

W. Rate Sheet Dated: 2/4/2022

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	98.992	98.992	98.602	2.750	98.519	98.519	98.128	1.875	94.860	94.860	94.548	3.125	99.817	99.817	99.517
2.875	99.527	99.527	99.136	2.875	98.981	98.981	98.591	2.000	95.332	95.332	95.020	3.250	100.454	100.454	100.154
3.000	100.061	100.061	99.670	3.000	99.433	99.433	99.042	2.125	95.804	95.804	95.491	3.375	99.666	99.666	99.366
3.125	100.560	100.560	100.169	3.125	99.850	99.850	99.459	2.250	96.260	96.260	95.846	3.500	99.694	99.694	99.394
3.250	100.717	100.717	100.264	3.250	100.202	100.202	99.749	2.375	96.731	96.731	96.317	3.625	99.872	99.872	99.572
3.375	101.122	101.122	100.669	3.375	100.513	100.513	100.060	2.500	97.175	97.175	96.761	Margin = 2.250		Index = 0.690	
3.500	101.617	101.617	101.164	3.500	100.881	100.881	100.428	2.625	97.611	97.611	97.196	30 Year OTC			
3.625	102.101	102.101	101.648	3.625	101.230	101.230	100.777	2.750	98.252	98.252	97.877	Rate	30 Day	45 Day	60 Day
3.750	101.560	101.560	101.028	3.750	100.988	100.988	100.457	2.875	98.690	98.690	98.315	4.000	101.766	101.766	101.266
3.875	101.927	101.927	101.396	3.875	101.251	101.251	100.720	3.000	99.117	99.117	98.742	4.125	102.158	102.158	101.658
4.000	102.358	102.358	101.826	4.000	101.570	101.570	101.039	3.125	99.508	99.508	99.133	4.500	103.073	103.073	102.573
4.125	102.750	102.750	102.218	4.125	101.867	101.867	101.336	3.250	99.021	99.021	98.721	4.625	103.330	103.330	102.830
4.250	102.981	102.981	102.575	4.250	102.398	102.398	101.991	3.375	99.407	99.407	99.107	4.750	102.587	102.587	102.087
4.375	103.269	103.269	102.863	4.375	102.552	102.552	102.145	3.500	99.750	99.750	99.450	4.875	102.769	102.769	102.269
4.500	103.665	103.665	103.259	4.500	102.884	102.884	102.478	3.625	100.075	100.075	99.775	5.000	103.046	103.046	102.546
4.625	103.922	103.922	103.516	4.625	103.129	103.129	102.722	3.750	98.849	98.849	98.549	5.125	103.431	103.431	102.931
4.750	103.279	103.279	103.069	4.750	102.790	102.790	102.580	3.875	99.186	99.186	98.886	5.500	103.611	103.611	103.111
4.875	103.361	103.361	103.152	4.875	102.944	102.944	102.734	4.000	99.509	99.509	99.209	5.625	103.995	103.995	103.495
6.250	106.000	106.000	105.800	6.250	102.420	102.420	102.220	4.125	99.784	99.784	99.484	6.250	103.628	103.628	103.128

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	99.092	98.992	98.992	98.602	2.750	98.344	98.244	98.244	97.853	1.875	96.990	96.890	96.890	96.578
2.875	99.627	99.527	99.527	99.136	2.875	98.806	98.706	98.706	98.316	2.000	97.462	97.362	97.362	97.050
3.000	100.161	100.061	100.061	99.670	3.000	99.258	99.158	99.158	98.767	2.125	97.934	97.834	97.834	97.521
3.125	100.660	100.560	100.560	100.169	3.125	99.675	99.575	99.575	99.184	2.250	98.390	98.290	98.290	97.876
3.250	100.817	100.717	100.717	100.264	3.250	100.002	99.902	99.902	99.449	2.375	98.861	98.761	98.761	98.347
3.375	101.322	101.222	101.222	100.769	3.375	100.413	100.313	100.313	99.860	2.500	99.305	99.205	99.205	98.791
3.500	101.817	101.717	101.717	101.264	3.500	100.781	100.681	100.681	100.228	2.625	99.741	99.641	99.641	99.226
3.625	102.301	102.201	102.201	101.748	3.625	101.130	101.030	101.030	100.577	2.750	99.282	99.182	99.182	98.807
3.750	101.760	101.660	101.660	101.128	3.750	101.188	101.088	101.088	100.557	2.875	99.720	99.620	99.620	99.245
3.875	102.227	102.127	102.127	101.596	3.875	101.551	101.451	101.451	100.920	3.000	100.147	100.047	100.047	99.672
4.000	102.658	102.558	102.558	102.026	4.000	101.870	101.770	101.770	101.239	3.125	100.538	100.438	100.438	100.063
4.125	103.050	102.950	102.950	102.418	4.125	102.167	102.067	102.067	101.536	3.250	100.651	100.551	100.551	100.251
4.250	103.181	103.081	103.081	102.675	4.250	102.598	102.498	102.498	102.091	3.375	101.037	100.937	100.937	100.637

