534	3.000	99.231	99.131	99.131	98.740	2.125	97.408	97.308	97.308	97.004	
3.125	100.273	100.173	100.173	99.783	3.125	99.432	99.332	99.332	98.941	2.250	98.720	98.620	98.620	98.206	
3.250	101.141	101.041	101.041	100.588	3.250	100.366	100.266	100.266	99.813	2.375	98.946	98.846	98.846	98.432	
3.375	101.391	101.291	101.291	100.838	3.375	100.557	100.457	100.457	100.004	2.500	99.168	99.068	99.068	98.654	
3.500	101.636	101.536	101.536	101.083	3.500	100.737	100.637	100.637	100.184	2.625	99.379	99.279	99.279	98.865	
3.625	101.863	101.763	101.763	101.310	3.625	100.891	100.791	100.791	100.338	2.750	99.408	99.308	99.308	98.910	
3.750	101.795	101.695	101.695	101.180	3.750	101.296	101.196	101.196	100.680	2.875	99.624	99.524	99.524	99.126	
3.875	102.020	101.920	101.920	101.404	3.875	101.486	101.386	101.386	100.870	3.000	99.824	99.724	99.724	99.325	
4.000	102.222	102.122	102.122	101.607	4.000	101.639	101.539	101.539	101.023	3.125	100.012	99.912	99.912	99.514	
4.125	102.416	102.316	102.316	101.800	4.125	101.701	101.601	101.601	101.085	3.250	101.331	101.231	101.231	100.931	
4.250	102.850	102.750	102.750	102.359	4.250	102.399	102.299	102.299	101.909	3.375	101.510	101.410	101.410	101.110	

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	98.580	98.580	98.080	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.774	98.774	98.274	4.750	101.000	101.000	100.500
3.875	97.130	97.130	96.599	5.250	103.750	103.750	103.500	4.500	99.545	99.545	99.045	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.928	96.928	96.396					4.625	99.709	99.709	99.209	Rate	30 Day	45 Day	60 Day
4.125	96.734	96.734	96.203					4.750	99.578	99.578	99.078	5.750	103.750	103.750	103.250
4.250	98.488	98.488	97.988					4.875	99.718	99.718	99.218	6.250	105.750	105.750	105.250
4.375	98.288	98.288	97.788					5.000	99.891	99.891	99.391		DPA Advantage Adjustment		
4.500	98.151	98.151	97.651					5.125	100.026	100.026	99.526		203(k) / 203(k)s		-1.000
4.625	97.986	97.986	97.486					5.500	102.064	102.064	101.564		203(k) & 203(k)s are Borrower Paid only		
4.750	99.055	99.055	98.555					5.625	102.199	102.199	101.699				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.755	100.755	100.255				
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.:

