



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/7/2022

45 Day Lock Exp.: 3/21/2022

60 Day Lock Exp.: 4/4/2022

W. Rate Sheet Dated: 2/3/2022

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	99.014	99.014	98.639	2.750	98.575	98.575	98.200	1.875	94.553	94.553	94.248	3.125	99.114	99.114	98.814
2.875	99.281	99.281	98.906	2.875	98.803	98.803	98.428	2.000	94.789	94.789	94.484	3.250	99.470	99.470	99.170
3.000	99.534	99.534	99.159	3.000	99.015	99.015	98.640	2.125	95.024	95.024	94.720	3.375	99.472	99.472	99.172
3.125	99.783	99.783	99.408	3.125	99.216	99.216	98.841	2.250	96.325	96.325	95.911	3.500	99.561	99.561	99.261
3.250	100.713	100.713	100.260	3.250	100.238	100.238	99.785	2.375	96.551	96.551	96.137	3.625	99.650	99.650	99.350
3.375	100.863	100.863	100.410	3.375	100.329	100.329	99.876	2.500	96.773	96.773	96.359	Margin = 2.250		Index = 0.690	
3.500	101.108	101.108	100.655	3.500	100.509	100.509	100.056	2.625	96.983	96.983	96.569	30 Year OTC			
3.625	101.335	101.335	100.882	3.625	100.663	100.663	100.210	2.750	98.206	98.206	97.831	Rate	30 Day	45 Day	60 Day
3.750	101.548	101.548	101.033	3.750	101.049	101.049	100.533	2.875	98.422	98.422	98.047	4.000	101.283	101.283	100.783
3.875	101.673	101.673	101.157	3.875	101.139	101.139	100.623	3.000	98.622	98.622	98.247	4.125	101.477	101.477	100.977
4.000	101.875	101.875	101.360	4.000	101.292	101.292	100.777	3.125	98.810	98.810	98.435	4.500	102.045	102.045	101.545
4.125	102.069	102.069	101.553	4.125	101.354	101.354	100.838	3.250	99.303	99.303	99.003	4.625	102.209	102.209	101.709
4.250	102.400	102.400	101.962	4.250	101.949	101.949	101.512	3.375	99.481	99.481	99.181	4.750	102.078	102.078	101.578
4.375	102.500	102.500	102.062	4.375	101.996	101.996	101.559	3.500	99.649	99.649	99.349	4.875	102.218	102.218	101.718
4.500	102.637	102.637	102.199	4.500	102.122	102.122	101.685	3.625	99.791	99.791	99.491	5.000	102.391	102.391	101.891
4.625	102.801	102.801	102.364	4.625	102.230	102.230	101.793	3.750	98.952	98.952	98.652	5.125	102.526	102.526	102.026
4.750	102.770	102.770	102.520	4.750	102.404	102.404	102.154	3.875	99.149	99.149	98.849	5.500	104.674	104.674	104.174
4.875	102.810	102.810	102.560	4.875	102.451	102.451	102.201	4.000	99.291	99.291	98.991	5.625	104.809	104.809	104.309
6.250	106.000	106.000	105.800	6.250	102.253	102.253	102.053	4.125	99.366	99.366	99.066	6.250	103.427	103.427	102.927

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	99.114	99.014	99.014	98.639	2.750	98.400	98.300	98.300	97.925	1.875	96.683	96.583	96.583	96.278	
2.875	99.381	99.281	99.281	98.906	2.875	98.628	98.528	98.528	98.153	2.000	96.919	96.819	96.819	96.514	
3.000	99.634	99.534	99.534	99.159	3.000	98.840	98.740	98.740	98.365	2.125	97.154	97.054	97.054	96.750	
3.125	99.883	99.783	99.783	99.408	3.125	99.041	98.941	98.941	98.566	2.250	98.455	98.355	98.355	97.941	
3.250	100.813	100.713	100.713	100.260	3.250	100.038	99.938	99.938	99.485	2.375	98.681	98.581	98.581	98.167	
3.375	101.063	100.963	100.963	100.510	3.375	100.229	100.129	100.129	99.676	2.500	98.903	98.803	98.803	98.389	
3.500	101.308	101.208	101.208	100.755	3.500	100.409	100.309	100.309	99.856	2.625	99.113	99.013	99.013	98.599	
3.625	101.535	101.435	101.435	100.982	3.625	100.563	100.463	100.463	100.010	2.750	99.236	99.136	99.136	98.761	
3.750	101.748	101.648	101.648	101.133	3.750	101.249	101.149	101.149	100.633	2.875	99.452	99.352	99.352	98.977	
3.875	101.973	101.873	101.873	101.357	3.875	101.439	101.339	101.339	100.823	3.000	99.652	99.552	99.552	99.177	
4.000	102.175	102.075	102.075	101.560	4.000	101.592	101.492	101.492	100.977	3.125	99.840	99.740	99.740	99.365	
4.125	102.369	102.269	102.269	101.753	4.125	101.654	101.554	101.554	101.038	3.250	100.933	100.833	100.833	100.533	
4.250	102.600	102.500	102.500	102.062	4.250	102.049	102.049	102.049	101.612	3.375	101.111	101.011	101.011	100.711	