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 LLPAs 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 >90.00% 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	99.016	99.016	98.516	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.408	99.408	98.908	5.250	101.000	101.000	100.500
3.875	96.142	96.142	95.595	5.250	103.750	103.750	103.500	4.500	100.323	100.323	99.823	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.711	95.711	95.164					4.625	100.580	100.580	100.080	Rate	30 Day	45 Day	60 Day
4.125	95.319	95.319	94.772					4.750	99.837	99.837	99.337	5.750	103.750	103.750	103.250
4.250	98.156	98.156	97.656					4.875	100.019	100.019	99.519	6.250	105.750	105.750	105.250
4.375	97.768	97.768	97.268					5.000	100.296	100.296	99.796	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	97.372	97.372	96.872					5.125	100.681	100.681	100.181				
4.625	97.115	97.115	96.615					5.500	100.861	100.861	100.361				
4.750	98.671	98.671	98.171					5.625	101.245	101.245	100.745				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.878	100.878	100.378				

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
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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)

W. Rate Sheet Dated: 2/4/2022

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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	99.567	99.567	99.267
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	100.204	100.204	99.904
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	99.416	99.416	99.116
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.801	96.801	96.426	3.500	99.444	99.444	99.144
3.250	100.005	100.005	99.552	3.250	99.589	99.589	99.136	2.875	97.239	97.239	96.864	3.625	99.622	99.622	99.322
3.375	100.510	100.510	100.057	3.375	100.000	100.000	99.547	3.000	97.665	97.665	97.290	Margin = 2.250		Index = .690	
3.500	101.005	101.005	100.552	3.500	100.368	100.368	99.915	3.125	98.057	98.057	97.682	30 Year OTC			
3.625	101.488	101.488	101.035	3.625	100.718	100.718	100.265	3.250	97.826	97.826	97.526	Rate	30 Day	45 Day	60 Day
3.750	100.810	100.810	100.279	3.750	100.338	100.338	99.807	3.375	98.212	98.212	97.912	3.250	100.005	100.005	99.505
3.875	101.277	101.277	100.746	3.875	100.701	100.701	100.170	3.500	98.555	98.555	98.255	3.375	100.510	100.510	100.010
4.000	101.708	101.708	101.177	4.000	101.020	101.020	100.489	3.625	98.880	98.880	98.580	3.500	101.005	101.005	100.505
4.125	102.100	102.100	101.569	4.125	101.317	101.317	100.786	3.750	98.154	98.154	97.854	3.625	101.488	101.488	100.988
4.250	101.669	101.669	101.263	4.250	101.185	101.185	100.779	3.875	N/A	N/A	N/A	3.750	100.810	100.810	100.263
4.375	102.057	102.057	101.651	4.375	101.439	101.439	101.033	4.000	N/A	N/A	N/A	3.875	101.277	101.277	100.730
4.500	102.453	102.453	102.047	4.500	101.772	101.772	101.366	4.125	N/A	N/A	N/A	4.000	101.708	101.708	101.161
4.625	102.710	102.710	102.304	4.625	102.016	102.016	101.610	4.250	N/A	N/A	N/A	4.125	102.100	102.100	101.553
4.750	100.279	100.279	100.070	4.750	99.890	99.890	99.681	4.375	N/A	N/A	N/A	4.250	101.669	101.669	101.169
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	100.105	100.005	100.005	99.552	3.250	99.689	99.589	99.589	99.136	2.750	99.057	98.957	98.957	98.582
3.375	100.610	100.510	100.510	100.057	3.375	100.100	100.000	100.000	99.547	2.875	99.495	99.395	99.395	99.020
3.500	101.105	101.005	101.005	100.552	3.500	100.468	100.368	100.368	99.915	3.000	99.922	99.822	99.822	99.447
3.625	101.588	101.488	101.488	101.035	3.625	100.818	100.718	100.718	100.265	3.125	100.313	100.213	100.213	99.838
3.750	100.910	100.810	100.810	100.279	3.750	100.438	100.338	100.338	99.807	3.250	100.239	100.139	100.139	99.839
3.875	101.377	101.277	101.277	100.746	3.875	100.801	100.701	100.701	100.170	3.375	100.625	100.525	100.525	100.225
4.000	101.808	101.708	101.708	101.177	4.000	101.120	101.020	101.020	100.489	3.500	100.968	100.868	100.868	100.568
4.125	102.200	102.100	102.100	101.569	4.125	101.417	101.317	101.317	100.786	3.625	101.292	101.192	101.192	100.892
4.250	101.769	101.669	101.669	101.263	4.250	101.285	101.185	101.185	100.779	3.750	100.129	100.029	100.029	99.729