3/4/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/2/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
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	96.927	96.927	96.529	3.500	99.311	99.311	99.011
3.250	100.329	100.329	99.876	3.250	99.953	99.953	99.500	2.875	97.143	97.143	96.745	3.625	99.400	99.400	99.100
3.375	100.579	100.579	100.126	3.375	100.144	100.144	99.691	3.000	97.342	97.342	96.944	Margin = 2.250		Index = .690	
3.500	100.823	100.823	100.370	3.500	100.324	100.324	99.871	3.125	97.531	97.531	97.133	30 Year OTC			
3.625	101.050	101.050	100.597	3.625	100.479	100.479	100.026	3.250	98.506	98.506	98.206	Rate	30 Day	45 Day	60 Day
3.750	100.845	100.845	100.329	3.750	100.446	100.446	99.930	3.375	98.685	98.685	98.385	3.250	100.329	100.329	99.829
3.875	101.070	101.070	100.554	3.875	100.636	100.636	100.120	3.500	98.852	98.852	98.552	3.375	100.579	100.579	100.079
4.000	101.272	101.272	100.756	4.000	100.789	100.789	100.273	3.625	98.994	98.994	98.694	3.500	100.823	100.823	100.323
4.125	101.466	101.466	100.950	4.125	100.851	100.851	100.335	3.750	98.393	98.393	98.093	3.625	101.050	101.050	100.550
4.250	101.337	101.337	100.946	4.250	100.987	100.987	100.596	3.875	N/A	N/A	N/A	3.750	100.845	100.845	100.314
4.375	101.537	101.537	101.146	4.375	101.134	101.134	100.743	4.000	N/A	N/A	N/A	3.875	101.070	101.070	100.539
4.500	101.674	101.674	101.283	4.500	101.260	101.260	100.869	4.125	N/A	N/A	N/A	4.000	101.272	101.272	100.741
4.625	101.839	101.839	101.448	4.625	101.368	101.368	100.977	4.250	N/A	N/A	N/A	4.125	101.466	101.466	100.935
4.750	100.020	100.020	99.770	4.750	99.754	99.754	99.504	4.375	N/A	N/A	N/A	4.250	101.337	101.337	100.837
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	100.429	100.329	100.329	99.876	3.250	100.053	99.953	99.953	99.500	2.750	99.183	99.083	99.083	98.685
3.375	100.679	100.579	100.579	100.126	3.375	100.244	100.144	100.144	99.691	2.875	99.399	99.299	99.299	98.901
3.500	100.923	100.823	100.823	100.370	3.500	100.424	100.324	100.324	99.871	3.000	99.599	99.499	99.499	99.101
3.625	101.150	101.050	101.050	100.597	3.625	100.579	100.479	100.479	100.026	3.125	99.787	99.687	99.687	99.289
3.750	100.945	100.845	100.845	100.329	3.750	100.546	100.446	100.446	99.930	3.250	100.919	100.819	100.819	100.519
3.875	101.170	101.070	101.070	100.554	3.875	100.736	100.636	100.636	100.120	3.375	101.097	100.997	100.997	100.697
4.000	101.372	101.272	101.272	100.756	4.000	100.889	100.789	100.789	100.273	3.500	101.265	101.165	101.165	100.865
4.125	101.566	101.466	101.466	100.950	4.125	100.951	100.851	100.851	100.335	3.625	101.407	101.307	101.307	101.007
4.250	101.437	101.337	101.337	100.946	4.250	101.087	100.987	100.987	100.596	3.750	100.368	100.268	100.268	99.968

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 AVIM	-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				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				6.250	N/A	N/A	N/A				

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

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60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/2/2022