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	98.533	98.533	98.033	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.727	98.727	98.227	4.750	100.000	100.000	100.500
3.875	97.084	97.084	96.552	5.250	103.750	103.750	103.500	4.500	99.295	99.295	98.795	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.881	96.881	96.350					4.625	99.459	99.459	98.959	Rate	30 Day	45 Day	60 Day
4.125	96.687	96.687	96.156					4.750	99.328	99.328	98.828	5.750	103.750	103.750	103.250
4.250	98.238	98.238	97.738					4.875	99.468	99.468	98.968				
4.375	98.038	98.038	97.538					5.000	99.641	99.641	99.141				
4.500	97.901	97.901	97.401					5.125	99.776	99.776	99.276				
4.625	97.736	97.736	97.236					5.500	101.924	101.924	101.424				
4.750	98.805	98.805	98.305					5.625	102.059	102.059	101.559				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.677	100.677	100.177	DPA Advantage Adjustment			
												203(k) / 203(k)s		-1.000	
												203(k) & 203(k)s are Borrower Paid only			

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</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee															
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/7/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/3/2022

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	96.755	96.755	96.380	3.500	99.311	99.311	99.011
3.250	100.001	100.001	99.548	3.250	99.625	99.625	99.172	2.875	96.971	96.971	96.596	3.625	99.400	99.400	99.100
3.375	100.251	100.251	99.798	3.375	99.816	99.816	99.363	3.000	97.171	97.171	96.796	Margin = 2.250		Index = .690	
3.500	100.495	100.495	100.042	3.500	99.996	99.996	99.543	3.125	97.359	97.359	96.984	30 Year OTC			
3.625	100.722	100.722	100.269	3.625	100.151	100.151	99.698	3.250	98.108	98.108	97.808	Rate	30 Day	45 Day	60 Day
3.750	100.798	100.798	100.282	3.750	100.399	100.399	99.883	3.375	98.286	98.286	97.986	3.250	100.001	100.001	99.501
3.875	101.023	101.023	100.507	3.875	100.589	100.589	100.073	3.500	98.454	98.454	98.154	3.375	100.251	100.251	99.751
4.000	101.225	101.225	100.709	4.000	100.742	100.742	100.226	3.625	98.596	98.596	98.296	3.500	100.495	100.495	99.995
4.125	101.419	101.419	100.903	4.125	100.804	100.804	100.288	3.750	98.257	98.257	97.957	3.625	100.722	100.722	100.222
4.250	101.087	101.087	100.650	4.250	100.737	100.737	100.300	3.875	N/A	N/A	N/A	3.750	100.798	100.798	100.267
4.375	101.287	101.287	100.850	4.375	100.884	100.884	100.447	4.000	N/A	N/A	N/A	3.875	101.023	101.023	100.492
4.500	101.424	101.424	100.987	4.500	101.010	101.010	100.573	4.125	N/A	N/A	N/A	4.000	101.225	101.225	100.694
4.625	101.589	101.589	101.152	4.625	101.118	101.118	100.681	4.250	N/A	N/A	N/A	4.125	101.419	101.419	100.888
4.750	99.770	99.770	99.520	4.750	99.504	99.504	99.254	4.375	N/A	N/A	N/A	4.250	101.087	101.087	100.587
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	100.101	100.001	100.001	99.548	3.250	99.725	99.625	99.625	99.172	2.750	99.011	98.911	98.911	98.536
3.375	100.351	100.251	100.251	99.798	3.375	99.916	99.816	99.816	99.363	2.875	99.227	99.127	99.127	98.752
3.500	100.595	100.495	100.495	100.042	3.500	100.096	99.996	99.996	99.543	3.000	99.427	99.327	99.327	98.952
3.625	100.822	100.722	100.722	100.269	3.625	100.251	100.151	100.151	99.698	3.125	99.615	99.515	99.515	99.140
3.750	100.898	100.798	100.798	100.282	3.750	100.499	100.399	100.399	99.883	3.250	100.520	100.420	100.420	100.120
3.875	101.123	101.023	101.023	100.507	3.875	100.689	100.589	100.589	100.073	3.375	100.699	100.599	100.599	100.299
4.000	101.325	101.225	101.225	100.709	4.000	100.842	100.742	100.742	100.226	3.500	100.866	100.766	100.766	100.466
4.125	101.519	101.419	101.419	100.903	4.125	100.904	100.804	100.804	100.288	3.625	101.008	100.908	100.908	100.608
4.250	101.187	101.087	101.087	100.650	4.250	100.837	100.737	100.737	100.300	3.750	100.232	100.132	100.132	99.832