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 $\leq$ 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 OPT "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				3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	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
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.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.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.:

4/5/2022

W. Rate Sheet Dated: 2/4/2022

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	96.884	96.884	96.884	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	97.235	97.235	97.035	2.000	N/A	N/A	N/A	3.000	96.834	96.734	96.634
3.125	97.362	97.362	97.162	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	97.975	97.975	97.775	2.125	N/A	N/A	N/A	3.125	97.308	97.208	97.108
3.250	98.096	98.096	97.896	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	98.650	98.650	98.450	2.250	N/A	N/A	N/A	3.250	98.012	97.893	97.792
3.375	98.998	98.998	98.798	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	99.497	99.497	99.297	2.375	N/A	N/A	N/A	3.375	98.914	98.795	98.694
3.500	99.506	99.506	99.306	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.878	99.878	99.678	2.500	N/A	N/A	N/A	3.500	99.422	99.303	99.202
3.625	99.952	99.952	99.752	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.190	100.190	99.990	2.625	N/A	N/A	N/A	3.625	100.071	99.951	99.850
3.750	100.652	100.652	100.452	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.818	100.818	100.618	2.750	N/A	N/A	N/A	3.750	100.772	100.622	100.481
3.875	101.191	101.191	100.991	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.299	101.299	101.099	2.875	N/A	N/A	N/A	3.875	101.311	101.161	101.020
3.990	101.444	101.444	101.244	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.475	101.475	101.275	2.990	N/A	N/A	N/A	3.990	101.564	101.414	101.273
4.000	101.544	101.544	101.344	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.575	101.575	101.375	3.000	N/A	N/A	N/A	4.000	101.664	101.514	101.373
4.125	101.894	101.894	101.694	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.717	101.717	101.517	3.125	N/A	N/A	N/A	4.125	101.981	101.827	101.686
4.250	102.403	102.403	102.203	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.784	101.784	101.584	3.250	N/A	N/A	N/A	4.250	102.455	102.282	102.142
4.375	102.809	102.809	102.609	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.189	102.189	101.989	3.375	N/A	N/A	N/A	4.375	102.861	102.688	102.548
4.500	103.184	103.184	102.984	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.461	102.461	102.261	3.500	N/A	N/A	N/A	4.500	103.236	103.063	102.923
4.625	103.458	103.458	103.258	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.627	102.627	102.427	3.625	N/A	N/A	N/A	4.625	103.560	103.423	103.298
4.750	103.980	103.980	103.780	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.876	101.876	101.676	3.750	N/A	N/A	N/A	4.750	104.125	104.018	103.893
4.875	104.399	104.399	104.199	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.289	102.289	102.089	3.875	N/A	N/A	N/A	4.875	104.544	104.437	104.312
4.990	104.640	104.640	104.440	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.439	102.439	102.239	3.990	N/A	N/A	N/A	4.990	104.785	104.678	104.553
5.000	104.740	104.740	104.540	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.539	102.539	102.339	4.000	N/A	N/A	N/A	5.000	104.885	104.778	104.653
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	98.100	98.100	97.900	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.349	98.349	98.149	2.500	98.265	98.165	98.065
2.875	N/A	N/A	N/A	3.125	98.929	98.929	98.729	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.817	98.817	98.617	2.625	98.733	98.633	98.533
2.990	N/A	N/A	N/A	3.250	99.615	99.615	99.415	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.338	99.338	99.138	2.750	99.220	99.111	99.020
3.000	N/A	N/A	N/A	3.375	100.462	100.462	100.262	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.761	99.761	99.561	2.875	99.644	99.535	99.444
3.125	N/A	N/A	N/A	3.500	100.936	100.936	100.736	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.141	100.141	99.941	2.990	100.024	99.915	99.824
3.250	N/A	N/A	N/A	3.625	101.355	101.355	101.155	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.241	100.241	100.041	3.000	100.124	100.015	99.924
3.375	N/A	N/A	N/A	3.750	101.215	101.215	101.015	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.682	100.682	100.482	3.125	100.642	100.512	100.394
3.500	N/A	N/A	N/A	3.875	101.751	101.751	101.551	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.053	101.053	100.853	3.250	101.122	100.981	100.820
3.625	N/A	N/A	N/A	3.990	101.972	101.972	101.772	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.660	101.660	101.460	3.375	101.729	101.588	101.427
3.750	N/A	N/A	N/A	4.000	102.072	102.072	101.872	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.012	102.012	101.812	3.500	102.081	101.940	101.779
3.875	N/A	N/A	N/A	4.125	102.382	102.382	102.182	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.446	102.446	102.246	3.625	102.515	102.374	102.213
3.990	N/A	N/A	N/A	4.250	102.541	102.541	102.341	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.454	102.454	102.254	3.750	102.345	102.224	102.070
4.000	N/A	N/A	N/A	4.375	102.941	102.941	102.741	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.924	102.924	102.724	3.875	102.815	102.694	102.540
4.125	N/A	N/A	N/A	4.500	103.296	103.296	103.096	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.282	103.282	103.082	3.990	103.173	103.052	102.898
4.250	N/A	N/A	N/A	4.625	103.564	103.564	103.364	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.382	103.382	103.182	4.000	103.273	103.152	102.998
4.375	N/A	N/A	N/A	4.750	103.998	103.998	103.798	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.805	103.805	103.605	4.125	103.696	103.575	103.421
4.500	N/A	N/A	N/A	4.875	104.415	104.415	104.215	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.131	103.131	102.931	4.250	103.059	102.948	102.809
4.625	N/A	N/A	N/A	4.990	104.636	104.636	104.436	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.433	103.433	103.233	4.375	103.361	103.250	103.111
4.750	N/A	N/A	N/A	5.000	104.736	104.736	104.536	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.519	103.519	103.319	4.500	103.448	103.337	103.198
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	98.242	98.242	98.042	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.534	99.534	99.334
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.660	98.660	98.460	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.002	100.002	99.802
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.031	99.031	98.831	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.088	100.088	99.888
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.325	99.325	99.125	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.511	100.511	100.311
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.558	99.558	99.358	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.891	100.891	100.691
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.658	99.658	99.458	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.991	100.991	100.791
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.962	99.962	99.762	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.432	101.432	101.232
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.182	100.182	99.982	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.287	101.287	101



