



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.: 3/10/2022

45 Day Lock Exp.: 3/25/2022

60 Day Lock Exp.: 4/11/2022

W. Rate Sheet Dated: 2/8/2022

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	98.698	98.698	98.307	2.750	98.325	98.325	97.934	1.875	94.529	94.529	94.209	3.125	99.401	99.401	99.101
2.875	99.214	99.214	98.823	2.875	98.766	98.766	98.375	2.000	95.010	95.010	94.690	3.250	100.510	100.510	100.210
3.000	99.709	99.709	99.318	3.000	99.192	99.192	98.802	2.125	95.478	95.478	95.158	3.375	100.403	100.403	100.103
3.125	100.221	100.221	99.831	3.125	99.616	99.616	99.225	2.250	96.071	96.071	95.649	3.500	99.625	99.625	99.325
3.250	100.574	100.574	100.137	3.250	100.189	100.189	99.751	2.375	96.521	96.521	96.099	3.625	99.658	99.658	99.358
3.375	100.972	100.972	100.535	3.375	100.494	100.494	100.057	2.500	96.971	96.971	96.550	Margin = 2.250		Index = 0.800	
3.500	101.429	101.429	100.992	3.500	100.903	100.903	100.466	2.625	97.396	97.396	96.974	30 Year OTC			
3.625	101.885	101.885	101.448	3.625	101.227	101.227	100.789	2.750	97.923	97.923	97.525	Rate	30 Day	45 Day	60 Day
3.750	101.379	101.379	100.832	3.750	100.962	100.962	100.415	2.875	98.339	98.339	97.941	4.000	101.567	101.567	101.067
3.875	101.734	101.734	101.187	3.875	101.202	101.202	100.655	3.000	98.741	98.741	98.342	4.125	102.014	102.014	101.514
4.000	102.159	102.159	101.612	4.000	101.567	101.567	101.020	3.125	99.139	99.139	98.741	4.500	102.803	102.803	102.303
4.125	102.606	102.606	102.059	4.125	101.810	101.810	101.263	3.250	99.256	99.256	98.956	4.625	103.205	103.205	102.705
4.250	102.722	102.722	102.316	4.250	102.295	102.295	101.889	3.375	99.636	99.636	99.336	4.750	102.572	102.572	102.010
4.375	103.034	103.034	102.628	4.375	102.395	102.395	101.989	3.500	100.020	100.020	99.720	4.875	102.923	102.923	102.361
4.500	103.395	103.395	102.988	4.500	102.651	102.651	102.244	3.625	100.319	100.319	100.019	5.000	103.035	103.035	102.473
4.625	103.797	103.797	103.391	4.625	102.972	102.972	102.565	3.750	99.273	99.273	98.973	5.125	103.317	103.317	102.755
4.750	103.264	103.264	102.883	4.750	102.884	102.884	102.503	3.875	99.588	99.588	99.288	5.500	104.896	104.896	104.396
4.875	103.515	103.515	103.133	4.875	103.022	103.022	102.640	4.000	99.928	99.928	99.628	5.625	105.178	105.178	104.678
6.250	106.000	106.000	105.800	6.250	102.701	102.701	102.501	4.125	100.181	100.181	99.881	6.250	103.812	103.812	103.312

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	98.798	98.698	98.698	98.307	2.750	98.150	98.050	98.050	97.659	1.875	96.659	96.559	96.559	96.239	
2.875	99.314	99.214	99.214	98.823	2.875	98.591	98.491	98.491	98.100	2.000	97.140	97.040	97.040	96.720	
3.000	99.809	99.709	99.709	99.318	3.000	99.017	98.917	98.917	98.527	2.125	97.608	97.508	97.508	97.188	
3.125	100.321	100.221	100.221	99.831	3.125	99.441	99.341	99.341	98.950	2.250	98.201	98.101	98.101	97.679	
3.250	100.674	100.574	100.574	100.137	3.250	99.989	99.889	99.889	99.451	2.375	98.651	98.551	98.551	98.129	
3.375	101.172	101.072	101.072	100.635	3.375	100.394	100.294	100.294	99.857	2.500	99.101	99.001	99.001	98.580	
3.500	101.629	101.529	101.529	101.092	3.500	100.803	100.703	100.703	100.266	2.625	99.526	99.426	99.426	99.004	
3.625	102.085	101.985	101.985	101.548	3.625	101.127	101.027	101.027	100.589	2.750	98.953	98.853	98.853	98.455	
3.750	101.579	101.479	101.479	100.932	3.750	101.162	101.062	101.062	100.515	2.875	99.369	99.269	99.269	98.871	
3.875	102.034	101.934	101.934	101.387	3.875	101.502	101.402	101.402	100.855	3.000	99.771	99.671	99.671	99.272	
4.000	102.459	102.359	102.359	101.812	4.000	101.867	101.767	101.767	101.220	3.125	100.169	100.069	100.069	99.671	
4.125	102.906	102.806	102.806	102.259	4.125	102.110	102.010	102.010	101.463	3.250	100.886	100.786	100.786	100.486	
4.250	102.922	102.822	102.822	102.416	4.250	102.495	102.395	102.395	101.989	3.375	101.266	101.166	101.166	100.866	