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	97.910	97.910	97.710	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.260	98.260	98.060	2.000	N/A	N/A	N/A	3.000	97.860	97.760	97.660
3.125	98.380	98.380	98.180	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.810	98.810	98.610	2.125	N/A	N/A	N/A	3.125	98.329	98.229	98.129
3.250	98.930	98.930	98.730	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.486	99.486	99.286	2.250	N/A	N/A	N/A	3.250	98.854	98.736	98.635
3.375	99.833	99.833	99.633	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.334	100.334	100.134	2.375	N/A	N/A	N/A	3.375	99.757	99.639	99.538
3.500	100.326	100.326	100.126	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.704	100.704	100.504	2.500	N/A	N/A	N/A	3.500	100.250	100.132	100.031
3.625	100.774	100.774	100.574	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.014	101.014	100.814	2.625	N/A	N/A	N/A	3.625	100.865	100.715	100.582
3.750	101.468	101.468	101.268	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.636	101.636	101.436	2.750	N/A	N/A	N/A	3.750	101.558	101.408	101.275
3.875	102.000	102.000	101.800	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.112	102.112	101.912	2.875	N/A	N/A	N/A	3.875	102.090	101.940	101.807
3.990	102.295	102.295	102.095	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.329	102.329	102.129	2.990	N/A	N/A	N/A	3.990	102.386	102.236	102.103
4.000	102.395	102.395	102.195	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.429	102.429	102.229	3.000	N/A	N/A	N/A	4.000	102.486	102.336	102.203
4.125	102.685	102.685	102.485	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.553	102.553	102.353	3.125	N/A	N/A	N/A	4.125	102.776	102.626	102.493
4.250	103.115	103.115	102.915	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.715	101.715	101.515	3.250	N/A	N/A	N/A	4.250	103.144	102.971	102.839
4.375	103.513	103.513	103.313	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.112	102.112	101.912	3.375	N/A	N/A	N/A	4.375	103.542	103.369	103.237
4.500	103.885	103.885	103.685	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.385	102.385	102.185	3.500	N/A	N/A	N/A	4.500	103.914	103.741	103.609
4.625	104.136	104.136	103.936	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.544	102.544	102.344	3.625	N/A	N/A	N/A	4.625	104.166	103.993	103.861
4.750	104.459	104.459	104.259	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.356	102.356	102.156	3.750	N/A	N/A	N/A	4.750	104.573	104.473	104.366
4.875	104.872	104.872	104.672	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.761	102.761	102.561	3.875	N/A	N/A	N/A	4.875	104.986	104.886	104.779
4.990	105.104	105.104	104.904	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.907	102.907	102.707	3.990	N/A	N/A	N/A	4.990	105.218	105.118	105.011
5.000	105.204	105.204	105.004	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.007	103.007	102.807	4.000	N/A	N/A	N/A	5.000	105.318	105.218	105.111
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	99.085	99.085	98.885	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.899	98.899	98.699	2.500	98.785	98.677	98.585
2.875	N/A	N/A	N/A	3.125	99.737	99.737	99.537	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.462	99.462	99.262	2.625	99.337	99.216	99.129
2.990	N/A	N/A	N/A	3.250	100.423	100.423	100.223	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.984	99.984	99.784	2.750	99.858	99.738	99.650
3.000	N/A	N/A	N/A	3.375	101.270	101.270	101.070	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.400	100.400	100.200	2.875	100.274	100.154	100.066
3.125	N/A	N/A	N/A	3.500	101.729	101.729	101.529	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.776	100.776	100.576	2.990	100.650	100.530	100.442
3.250	N/A	N/A	N/A	3.625	102.149	102.149	101.949	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.876	100.876	100.676	3.000	100.750	100.630	100.542
3.375	N/A	N/A	N/A	3.750	102.034	102.034	101.834	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.306	101.306	101.106	3.125	101.180	101.060	100.972
3.500	N/A	N/A	N/A	3.875	102.562	102.562	102.362	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.550	101.550	101.350	3.250	101.565	101.435	101.289
3.625	N/A	N/A	N/A	3.990	102.826	102.826	102.626	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.141	102.141	101.941	3.375	102.156	102.026	101.880
3.750	N/A	N/A	N/A	4.000	102.926	102.926	102.726	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.496	102.496	102.296	3.500	102.511	102.381	102.235
3.875	N/A	N/A	N/A	4.125	103.213	103.213	103.013	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.934	102.934	102.734	3.625	102.949	102.819	102.673
3.990	N/A	N/A	N/A	4.250	103.254	103.254	103.054	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.084	103.084	102.884	3.750	102.905	102.784	102.653
4.000	N/A	N/A	N/A	4.375	103.646	103.646	103.446	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.547	103.547	103.347	3.875	103.367	103.246	103.115
4.125	N/A	N/A	N/A	4.500	103.998	103.998	103.798	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.921	103.921	103.721	3.990	103.741	103.620	103.489
4.250	N/A	N/A	N/A	4.625	104.244	104.244	104.044	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.021	104.021	103.821	4.000	103.841	103.720	103.589
4.375	N/A	N/A	N/A	4.750	104.477	104.477	104.277	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.432	104.432	104.232	4.125	104.252	104.131	104.000
4.500	N/A	N/A	N/A	4.875	104.888	104.888	104.688	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.843	103.843	103.643	4.250	103.711	103.605	103.482
4.625	N/A	N/A	N/A	4.990	105.101	105.101	104.901	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.137	104.137	103.937	4.375	104.006	103.900	103.777
4.750	N/A	N/A	N/A	5.000	105.201	105.201	105.001	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.226	104.226	104.026	4.500	104.094	103.988	103.865
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	98.890	98.890	98.690	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.968	99.968	99.768
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.314	99.314	99.114	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.443	100.443	100.243
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.680	99.680	99.480	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.734	100.734	100.534
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.969	99.969	99.769	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.150	101.150	100.950
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.199	100.199	99.999	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.526	101.526	101.326
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.299	100.299	100.099	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.626	101.626	101.426
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.599	100.599	100.399	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.056	102.056	101.856
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.682	100.682	100.482	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.785	101.785	101.585
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.145	101.145	100.945	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.375	102.375	102.175
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.384	101.384	101.184	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.730	102.730	102.530
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.687	101.687	101.487	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.168	103.168	102.968
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.177	101.177	100.977	3.250	N/A	N/A	N/A</								



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/4/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/2/2022