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.:

4/5/2022

W. Rate Sheet Dated: 2/4/2022

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	96.884	96.884	96.684	3.000	97.235	97.235	97.035	3.000	98.100	98.100	97.900	2.500	98.349	98.349	98.149	2.500	98.242	98.242	98.042
3.125	97.362	97.362	97.162	3.125	97.975	97.975	97.775	3.125	98.929	98.929	98.729	2.625	98.817	98.817	98.617	2.625	98.660	98.660	98.460
3.250	98.096	98.096	97.896	3.250	98.650	98.650	98.450	3.250	99.615	99.615	99.415	2.750	99.338	99.338	99.138	2.750	99.031	99.031	98.831
3.375	98.998	98.998	98.798	3.375	99.497	99.497	99.297	3.375	100.462	100.462	100.262	2.875	99.761	99.761	99.561	2.875	99.325	99.325	99.125
3.500	99.506	99.506	99.306	3.500	99.878	99.878	99.678	3.500	100.936	100.936	100.736	2.990	100.141	100.141	99.941	2.990	99.558	99.558	99.358
3.625	99.952	99.952	99.752	3.625	100.190	100.190	99.990	3.625	101.355	101.355	101.155	3.000	100.241	100.241	100.041	3.000	99.658	99.658	99.458
3.750	100.652	100.652	100.452	3.750	100.818	100.818	100.618	3.750	101.215	101.215	101.015	3.125	100.682	100.682	100.482	3.125	99.962	99.962	99.762
3.875	101.191	101.191	100.991	3.875	101.299	101.299	101.099	3.875	101.751	101.751	101.551	3.250	101.053	101.053	100.853	3.250	100.182	100.182	99.982
3.990	101.444	101.444	101.244	3.990	101.475	101.475	101.275	3.990	101.972	101.972	101.772	3.375	101.660	101.660	101.460	3.375	100.657	100.657	100.457
4.000	101.544	101.544	101.344	4.000	101.575	101.575	101.375	4.000	102.072	102.072	101.872	3.500	102.012	102.012	101.812	3.500	100.896	100.896	100.696
4.125	101.894	101.894	101.694	4.125	101.717	101.717	101.517	4.125	102.382	102.382	102.182	3.625	102.446	102.446	102.246	3.625	101.193	101.193	100.993
4.250	102.403	102.403	102.203	4.250	101.784	101.784	101.584	4.250	102.541	102.541	102.341	3.750	102.454	102.454	102.254	3.750	100.542	100.542	100.342
4.375	102.809	102.809	102.609	4.375	102.189	102.189	101.989	4.375	102.941	102.941	102.741	3.875	102.924	102.924	102.724	3.875	100.865	100.865	100.665
4.500	103.184	103.184	102.984	4.500	102.461	102.461	102.261	4.500	103.296	103.296	103.096	3.990	103.282	103.282	103.082	3.990	101.080	101.080	100.880
4.625	103.458	103.458	103.258	4.625	102.627	102.627	102.427	4.625	103.564	103.564	103.364	4.000	103.382	103.382	103.182	4.000	101.180	101.180	100.980
4.750	103.980	103.980	103.780	4.750	101.876	101.876	101.676	4.750	103.998	103.998	103.798	4.125	103.805	103.805	103.605	4.125	101.473	101.473	101.273
4.875	104.399	104.399	104.199	4.875	102.289	102.289	102.089	4.875	104.415	104.415	104.215	4.250	103.131	103.131	102.931	4.250	100.751	100.751	100.551
4.990	104.640	104.640	104.440	4.990	102.439	102.439	102.239	4.990	104.636	104.636	104.436	4.375	103.433	103.433	103.233	4.375	100.962	100.962	100.762
5.000	104.740	104.740	104.540	5.000	102.539	102.539	102.339	5.000	104.736	104.736	104.536	4.500	103.519	103.519	103.319	4.500	101.025	101.025	100.825