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				
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											

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/7/2022

45 Day Lock Exp.:

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60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/3/2022

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	97.278	97.278	97.078	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	97.671	97.671	97.471	2.000	N/A	N/A	N/A	3.000	97.228	97.128	97.028
3.125	97.881	97.881	97.681	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.505	98.505	98.305	2.125	N/A	N/A	N/A	3.125	97.805	97.689	97.588
3.250	98.621	98.621	98.421	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.177	99.177	98.977	2.250	N/A	N/A	N/A	3.250	98.545	98.429	98.328
3.375	99.520	99.520	99.320	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.021	100.021	99.821	2.375	N/A	N/A	N/A	3.375	99.444	99.328	99.227
3.500	100.024	100.024	99.824	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.397	100.397	100.197	2.500	N/A	N/A	N/A	3.500	99.948	99.832	99.731
3.625	100.451	100.451	100.251	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.681	100.681	100.481	2.625	N/A	N/A	N/A	3.625	100.516	100.339	100.292
3.750	101.132	101.132	100.932	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.300	101.300	101.100	2.750	N/A	N/A	N/A	3.750	101.211	101.034	100.987
3.875	101.666	101.666	101.466	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.775	101.775	101.575	2.875	N/A	N/A	N/A	3.875	101.745	101.568	101.521
3.990	101.915	101.915	101.715	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.947	101.947	101.747	2.990	N/A	N/A	N/A	3.990	101.994	101.817	101.770
4.000	102.015	102.015	101.815	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.047	102.047	101.847	3.000	N/A	N/A	N/A	4.000	102.094	101.917	101.870
4.125	102.324	102.324	102.124	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.187	102.187	101.987	3.125	N/A	N/A	N/A	4.125	102.403	102.226	102.179
4.250	102.807	102.807	102.607	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.406	101.406	101.206	3.250	N/A	N/A	N/A	4.250	102.868	102.699	102.567
4.375	103.209	103.209	103.009	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.809	101.809	101.609	3.375	N/A	N/A	N/A	4.375	103.270	103.101	102.969
4.500	103.578	103.578	103.378	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.077	102.077	101.877	3.500	N/A	N/A	N/A	4.500	103.639	103.470	103.338
4.625	103.831	103.831	103.631	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.238	102.238	102.038	3.625	N/A	N/A	N/A	4.625	103.892	103.723	103.591
4.750	104.156	104.156	103.956	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.052	102.052	101.852	3.750	N/A	N/A	N/A	4.750	104.301	104.201	104.093
4.875	104.571	104.571	104.371	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.460	102.460	102.260	3.875	N/A	N/A	N/A	4.875	104.717	104.617	104.509
4.990	104.809	104.809	104.609	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.609	102.609	102.409	3.990	N/A	N/A	N/A	4.990	104.954	104.854	104.746
5.000	104.909	104.909	104.709	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.709	102.709	102.509	4.000	N/A	N/A	N/A	5.000	105.054	104.954	104.846
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	98.517	98.517	98.317	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.681	98.681	98.481	2.500	98.572	98.469	98.372
2.875	N/A	N/A	N/A	3.125	99.416	99.416	99.216	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.239	99.239	99.039	2.625	99.130	99.025	98.930
2.990	N/A	N/A	N/A	3.250	100.098	100.098	99.898	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.761	99.761	99.561	2.750	99.652	99.547	99.452
3.000	N/A	N/A	N/A	3.375	100.941	100.941	100.741	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.177	100.177	99.977	2.875	100.068	99.963	99.868
3.125	N/A	N/A	N/A	3.500	101.412	101.412	101.212	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.558	100.558	100.358	2.990	100.449	100.344	100.249