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	97.910	97.910	97.710	3.000	98.260	98.260	98.060	3.000	99.085	99.085	98.885	2.500	98.899	98.899	98.699	2.500	98.890	98.890	98.690
3.125	98.380	98.380	98.180	3.125	98.810	98.810	98.610	3.125	99.737	99.737	99.537	2.625	99.462	99.462	99.262	2.625	99.314	99.314	99.114
3.250	98.930	98.930	98.730	3.250	99.486	99.486	99.286	3.250	100.423	100.423	100.223	2.750	99.984	99.984	99.784	2.750	99.680	99.680	99.480
3.375	99.833	99.833	99.633	3.375	100.334	100.334	100.134	3.375	101.270	101.270	101.070	2.875	100.400	100.400	100.200	2.875	99.969	99.969	99.769
3.500	100.326	100.326	100.126	3.500	100.704	100.704	100.504	3.500	101.729	101.729	101.529	2.990	100.776	100.776	100.576	2.990	100.199	100.199	99.999
3.625	100.774	100.774	100.574	3.625	101.014	101.014	100.814	3.625	102.149	102.149	101.949	3.000	100.876	100.876	100.676	3.000	100.299	100.299	100.099
3.750	101.468	101.468	101.268	3.750	101.636	101.636	101.436	3.750	102.034	102.034	101.834	3.125	101.306	101.306	101.106	3.125	100.599	100.599	100.399
3.875	102.000	102.000	101.800	3.875	102.112	102.112	101.912	3.875	102.562	102.562	102.362	3.250	101.550	101.550	101.350	3.250	100.682	100.682	100.482
3.990	102.295	102.295	102.095	3.990	102.329	102.329	102.129	3.990	102.826	102.826	102.626	3.375	102.141	102.141	101.941	3.375	101.145	101.145	100.945
4.000	102.395	102.395	102.195	4.000	102.429	102.429	102.229	4.000	102.926	102.926	102.726	3.500	102.496	102.496	102.296	3.500	101.384	101.384	101.184
4.125	102.685	102.685	102.485	4.125	102.553	102.553	102.353	4.125	103.213	103.213	103.013	3.625	102.934	102.934	102.734	3.625	101.687	101.687	101.487
4.250	103.115	103.115	102.915	4.250	101.715	101.715	101.515	4.250	103.254	103.254	103.054	3.750	103.084	103.084	102.884	3.750	101.177	101.177	100.977
4.375	103.513	103.513	103.313	4.375	102.112	102.112	101.912	4.375	103.646	103.646	103.446	3.875	103.547	103.547	103.347	3.875	101.494	101.494	101.294
4.500	103.885	103.885	103.685	4.500	102.385	102.385	102.185	4.500	103.998	103.998	103.798	3.990	103.921	103.921	103.721	3.990	101.724	101.724	101.524
4.625	104.136	104.136	103.936	4.625	102.544	102.544	102.344	4.625	104.244	104.244	104.044	4.000	104.021	104.021	103.821	4.000	101.824	101.824	101.624
4.750	104.459	104.459	104.259	4.750	102.356	102.356	102.156	4.750	104.477	104.477	104.277	4.125	104.432	104.432	104.232	4.125	102.116	102.116	101.916
4.875	104.872	104.872	104.672	4.875	102.761	102.761	102.561	4.875	104.888	104.888	104.688	4.250	103.843	103.843	103.643	4.250	101.467	101.467	101.267
4.990	105.104	105.104	104.904	4.990	102.907	102.907	102.707	4.990	105.101	105.101	104.901	4.375	104.137	104.137	103.937	4.375	101.673	101.673	101.473
5.000	105.204	105.204	105.004	5.000	103.007	103.007	102.807	5.000	105.201	105.201	105.001	4.500	104.226	104.226	104.026	4.500	101.732	101.732	101.532

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/4/2022
45 Day Lock Exp.: 3/21/2022
60 Day Lock Exp.: 4/4/2022