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.: 3/7/2022
45 Day Lock Exp.: 3/21/2022
60 Day Lock Exp.: 4/5/2022

W. Rate Sheet Dated: 2/4/2022

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	Rate	30 Day	45 Day	60 Day				
3.000	97.137	97.137	96.937	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	96.979	96.979	96.779	2.750	N/A	N/A	N/A	3.000	96.518	96.418	96.318	3.125	97.761	97.761	97.561	2.875	N/A	N/A	N/A
3.125	97.761	97.761	97.561	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	97.053	97.053	96.853	2.875	N/A	N/A	N/A	3.125	97.195	97.095	96.995	3.250	98.332	98.332	98.121	2.990	N/A	N/A	N/A
3.250	98.332	98.332	98.121	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.228	98.228	98.017	2.990	N/A	N/A	N/A	3.250	97.588	97.488	97.377	3.375	99.332	99.332	99.124	3.000	N/A	N/A	N/A
3.375	99.332	99.332	99.124	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.334	99.334	99.126	3.000	N/A	N/A	N/A	3.375	98.588	98.488	98.380	3.500	99.848	99.848	99.636	3.125	N/A	N/A	N/A
3.500	99.848	99.848	99.636	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	99.682	99.682	99.470	3.125	N/A	N/A	N/A	3.500	99.104	99.004	98.892	3.625	100.319	100.319	100.114	3.250	N/A	N/A	N/A
3.625	100.319	100.319	100.114	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	99.549	99.549	99.344	3.250	N/A	N/A	N/A	3.625	99.576	99.476	99.371	3.750	100.973	100.973	100.715	3.375	N/A	N/A	N/A
3.750	100.973	100.973	100.715	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.543	100.543	100.285	3.375	N/A	N/A	N/A	3.750	99.108	98.969	98.850	3.875	101.521	101.521	101.262	3.500	N/A	N/A	N/A
3.875	101.521	101.521	101.262	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	100.993	100.993	100.734	3.500	N/A	N/A	N/A	3.875	99.656	99.515	99.397	3.990	101.754	101.754	101.495	3.625	N/A	N/A	N/A
3.990	101.754	101.754	101.495	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.128	101.128	100.869	3.625	N/A	N/A	N/A	3.990	99.889	99.747	99.630	4.000	101.854	101.854	101.595	3.750	N/A	N/A	N/A
4.000	101.854	101.854	101.595	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.228	101.228	100.969	3.750	N/A	N/A	N/A	4.000	99.989	99.847	99.730	4.125	102.229	102.229	102.016	3.875	N/A	N/A	N/A
4.125	102.229	102.229	102.016	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.191	102.191	101.978	3.875	N/A	N/A	N/A	4.125	100.364	100.260	100.151	4.250	102.634	102.634	102.420	3.990	N/A	N/A	N/A
4.250	102.634	102.634	102.420	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.018	100.018	99.804	3.990	N/A	N/A	N/A	4.250	99.719	99.614	99.505	4.375	103.038	103.038	102.823	4.000	N/A	N/A	N/A
4.375	103.038	103.038	102.823	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.514	100.514	100.299	4.000	N/A	N/A	N/A	4.375	100.124	100.019	99.909	4.500	103.458	103.458	103.245	4.125	N/A	N/A	N/A
4.500	103.458	103.458	103.245	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.974	100.974	100.761	4.125	N/A	N/A	N/A	4.500	100.543	100.439	100.330	4.625	103.909	103.909	103.702	4.250	N/A	N/A	N/A
4.625	103.909	103.909	103.702	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.465	101.465	101.258	4.250	N/A	N/A	N/A	4.625	101.334	101.234	101.127	4.750	104.383	104.383	104.131	4.375	N/A	N/A	N/A
4.750	104.383	104.383	104.131	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.133	101.133	100.881	4.375	N/A	N/A	N/A	4.750	101.227	101.124	101.025	4.875	104.772	104.772	104.521	4.500	N/A	N/A	N/A
4.875	104.772	104.772	104.521	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.784	101.784	101.533	4.500	N/A	N/A	N/A	4.875	101.616	101.503	101.365	4.990	104.971	104.971	104.726	4.625	N/A	N/A	N/A
4.990	104.971	104.971	104.726	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.025	102.025	101.780	4.625	N/A	N/A	N/A	4.990	101.814	101.707	101.569	5.000	105.071	105.071	104.826	4.750	N/A	N/A	N/A
5.000	105.071	105.071	104.826	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.125	102.125	101.880	4.750	N/A	N/A	N/A	5.000	101.914	101.807	101.669								