3.250	N/A	N/A	N/A	3.625	101.828	101.828	101.628	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.658	100.658	100.458	3.000	100.549	100.444	100.349
3.375	N/A	N/A	N/A	3.750	101.696	101.696	101.496	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.091	101.091	100.891	3.125	100.983	100.878	100.783
3.500	N/A	N/A	N/A	3.875	102.227	102.227	102.027	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.391	101.391	101.191	3.250	101.406	101.275	101.121
3.625	N/A	N/A	N/A	3.990	102.444	102.444	102.244	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.989	101.989	101.789	3.375	102.004	101.873	101.719
3.750	N/A	N/A	N/A	4.000	102.544	102.544	102.344	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.340	102.340	102.140	3.500	102.355	102.224	102.070
3.875	N/A	N/A	N/A	4.125	102.850	102.850	102.650	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.784	102.784	102.584	3.625	102.799	102.668	102.514
3.990	N/A	N/A	N/A	4.250	102.946	102.946	102.746	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.932	102.932	102.732	3.750	102.753	102.630	102.484
4.000	N/A	N/A	N/A	4.375	103.342	103.342	103.142	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.395	103.395	103.195	3.875	103.215	103.092	102.945
4.125	N/A	N/A	N/A	4.500	103.690	103.690	103.490	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.772	103.772	103.572	3.990	103.592	103.469	103.323
4.250	N/A	N/A	N/A	4.625	103.938	103.938	103.738	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.872	103.872	103.672	4.000	103.692	103.569	103.423
4.375	N/A	N/A	N/A	4.750	104.174	104.174	103.974	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.290	104.290	104.090	4.125	104.110	103.987	103.840
4.500	N/A	N/A	N/A	4.875	104.587	104.587	104.387	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.693	103.693	103.493	4.250	103.560	103.452	103.313
4.625	N/A	N/A	N/A	4.990	104.805	104.805	104.605	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.988	103.988	103.788	4.375	103.855	103.747	103.608
4.750	N/A	N/A	N/A	5.000	104.905	104.905	104.705	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.079	104.079	103.879	4.500	103.946	103.838	103.699
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	98.669	98.669	98.469	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.808	99.808	99.608
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.091	99.091	98.891	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.284	100.284	100.084
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.454	99.454	99.254	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.511	100.511	100.311
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.745	99.745	99.545	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.927	100.927	100.727
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.980	99.980	99.780	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.308	101.308	101.108
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.080	100.080	99.880	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.408	101.408	101.208
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.383	100.383	100.183	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.841	101.841	101.641
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.522	100.522	100.322	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.625	101.625	101.425
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.990	100.990	100.790	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.224	102.224	102.024
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.229	101.229	101.029	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.575	102.575	102.375
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.536	101.536	101.336	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.018	103.018	102.818
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.021	101.021	100.821	3.250	N/A	N/A	N/A	3.250							



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.:

3/7/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/3/2022

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	97.278	97.278	97.078	3.000	97.671	97.671	97.471	3.000	98.517	98.517	98.317	2.500	98.681	98.681	98.481	2.500	98.669	98.669	98.469
3.125	97.881	97.881	97.681	3.125	98.505	98.505	98.305	3.125	99.416	99.416	99.216	2.625	99.239	99.239	99.039	2.625	99.091	99.091	98.891
3.250	98.621	98.621	98.421	3.250	99.177	99.177	98.977	3.250	100.098	100.098	99.898	2.750	99.761	99.761	99.561	2.750	99.454	99.454	99.254
3.375	99.520	99.520	99.320	3.375	100.021	100.021	99.821	3.375	100.941	100.941	100.741	2.875	100.177	100.177	99.977	2.875	99.745	99.745	99.545
3.500	100.024	100.024	99.824	3.500	100.397	100.397	100.197	3.500	101.412	101.412	101.212	2.990	100.558	100.558	100.358	2.990	99.980	99.980	99.780
3.625	100.451	100.451	100.251	3.625	100.681	100.681	100.481	3.625	101.828	101.828	101.628	3.000	100.658	100.658	100.458	3.000	100.080	100.080	99.880
3.750	101.132	101.132	100.932	3.750	101.300	101.300	101.100	3.750	101.696	101.696	101.496	3.125	101.091	101.091	100.891	3.125	100.383	100.383	100.183
3.875	101.666	101.666	101.466	3.875	101.775	101.775	101.575	3.875	102.227	102.227	102.027	3.250	101.391	101.391	101.191	3.250	100.522	100.522	100.322
3.990	101.915	101.915	101.715	3.990	101.947	101.947	101.747	3.990	102.444	102.444	102.244	3.375	101.989	101.989	101.789	3.375	100.990	100.990	100.790
4.000	102.015	102.015	101.815	4.000	102.047	102.047	101.847	4.000	102.544	102.544	102.344	3.500	102.340	102.340	102.140	3.500	101.229	101.229	101.029
4.125	102.324	102.324	102.124	4.125	102.187	102.187	101.987	4.125	102.850	102.850	102.650	3.625	102.784	102.784	102.584	3.625	101.536	101.536	101.336
4.250	102.807	102.807	102.607	4.250	101.406	101.406	101.206	4.250	102.946	102.946	102.746	3.750	102.932	102.932	102.732	3.750	101.021	101.021	100.821
4.375	103.209	103.209	103.009	4.375	101.809	101.809	101.609	4.375	103.342	103.342	103.142	3.875	103.395	103.395	103.195	3.875	101.339	101.339	101.139
4.500	103.578	103.578	103.378	4.500	102.077	102.077	101.877	4.500	103.690	103.690	103.490	3.990	103.772	103.772	103.572	3.990	101.574	101.574	101.374
4.625	103.831	103.831	103.631	4.625	102.238	102.238	102.038	4.625	103.938	103.938	103.738	4.000	103.872	103.872	103.672	4.000	101.674	101.674	101.474
4.750	104.156	104.156	103.956	4.750	102.052	102.052	101.852	4.750	104.174	104.174	103.974	4.125	104.290	104.290	104.090	4.125	101.963	101.963	101.763
4.875	104.571	104.571	104.371	4.875	102.460	102.460	102.260	4.875	104.587	104.587	104.387	4.250	103.693	103.693	103.493	4.250	101.315	101.315	101.115
4.990	104.809	104.809	104.609	4.990	102.609	102.609	102.409	4.990	104.805	104.805	104.605	4.375	103.988	103.988	103.788	4.375	101.520	101.520	101.320
5.000	104.909	104.909	104.709	5.000	102.709	102.709	102.509	5.000	104.905	104.905	104.705	4.500	104.079	104.079	103.879	4.500	101.585	101.585	101.385

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)
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.: 3/7/2022
45 Day Lock Exp.: 3/21/2022
60 Day Lock Exp.: 4/4/2022