W. Rate Sheet Dated: 2/2/2022

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	98.022	98.022	97.771	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.784	97.784	97.533	2.750	N/A	N/A	N/A	3.000	97.403	97.286	97.152
3.125	98.387	98.387	98.167	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.029	99.029	98.809	2.875	N/A	N/A	N/A	3.125	97.821	97.721	97.601
3.250	99.062	99.062	98.843	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.746	98.746	98.527	2.990	N/A	N/A	N/A	3.250	98.318	98.216	98.099
3.375	99.975	99.975	99.759	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.653	99.653	99.437	3.000	N/A	N/A	N/A	3.375	99.231	99.130	99.015
3.500	100.524	100.524	100.307	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.204	100.204	99.987	3.125	N/A	N/A	N/A	3.500	99.780	99.678	99.563
3.625	101.011	101.011	100.802	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	100.269	100.269	100.060	3.250	N/A	N/A	N/A	3.625	100.268	100.168	100.059
3.750	101.521	101.521	101.267	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.949	100.949	100.695	3.375	N/A	N/A	N/A	3.750	99.656	99.513	99.402
3.875	102.067	102.067	101.815	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.395	101.395	101.143	3.500	N/A	N/A	N/A	3.875	100.202	100.061	99.950
3.990	102.388	102.388	102.137	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.670	101.670	101.419	3.625	N/A	N/A	N/A	3.990	100.523	100.382	100.272
4.000	102.488	102.488	102.237	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.770	101.770	101.519	3.750	N/A	N/A	N/A	4.000	100.623	100.482	100.372
4.125	102.861	102.861	102.608	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.097	102.097	101.844	3.875	N/A	N/A	N/A	4.125	100.996	100.852	100.743
4.250	103.152	103.152	102.923	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.188	101.188	100.959	3.990	N/A	N/A	N/A	4.250	100.237	100.110	100.008
4.375	103.530	103.530	103.302	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.578	101.578	101.350	4.000	N/A	N/A	N/A	4.375	100.616	100.490	100.388
4.500	103.925	103.925	103.702	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.985	101.985	101.762	4.125	N/A	N/A	N/A	4.500	101.010	100.889	100.787
4.625	104.336	104.336	104.121	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.250	102.250	102.035	4.250	N/A	N/A	N/A	4.625	101.761	101.648	101.546
4.750	104.649	104.649	104.449	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.845	101.845	101.645	4.375	N/A	N/A	N/A	4.750	101.493	101.393	101.293
4.875	105.010	105.010	104.810	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.338	102.338	102.138	4.500	N/A	N/A	N/A	4.875	101.854	101.754	101.654
4.990	105.188	105.188	104.988	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.536	102.536	102.336	4.625	N/A	N/A	N/A	4.990	102.031	101.931	101.831
5.000	105.288	105.288	105.088	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.636	102.636	102.436	4.750	N/A	N/A	N/A	5.000	102.131	102.031	101.931
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	98.930	98.930	98.698	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.015	99.015	98.815	2.500	98.469	98.341	98.269
2.875	N/A	N/A	N/A	3.125	99.531	99.531	99.298	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.522	99.522	99.322	2.625	98.898	98.770	98.698
2.990	N/A	N/A	N/A	3.250	100.007	100.007	99.699	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.024	100.024	99.824	2.750	98.837	98.709	98.637
3.000	N/A	N/A	N/A	3.375	100.841	100.841	100.533	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.504	100.504	100.304	2.875	99.317	99.188	99.117
3.125	N/A	N/A	N/A	3.500	101.322	101.322	101.014	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.787	100.787	100.587	2.990	99.600	99.472	99.400
3.250	N/A	N/A	N/A	3.625	101.648	101.648	101.340	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.887	100.887	100.687	3.000	99.700	99.572	99.500
3.375	N/A	N/A	N/A	3.750	101.919	101.919	101.611	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.099	101.099	100.899	3.125	100.666	100.543	100.466
3.500	N/A	N/A	N/A	3.875	102.409	102.409	102.100	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.525	101.525	101.325	3.250	99.701	99.580	99.501
3.625	N/A	N/A	N/A	3.990	102.662	102.662	102.356	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.076	102.076	101.876	3.375	100.253	100.132	100.053
3.750	N/A	N/A	N/A	4.000	102.762	102.762	102.456	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.436	102.436	102.236	3.500	100.613	100.493	100.413
3.875	N/A	N/A	N/A	4.125	102.885	102.885	102.590	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.609	102.609	102.409	3.625	101.596	101.491	101.396
3.990	N/A	N/A	N/A	4.250	103.169	103.169	102.875	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.956	102.956	102.756	3.750	101.029	100.925	100.829
4.000	N/A	N/A	N/A	4.375	103.501	103.501	103.215	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.102	103.102	102.902	3.875	101.175	101.074	100.975
4.125	N/A	N/A	N/A	4.500	103.961	103.961	103.702	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.371	103.371	103.171	3.990	101.444	101.344	101.244
4.250	N/A	N/A	N/A	4.625	104.544	104.544	104.285	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.471	103.471	103.271	4.000	101.544	101.444	101.344
4.375	N/A	N/A	N/A	4.750	105.532	105.532	105.281	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.865	102.865	102.665	4.125	101.115	101.015	100.915
4.500	N/A	N/A	N/A	4.875	105.869	105.869	105.621	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.116	103.116	102.916	4.250	100.867	100.767	100.667
4.625	N/A	N/A	N/A	4.990	105.988	105.988	105.742	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.401	103.401	103.201	4.375	101.152	101.052	100.952
4.750	N/A	N/A	N/A	5.000	106.088	106.088	105.842	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.595	103.595	103.395	4.500	101.346	101.246	101.146
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	99.855	99.855	99.655	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	100.238	100.238	100.038	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	99.948	99.948	99.748	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	100.430	100.430	100.230	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	100.711	100.711	100.511	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	100.811	100.811	100.611	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	101.763	101.763	101.563	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	100.137	100.137	99.937	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	100.688	100.688	100.488	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	101.050	101.050	100.850	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	102.025	102.025	101.825	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	100.756	100.756	100.556	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	100.902	100.902	100.702	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	101.173	101.173	100.973	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	101.273	101.273	101.073	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	4.125	103.243														