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	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	3.000	98.146	98.146	97.946	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.346	98.346	98.146	2.500	97.800	97.682	97.600	2.875	N/A	N/A	N/A	3.125	98.764	98.764	98.564
2.875	N/A	N/A	N/A	3.125	98.764	98.764	98.564	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.861	98.861	98.661	2.625	98.237	98.119	98.037	2.990	N/A	N/A	N/A	3.250	99.308	99.308	99.008
2.990	N/A	N/A	N/A	3.250	99.308	99.308	99.008	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.383	99.383	99.183	2.750	98.196	98.076	97.996	3.000	N/A	N/A	N/A	3.375	100.158	100.158	99.858
3.000	N/A	N/A	N/A	3.375	100.158	100.158	99.858	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.004	100.004	99.804	2.875	98.817	98.696	98.617	3.125	N/A	N/A	N/A	3.500	100.665	100.665	100.360
3.125	N/A	N/A	N/A	3.500	100.665	100.665	100.360	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.232	100.232	100.032	2.990	99.045	98.927	98.845	3.250	N/A	N/A	N/A	3.625	100.996	100.996	100.694
3.250	N/A	N/A	N/A	3.625	100.996	100.996	100.694	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.332	100.332	100.132	3.000	99.145	99.027	98.945	3.375	N/A	N/A	N/A	3.750	101.303	101.303	100.991
3.375	N/A	N/A	N/A	3.750	101.303	101.303	100.991	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.583	100.583	100.383	3.125	100.150	100.041	99.950	3.500	N/A	N/A	N/A	3.875	101.809	101.809	101.497
3.500	N/A	N/A	N/A	3.875	101.809	101.809	101.497	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.087	101.087	100.887	3.250	99.263	99.153	99.063	3.625	N/A	N/A	N/A	3.990	102.036	102.036	101.724
3.625	N/A	N/A	N/A	3.990	102.036	102.036	101.724	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.696	101.696	101.496	3.375	99.873	99.762	99.673	3.750	N/A	N/A	N/A	4.000	102.136	102.136	101.824
3.750	N/A	N/A	N/A	4.000	102.136	102.136	101.824	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.059	102.059	101.859	3.500	100.236	100.128	100.036	3.875	N/A	N/A	N/A	4.125	102.371	102.371	102.093
3.875	N/A	N/A	N/A	4.125	102.371	102.371	102.093	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.683	101.683	101.483	3.625	100.670	100.570	100.470	3.990	N/A	N/A	N/A	4.250	102.683	102.683	102.404
3.990	N/A	N/A	N/A	4.250	102.683	102.683	102.404	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.126	102.126	101.926	3.750	100.199	100.099	99.999	4.000	N/A	N/A	N/A	4.375	103.153	103.153	102.785
4.000	N/A	N/A	N/A	4.375	103.153	103.153	102.785	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.527	102.527	102.327	3.875	100.600	100.500	100.400	4.125	N/A	N/A	N/A	4.500	103.645	103.645	103.278
4.125	N/A	N/A	N/A	4.500	103.645	103.645	103.278	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.795	102.795	102.595	3.990	100.868	100.768	100.668	4.250	N/A	N/A	N/A	4.625	104.248	104.248	103.883
4.250	N/A	N/A	N/A	4.625	104.248	104.248	103.883	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.895	102.895	102.695	4.000	100.968	100.868	100.768	4.375	N/A	N/A	N/A	4.750	105.283	105.283	104.920
4.375	N/A	N/A	N/A	4.750	105.283	105.283	104.920	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.138	102.138	101.938	4.125	100.388	100.288	100.188	4.500	N/A	N/A	N/A	4.875	105.635	105.635	105.275
4.500	N/A	N/A	N/A	4.875	105.635	105.635	105.275	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.531	102.531	102.331	4.250	100.782	100.682	100.582	4.625	N/A	N/A	N/A	4.990	105.761	105.761	105.401
4.625	N/A	N/A	N/A	4.990	105.761	105.761	105.401	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.889	102.889	102.689	4.375	100.640	100.540	100.440	4.750	N/A	N/A	N/A	5.000	105.861	105.861	105.501
4.750	N/A	N/A	N/A	5.000	105.861	105.861	105.501	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.062	103.062	102.862	4.500	100.813	100.713	100.613								
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	99.804	99.804	99.604	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	100.195	100.195	99.995	2.125	N/A	N/A	N/A	2.125</															