W. Rate Sheet Dated: 2/3/2022

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	97.551	97.551	97.351	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.425	97.425	97.225	2.750	N/A	N/A	N/A	3.000	96.932	96.832	96.732
3.125	97.955	97.955	97.755	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	98.275	98.275	98.075	2.875	N/A	N/A	N/A	3.125	97.389	97.289	97.189
3.250	98.657	98.657	98.457	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.387	98.387	98.187	2.990	N/A	N/A	N/A	3.250	97.913	97.813	97.713
3.375	99.595	99.595	99.395	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.319	99.319	99.119	3.000	N/A	N/A	N/A	3.375	98.851	98.751	98.651
3.500	100.170	100.170	99.970	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	99.842	99.842	99.642	3.125	N/A	N/A	N/A	3.500	99.426	99.326	99.226
3.625	100.668	100.668	100.468	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	99.750	99.750	99.550	3.250	N/A	N/A	N/A	3.625	99.925	99.825	99.725
3.750	101.241	101.241	101.032	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.737	100.737	100.528	3.375	N/A	N/A	N/A	3.750	99.376	99.276	99.167
3.875	101.806	101.806	101.597	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.204	101.204	100.995	3.500	N/A	N/A	N/A	3.875	99.941	99.841	99.732
3.990	102.101	102.101	101.889	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.401	101.401	101.189	3.625	N/A	N/A	N/A	3.990	100.236	100.135	100.024
4.000	102.201	102.201	101.989	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.501	101.501	101.289	3.750	N/A	N/A	N/A	4.000	100.336	100.235	100.124
4.125	102.610	102.610	102.398	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	101.724	101.724	101.512	3.875	N/A	N/A	N/A	4.125	100.745	100.643	100.533
4.250	102.821	102.821	102.614	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.435	100.435	100.228	3.990	N/A	N/A	N/A	4.250	99.906	99.801	99.699
4.375	103.223	103.223	103.017	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.903	100.903	100.697	4.000	N/A	N/A	N/A	4.375	100.309	100.205	100.103
4.500	103.641	103.641	103.435	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.351	101.351	101.145	4.125	N/A	N/A	N/A	4.500	100.726	100.622	100.520
4.625	104.089	104.089	103.886	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.673	101.673	101.470	4.250	N/A	N/A	N/A	4.625	101.514	101.413	101.311
4.750	104.458	104.458	104.258	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.234	101.234	101.034	4.375	N/A	N/A	N/A	4.750	101.302	101.202	101.102
4.875	104.844	104.844	104.644	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.882	101.882	101.682	4.500	N/A	N/A	N/A	4.875	101.688	101.588	101.488
4.990	105.040	105.040	104.840	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.118	102.118	101.918	4.625	N/A	N/A	N/A	4.990	101.883	101.783	101.683
5.000	105.140	105.140	104.940	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.218	102.218	102.018	4.750	N/A	N/A	N/A	5.000	101.983	101.883	101.783
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	98.528	98.528	98.328	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.817	98.817	98.617	2.500	98.271	98.169	98.071
2.875	N/A	N/A	N/A	3.125	99.146	99.146	98.946	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.335	99.335	99.135	2.625	98.711	98.609	98.511
2.990	N/A	N/A	N/A	3.250	99.695	99.695	99.396	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.850	99.850	99.650	2.750	98.663	98.559	98.463
3.000	N/A	N/A	N/A	3.375	100.544	100.544	100.244	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.339	100.339	100.139	2.875	99.152	99.050	98.952
3.125	N/A	N/A	N/A	3.500	101.046	101.046	100.745	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.638	100.638	100.438	2.990	99.451	99.341	99.251
3.250	N/A	N/A	N/A	3.625	101.380	101.380	101.078	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.738	100.738	100.538	3.000	99.551	99.441	99.351
3.375	N/A	N/A	N/A	3.750	101.678	101.678	101.399	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.925	100.925	100.725	3.125	100.492	100.392	100.292
3.500	N/A	N/A	N/A	3.875	102.183	102.183	101.902	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.364	101.364	101.164	3.250	99.540	99.440	99.340
3.625	N/A	N/A	N/A	3.990	102.406	102.406	102.127	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.928	101.928	101.728	3.375	100.105	100.005	99.905
3.750	N/A	N/A	N/A	4.000	102.506	102.506	102.227	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.301	102.301	102.101	3.500	100.478	100.378	100.278
3.875	N/A	N/A	N/A	4.125	102.553	102.553	102.281	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.293	102.293	102.093	3.625	101.280	101.180	101.080
3.990	N/A	N/A	N/A	4.250	102.863	102.863	102.592	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.653	102.653	102.453	3.750	100.726	100.626	100.526
4.000	N/A	N/A	N/A	4.375	103.219	103.219	102.959	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.804	102.804	102.604	3.875	100.877	100.777	100.677
4.125	N/A	N/A	N/A	4.500	103.714	103.714	103.447	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.086	103.086	102.886	3.990	101.159	101.059	100.959
4.250	N/A	N/A	N/A	4.625	104.316	104.316	104.054	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.186	103.186	102.986	4.000	101.259	101.159	101.059
4.375	N/A	N/A	N/A	4.750	105.344	105.344	105.085	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.655	102.655	102.455	4.125	100.905	100.805	100.705
4.500	N/A	N/A	N/A	4.875	105.694	105.694	105.437	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.918	102.918	102.718	4.250	100.669	100.569	100.469
4.625	N/A	N/A	N/A	4.990	105.819	105.819	105.563	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.219	103.219	103.019	4.375	100.970	100.870	100.770
4.750	N/A	N/A	N/A	5.000	105.919	105.919	105.663	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.428	103.428	103.228	4.500	101.179	101.079	100.979