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.:

3/4/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/2/2022

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	98.022	98.022	97.771	3.000	97.784	97.784	97.533	3.000	98.930	98.930	98.698	2.500	99.015	99.015	98.815	2.500	99.855	99.855	99.655
3.125	98.387	98.387	98.167	3.125	99.029	99.029	98.809	3.125	99.531	99.531	99.298	2.625	99.522	99.522	99.322	2.625	100.238	100.238	100.038
3.250	99.062	99.062	98.843	3.250	98.746	98.746	98.527	3.250	100.007	100.007	99.699	2.750	100.024	100.024	99.824	2.750	99.948	99.948	99.748
3.375	99.975	99.975	99.759	3.375	99.653	99.653	99.437	3.375	100.841	100.841	100.533	2.875	100.504	100.504	100.304	2.875	100.430	100.430	100.230
3.500	100.524	100.524	100.307	3.500	100.204	100.204	99.987	3.500	101.322	101.322	101.014	2.990	100.787	100.787	100.587	2.990	100.711	100.711	100.511
3.625	101.011	101.011	100.802	3.625	100.269	100.269	100.060	3.625	101.648	101.648	101.340	3.000	100.887	100.887	100.687	3.000	100.811	100.811	100.611
3.750	101.521	101.521	101.267	3.750	100.949	100.949	100.695	3.750	101.919	101.919	101.611	3.125	101.099	101.099	100.899	3.125	101.763	101.763	101.563
3.875	102.067	102.067	101.815	3.875	101.395	101.395	101.143	3.875	102.409	102.409	102.100	3.250	101.525	101.525	101.325	3.250	100.137	100.137	99.937
3.990	102.388	102.388	102.137	3.990	101.670	101.670	101.419	3.990	102.662	102.662	102.356	3.375	102.076	102.076	101.876	3.375	100.688	100.688	100.488
4.000	102.488	102.488	102.237	4.000	101.770	101.770	101.519	4.000	102.762	102.762	102.456	3.500	102.436	102.436	102.236	3.500	101.050	101.050	100.850
4.125	102.861	102.861	102.608	4.125	102.097	102.097	101.844	4.125	102.885	102.885	102.590	3.625	102.609	102.609	102.409	3.625	102.025	102.025	101.825
4.250	103.152	103.152	102.923	4.250	101.188	101.188	100.959	4.250	103.169	103.169	102.875	3.750	102.956	102.956	102.756	3.750	100.756	100.756	100.556
4.375	103.530	103.530	103.302	4.375	101.578	101.578	101.350	4.375	103.501	103.501	103.215	3.875	103.102	103.102	102.902	3.875	100.902	100.902	100.702
4.500	103.925	103.925	103.702	4.500	101.985	101.985	101.762	4.500	103.961	103.961	103.702	3.990	103.371	103.371	103.171	3.990	101.173	101.173	100.973
4.625	104.336	104.336	104.121	4.625	102.250	102.250	102.035	4.625	104.544	104.544	104.285	4.000	103.471	103.471	103.271	4.000	101.273	101.273	101.073
4.750	104.649	104.649	104.449	4.750	101.845	101.845	101.645	4.750	105.532	105.532	105.281	4.125	102.865	102.865	102.665	4.125	103.243	103.243	103.043
4.875	105.010	105.010	104.810	4.875	102.338	102.338	102.138	4.875	105.869	105.869	105.621	4.250	103.116	103.116	102.916	4.250	100.770	100.770	100.570
4.990	105.188	105.188	104.988	4.990	102.536	102.536	102.336	4.990	105.988	105.988	105.742	4.375	103.401	103.401	103.201	4.375	101.055	101.055	100.855
5.000	105.288	105.288	105.088	5.000	102.636	102.636	102.436	5.000	106.088	106.088	105.842	4.500	103.595	103.595	103.395	4.500	101.249	101.249	101.049