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 – 100.00%	100.01 – 105.00%	105.01 – 110.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500	-3.500	-3.500

Cash Out Refi					
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.00% – 85.00%
≥ 740	-0.375	-0.625	-0.625	-0.875	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.250	-1.250
660 – 679	-0.625	-1.125	-1.125	-1.250	-1.250
640 – 659	-0.625	-1.250	-1.250	-1.375	-1.375
620 – 639	-0.625	-1.250	-1.250	-1.375	-1.375

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 – 100.00%	100.01 – 105.00%	105.01 – 110.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000	-2.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
SC Purchase & R/T Refi	-0.500	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
SC C/O Refi	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	N/A	N/A	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

Subordination Enhanced Relief Refi			
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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

All Loan Type Adjustments			
Adjusters	All Terms		
NY	-0.250		
Escrow Waiver	0.000		
Texas Equity 50(a)(6)	0.000		



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.:

4/5/2022

W. Rate Sheet Dated: 2/4/2022

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	97.137	97.137	96.937	3.000	96.979	96.979	96.779	3.000	98.146	98.146	97.946	2.500	98.346	98.346	98.146	2.500	99.804	99.804	99.604
3.125	97.761	97.761	97.561	3.125	97.053	97.053	96.853	3.125	98.764	98.764	98.564	2.625	98.861	98.861	98.661	2.625	100.195	100.195	99.995
3.250	98.332	98.332	98.121	3.250	98.228	98.228	98.017	3.250	99.308	99.308	99.008	2.750	99.383	99.383	99.183	2.750	99.307	99.307	99.107
3.375	99.332	99.332	99.124	3.375	99.334	99.334	99.126	3.375	100.158	100.158	99.858	2.875	100.004	100.004	99.804	2.875	99.928	99.928	99.728
3.500	99.848	99.848	99.636	3.500	99.682	99.682	99.470	3.500	100.665	100.665	100.360	2.990	100.232	100.232	100.032	2.990	100.156	100.156	99.956
3.625	100.319	100.319	100.114	3.625	99.549	99.549	99.344	3.625	100.996	100.996	100.694	3.000	100.332	100.332	100.132	3.000	100.256	100.256	100.056
3.750	100.973	100.973	100.715	3.750	100.543	100.543	100.285	3.750	101.303	101.303	100.991	3.125	100.583	100.583	100.383	3.125	101.165	101.165	100.965
3.875	101.521	101.521	101.262	3.875	100.993	100.993	100.734	3.875	101.809	101.809	101.497	3.250	101.087	101.087	100.887	3.250	99.701	99.701	99.501
3.990	101.754	101.754	101.495	3.990	101.128	101.128	100.869	3.990	102.036	102.036	101.724	3.375	101.696	101.696	101.496	3.375	100.310	100.310	100.110
4.000	101.854	101.854	101.595	4.000	101.228	101.228	100.969	4.000	102.136	102.136	101.824	3.500	102.059	102.059	101.859	3.500	100.671	100.671	100.471
4.125	102.229	102.229	102.016	4.125	102.191	102.191	101.978	4.125	102.371	102.371	102.093	3.625	101.683	101.683	101.483	3.625	102.061	102.061	101.861
4.250	102.634	102.634	102.420	4.250	100.018	100.018	99.804	4.250	102.683	102.683	102.404	3.750	102.126	102.126	101.926	3.750	99.926	99.926	99.726
4.375	103.038	103.038	102.823	4.375	100.514	100.514	100.299	4.375	103.153	103.153	102.785	3.875	102.527	102.527	102.327	3.875	100.327	100.327	100.127
4.500	103.458	103.458	103.245	4.500	100.974	100.974	100.761	4.500	103.645	103.645	103.278	3.990	102.795	102.795	102.595	3.990	100.597	100.597	100.397
4.625	103.909	103.909	103.702	4.625	101.465	101.465	101.258	4.625	104.248	104.248	103.883	4.000	102.895	102.895	102.695	4.000	100.697	100.697	100.497
4.750	104.383	104.383	104.131	4.750	101.133	101.133	100.881	4.750	105.283	105.283	104.920	4.125	102.138	102.138	101.938	4.125	102.172	102.172	101.972
4.875	104.772	104.772	104.521	4.875	101.784	101.784	101.533	4.875	105.635	105.635	105.275	4.250	102.531	102.531	102.331	4.250	100.233	100.233	100.033
4.990	104.971	104.971	104.726	4.990	102.025	102.025	101.780	4.990	105.761	105.761	105.401	4.375	102.889	102.889	102.689	4.375	100.589	100.589	100.389
5.000	105.071	105.071	104.826	5.000	102.125	102.125	101.880	5.000	105.861	105.861	105.501	4.500	103.062	103.062	102.862	4.500	100.762	100.762	100.562