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.:

3/7/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/3/2022

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	97.551	97.551	97.351	3.000	97.425	97.425	97.225	3.000	98.528	98.528	98.328	2.500	98.817	98.817	98.617	2.500	99.715	99.715	99.515
3.125	97.955	97.955	97.755	3.125	98.275	98.275	98.075	3.125	99.146	99.146	98.946	2.625	99.335	99.335	99.135	2.625	100.099	100.099	99.899
3.250	98.657	98.657	98.457	3.250	98.387	98.387	98.187	3.250	99.695	99.695	99.396	2.750	99.850	99.850	99.650	2.750	99.774	99.774	99.574
3.375	99.595	99.595	99.395	3.375	99.319	99.319	99.119	3.375	100.544	100.544	100.244	2.875	100.339	100.339	100.139	2.875	100.265	100.265	100.065
3.500	100.170	100.170	99.970	3.500	99.842	99.842	99.642	3.500	101.046	101.046	100.745	2.990	100.638	100.638	100.438	2.990	100.564	100.564	100.364
3.625	100.668	100.668	100.468	3.625	99.750	99.750	99.550	3.625	101.380	101.380	101.078	3.000	100.738	100.738	100.538	3.000	100.664	100.664	100.464
3.750	101.241	101.241	101.032	3.750	100.737	100.737	100.528	3.750	101.678	101.678	101.399	3.125	100.925	100.925	100.725	3.125	101.593	101.593	101.393
3.875	101.806	101.806	101.597	3.875	101.204	101.204	100.995	3.875	102.183	102.183	101.902	3.250	101.364	101.364	101.164	3.250	99.976	99.976	99.776
3.990	102.101	102.101	101.889	3.990	101.401	101.401	101.189	3.990	102.406	102.406	102.127	3.375	101.928	101.928	101.728	3.375	100.540	100.540	100.340
4.000	102.201	102.201	101.989	4.000	101.501	101.501	101.289	4.000	102.506	102.506	102.227	3.500	102.301	102.301	102.101	3.500	100.915	100.915	100.715
4.125	102.610	102.610	102.398	4.125	101.724	101.724	101.512	4.125	102.553	102.553	102.281	3.625	102.293	102.293	102.093	3.625	102.151	102.151	101.951
4.250	102.821	102.821	102.614	4.250	100.435	100.435	100.228	4.250	102.863	102.863	102.592	3.750	102.653	102.653	102.453	3.750	100.453	100.453	100.253
4.375	103.223	103.223	103.017	4.375	100.903	100.903	100.697	4.375	103.219	103.219	102.959	3.875	102.804	102.804	102.604	3.875	100.606	100.606	100.406
4.500	103.641	103.641	103.435	4.500	101.351	101.351	101.145	4.500	103.714	103.714	103.447	3.990	103.086	103.086	102.886	3.990	100.888	100.888	100.688
4.625	104.089	104.089	103.886	4.625	101.673	101.673	101.470	4.625	104.316	104.316	104.054	4.000	103.186	103.186	102.986	4.000	100.988	100.988	100.788
4.750	104.458	104.458	104.258	4.750	101.234	101.234	101.034	4.750	105.344	105.344	105.085	4.125	102.655	102.655	102.455	4.125	102.813	102.813	102.613
4.875	104.844	104.844	104.644	4.875	101.882	101.882	101.682	4.875	105.694	105.694	105.437	4.250	102.918	102.918	102.718	4.250	100.814	100.814	100.614
4.990	105.040	105.040	104.840	4.990	102.118	102.118	101.918	4.990	105.819	105.819	105.563	4.375	103.219	103.219	103.019	4.375	101.115	101.115	100.915
5.000	105.140	105.140	104.940	5.000	102.218	102.218	102.018	5.000	105.919	105.919	105.663	4.500	103.428	103.428	103.228	4.500	101.326	101.326	101.126