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.:

3/4/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/2/2022

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.:

3/4/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/2/2022

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	98.022	98.022	97.771	3.000	98.930	98.930	98.698	2.500	99.015	99.015	98.815	3.000	97.228	97.228	96.977	2.500	98.785	98.785	98.585
3.125	98.387	98.387	98.167	3.125	99.531	99.531	99.298	2.625	99.522	99.522	99.322	3.125	98.033	98.033	97.813	2.625	99.230	99.230	99.030
3.250	99.062	99.062	98.843	3.250	100.007	100.007	99.699	2.750	100.024	100.024	99.824	3.250	98.229	98.229	98.010	2.750	99.336	99.336	99.136
3.375	99.975	99.975	99.759	3.375	100.841	100.841	100.533	2.875	100.504	100.504	100.304	3.375	99.139	99.139	98.923	2.875	99.817	99.817	99.617
3.500	100.524	100.524	100.307	3.500	101.322	101.322	101.014	2.990	100.787	100.787	100.587	3.500	99.689	99.689	99.472	2.990	100.099	100.099	99.899
3.625	101.011	101.011	100.802	3.625	101.648	101.648	101.340	3.000	100.887	100.887	100.687	3.625	99.965	99.965	99.756	3.000	100.199	100.199	99.999
3.750	101.521	101.521	101.267	3.750	101.919	101.919	101.611	3.125	101.099	101.099	100.899	3.750	100.560	100.560	100.306	3.125	100.781	100.781	100.581
3.875	102.067	102.067	101.815	3.875	102.409	102.409	102.100	3.250	101.525	101.525	101.325	3.875	101.056	101.056	100.804	3.250	100.181	100.181	99.981
3.990	102.388	102.388	102.137	3.990	102.662	102.662	102.356	3.375	102.076	102.076	101.876	3.990	101.354	101.354	101.103	3.375	100.732	100.732	100.532
4.000	102.488	102.488	102.237	4.000	102.762	102.762	102.456	3.500	102.436	102.436	102.236	4.000	101.454	101.454	101.203	3.500	101.093	101.093	100.893
4.125	102.861	102.861	102.608	4.125	102.885	102.885	102.590	3.625	102.609	102.609	102.409	4.125	101.804	101.804	101.551	3.625	101.667	101.667	101.467
4.250	103.152	103.152	102.923	4.250	103.169	103.169	102.875	3.750	102.956	102.956	102.756	4.250	101.495	101.495	101.266	3.750	101.206	101.206	101.006
4.375	103.530	103.530	103.302	4.375	103.501	103.501	103.215	3.875	103.102	103.102	102.902	4.375	101.879	101.879	101.651	3.875	101.352	101.352	101.152
4.500	103.925	103.925	103.702	4.500	103.961	103.961	103.702	3.990	103.371	103.371	103.171	4.500	102.280	102.280	102.057	3.990	101.622	101.622	101.422
4.625	104.336	104.336	104.121	4.625	104.544	104.544	104.285	4.000	103.471	103.471	103.271	4.625	102.618	102.618	102.403	4.000	101.722	101.722	101.522
4.750	104.649	104.649	104.449	4.750	105.532	105.532	105.281	4.125	102.865	102.865	102.665	4.750	102.572	102.572	102.372	4.125	102.404	102.404	102.204
4.875	105.010	105.010	104.810	4.875	105.869	105.869	105.621	4.250	103.116	103.116	102.916	4.875	102.999	102.999	102.799	4.250	101.293	101.293	101.093
4.990	105.188	105.188	104.988	4.990	105.988	105.988	105.742	4.375	103.401	103.401	103.201	4.990	103.187	103.187	102.987	4.375	101.578	101.578	101.378
5.000	105.288	105.288	105.088	5.000	106.088	106.088	105.842	4.500	103.595	103.595	103.395	5.000	103.287	103.287	103.087	4.500	101.772	101.772	101.572

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/4/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/2/2022

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)