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)
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 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.:

4/5/2022

W. Rate Sheet Dated: 2/4/2022

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 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.:

4/5/2022

W. Rate Sheet Dated: 2/4/2022

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	97.137	97.137	96.937	3.000	98.146	98.146	97.946	2.500	98.346	98.346	98.146	3.000	96.383	96.383	96.183	2.500	98.425	98.425	98.225
3.125	97.761	97.761	97.561	3.125	98.764	98.764	98.564	2.625	98.861	98.861	98.661	3.125	96.732	96.732	96.532	2.625	98.878	98.878	98.678
3.250	98.332	98.332	98.121	3.250	99.308	99.308	99.008	2.750	99.383	99.383	99.183	3.250	97.605	97.605	97.394	2.750	98.695	98.695	98.495
3.375	99.332	99.332	99.124	3.375	100.158	100.158	99.858	2.875	100.004	100.004	99.804	3.375	98.658	98.658	98.450	2.875	99.316	99.316	99.116
3.500	99.848	99.848	99.636	3.500	100.665	100.665	100.360	2.990	100.232	100.232	100.032	3.500	99.090	99.090	98.878	2.990	99.544	99.544	99.344
3.625	100.319	100.319	100.114	3.625	100.996	100.996	100.694	3.000	100.332	100.332	100.132	3.625	99.259	99.259	99.054	3.000	99.644	99.644	99.444
3.750	100.973	100.973	100.715	3.750	101.303	101.303	100.991	3.125	100.583	100.583	100.383	3.750	100.083	100.083	99.825	3.125	100.224	100.224	100.024
3.875	101.521	101.521	101.262	3.875	101.809	101.809	101.497	3.250	101.087	101.087	100.887	3.875	100.582	100.582	100.323	3.250	99.744	99.744	99.544
3.990	101.754	101.754	101.495	3.990	102.036	102.036	101.724	3.375	101.696	101.696	101.496	3.990	100.766	100.766	100.507	3.375	100.353	100.353	100.153
4.000	101.854	101.854	101.595	4.000	102.136	102.136	101.824	3.500	102.059	102.059	101.859	4.000	100.866	100.866	100.607	3.500	100.715	100.715	100.515
4.125	102.229	102.229	102.016	4.125	102.371	102.371	102.093	3.625	101.683	101.683	101.483	4.125	101.535	101.535	101.322	3.625	101.222	101.222	101.022
4.250	102.634	102.634	102.420	4.250	102.683	102.683	102.404	3.750	102.126	102.126	101.926	4.250	100.651	100.651	100.437	3.750	100.376	100.376	100.176
4.375	103.038	103.038	102.823	4.375	103.153	103.153	102.785	3.875	102.527	102.527	102.327	4.375	101.101	101.101	100.886	3.875	100.777	100.777	100.577
4.500	103.458	103.458	103.245	4.500	103.645	103.645	103.278	3.990	102.795	102.795	102.595	4.500	101.541	101.541	101.328	3.990	101.046	101.046	100.846
4.625	103.909	103.909	103.702	4.625	104.248	104.248	103.883	4.000	102.895	102.895	102.695	4.625	102.012	102.012	101.805	4.000	101.146	101.146	100.946
4.750	104.383	104.383	104.131	4.750	105.283	105.283	104.920	4.125	102.138	102.138	101.938	4.750	102.083	102.083	101.831	4.125	101.505	101.505	101.305
4.875	104.772	104.772	104.521	4.875	105.635	105.635	105.275	4.250	102.531	102.531	102.331	4.875	102.603	102.603	102.352	4.250	100.732	100.732	100.532
4.990	104.971	104.971	104.726	4.990	105.761	105.761	105.401	4.375	102.889	102.889	102.689	4.990	102.823	102.823	102.578	4.375	101.089	101.089	100.889
5.000	105.071	105.071	104.826	5.000	105.861	105.861	105.501	4.500	103.062	103.062	102.862	5.000	102.923	102.923	102.678	4.500	101.262	101.262	101.062

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.:

4/5/2022

W. Rate Sheet Dated: 2/4/2022

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)