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		

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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.:

3/7/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/3/2022

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	97.551	97.551	97.351	3.000	98.528	98.528	98.328	2.500	98.817	98.817	98.617	3.000	96.813	96.813	96.613	2.500	98.616	98.616	98.416
3.125	97.955	97.955	97.755	3.125	99.146	99.146	98.946	2.625	99.335	99.335	99.135	3.125	97.440	97.440	97.240	2.625	99.067	99.067	98.867
3.250	98.657	98.657	98.457	3.250	99.695	99.695	99.396	2.750	99.850	99.850	99.650	3.250	97.847	97.847	97.647	2.750	99.162	99.162	98.962
3.375	99.595	99.595	99.395	3.375	100.544	100.544	100.244	2.875	100.339	100.339	100.139	3.375	98.782	98.782	98.582	2.875	99.652	99.652	99.452
3.500	100.170	100.170	99.970	3.500	101.046	101.046	100.745	2.990	100.638	100.638	100.438	3.500	99.331	99.331	99.131	2.990	99.951	99.951	99.751
3.625	100.668	100.668	100.468	3.625	101.380	101.380	101.078	3.000	100.738	100.738	100.538	3.625	99.534	99.534	99.334	3.000	100.051	100.051	99.851
3.750	101.241	101.241	101.032	3.750	101.678	101.678	101.399	3.125	100.925	100.925	100.725	3.750	100.314	100.314	100.105	3.125	100.609	100.609	100.409
3.875	101.806	101.806	101.597	3.875	102.183	102.183	101.902	3.250	101.364	101.364	101.164	3.875	100.830	100.830	100.621	3.250	100.020	100.020	99.820
3.990	102.101	102.101	101.889	3.990	102.406	102.406	102.127	3.375	101.928	101.928	101.728	3.990	101.076	101.076	100.864	3.375	100.584	100.584	100.384
4.000	102.201	102.201	101.989	4.000	102.506	102.506	102.227	3.500	102.301	102.301	102.101	4.000	101.176	101.176	100.964	3.500	100.958	100.958	100.758
4.125	102.610	102.610	102.398	4.125	102.553	102.553	102.281	3.625	102.293	102.293	102.093	4.125	101.492	101.492	101.280	3.625	101.572	101.572	101.372
4.250	102.821	102.821	102.614	4.250	102.863	102.863	102.592	3.750	102.653	102.653	102.453	4.250	100.953	100.953	100.746	3.750	100.903	100.903	100.703
4.375	103.223	103.223	103.017	4.375	103.219	103.219	102.959	3.875	102.804	102.804	102.604	4.375	101.388	101.388	101.182	3.875	101.055	101.055	100.855
4.500	103.641	103.641	103.435	4.500	103.714	103.714	103.447	3.990	103.086	103.086	102.886	4.500	101.821	101.821	101.615	3.990	101.337	101.337	101.137
4.625	104.089	104.089	103.886	4.625	104.316	104.316	104.054	4.000	103.186	103.186	102.986	4.625	102.206	102.206	102.003	4.000	101.437	101.437	101.237
4.750	104.458	104.458	104.258	4.750	105.344	105.344	105.085	4.125	102.655	102.655	102.455	4.750	102.171	102.171	101.971	4.125	102.084	102.084	101.884
4.875	104.844	104.844	104.644	4.875	105.694	105.694	105.437	4.250	102.918	102.918	102.718	4.875	102.688	102.688	102.488	4.250	101.216	101.216	101.016
4.990	105.040	105.040	104.840	4.990	105.819	105.819	105.563	4.375	103.219	103.219	103.019	4.990	102.904	102.904	102.704	4.375	101.517	101.517	101.317
5.000	105.140	105.140	104.940	5.000	105.919	105.919	105.663	4.500	103.428	103.428	103.228	5.000	103.004	103.004	102.804	4.500	101.727	101.727	101.527

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

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/7/2022

45 Day Lock Exp.:

3/21/2022

60 Day Lock Exp.:

4/4/2022

W. Rate Sheet Dated: 2/3/2022

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)