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"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.817	98.817	98.317	4.250	100.000	100.000	99.500
3.875	96.147	96.147	95.601	5.250	103.750	103.750	103.500	4.125	99.264	99.264	98.764	4.750	101.000	101.000	100.500
4.000	95.722	95.722	95.175					4.625	100.455	100.455	99.955	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	95.276	95.276	94.729					4.750	99.822	99.822	99.260	Rate	30 Day	45 Day	60 Day
4.250	98.041	98.041	97.541					4.875	100.173	100.173	99.611	5.250	102.750	102.750	102.250
4.375	97.629	97.629	97.129					5.000	100.285	100.285	99.723	5.750	103.750	103.750	103.250
4.500	97.268	97.268	96.768					5.125	100.567	100.567	100.005	DPA Advantage Adjustment			
4.625	96.865	96.865	96.365					5.500	102.146	102.146	101.646	203(k) / 203(k)s -1.000			
4.750	98.779	98.779	98.248					5.625	102.428	102.428	101.928	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	101.062	101.062	100.562				

Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee															
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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30 Day Lock Exp.:

3/10/2022

45 Day Lock Exp.:

3/25/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/8/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.151	99.151	98.851
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	100.260	100.260	99.960
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	100.153	100.153	99.853
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.472	96.472	96.074	3.500	99.375	99.375	99.075
3.250	99.862	99.862	99.425	3.250	99.576	99.576	99.139	2.875	96.888	96.888	96.490	3.625	99.408	99.408	99.108
3.375	100.360	100.360	99.923	3.375	99.982	99.982	99.545	3.000	97.289	97.289	96.891	Margin = 2.250		Index = .800	
3.500	100.817	100.817	100.380	3.500	100.391	100.391	99.954	3.125	97.688	97.688	97.290	30 Year OTC			
3.625	101.273	101.273	100.836	3.625	100.714	100.714	100.277	3.250	98.061	98.061	97.761	Rate	30 Day	45 Day	60 Day
3.750	100.192	100.192	99.645	3.750	99.875	99.875	99.328	3.375	98.441	98.441	98.141	3.250	99.862	99.862	99.362
3.875	100.646	100.646	100.099	3.875	100.214	100.214	99.667	3.500	98.825	98.825	98.525	3.375	100.360	100.360	99.860
4.000	101.071	101.071	100.524	4.000	100.580	100.580	100.033	3.625	99.124	99.124	98.824	3.500	100.817	100.817	100.317
4.125	101.518	101.518	100.971	4.125	100.823	100.823	100.276	3.750	98.578	98.578	98.278	3.625	101.273	101.273	100.773
4.250	100.972	100.972	100.566	4.250	100.645	100.645	100.239	3.875	N/A	N/A	N/A	3.750	100.192	100.192	99.645
4.375	101.384	101.384	100.978	4.375	100.845	100.845	100.439	4.000	N/A	N/A	N/A	3.875	100.646	100.646	100.099
4.500	101.745	101.745	101.339	4.500	101.101	101.101	100.695	4.125	N/A	N/A	N/A	4.000	101.071	101.071	100.524
4.625	102.147	102.147	101.741	4.625	101.422	101.422	101.016	4.250	N/A	N/A	N/A	4.125	101.518	101.518	100.971
4.750	100.264	100.264	99.883	4.750	99.984	99.984	99.603	4.375	N/A	N/A	N/A	4.250	100.972	100.972	100.472
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	99.962	99.862	99.862	99.425	3.250	99.676	99.576	99.576	99.139	2.750	98.478	98.378	98.378	97.980
3.375	100.460	100.360	100.360	99.923	3.375	100.082	99.982	99.982	99.545	2.875	98.894	98.794	98.794	98.396
3.500	100.917	100.817	100.817	100.380	3.500	100.491	100.391	100.391	99.954	3.000	99.296	99.196	99.196	98.798
3.625	101.373	101.273	101.273	100.836	3.625	100.814	100.714	100.714	100.277	3.125	99.694	99.594	99.594	99.196
3.750	100.292	100.192	100.192	99.645	3.750	99.975	99.875	99.875	99.328	3.250	100.474	100.374	100.374	100.074
3.875	100.746	100.646	100.646	100.099	3.875	100.314	100.214	100.214	99.667	3.375	100.854	100.754	100.754	100.454
4.000	101.171	101.071	101.071	100.524	4.000	100.680	100.580	100.580	100.033	3.500	101.238	101.138	101.138	100.838
4.125	101.618	101.518	101.518	100.971	4.125	100.923	100.823	100.823	100.276	3.625	101.536	101.436	101.436	101.136
4.250	101.072	100.972	100.972	100.566	4.250	100.745	100.645	100.645	100.239	3.750	100.116	100.016	100.016	99.716

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%			-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
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/10/2022

45 Day Lock Exp.: 3/25/2022

60 Day Lock Exp.: 4/11/2022

W. Rate Sheet Dated: 2/8/2022

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	96.751	96.751	96.551	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	97.000	97.000	96.800	2.000	N/A	N/A	N/A	3.000	96.700	96.600	96.500
3.125	97.256	97.256	97.056	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	97.806	97.806	97.606	2.125	N/A	N/A	N/A	3.125	97.184	97.084	96.984
3.250	98.000	98.000	97.800	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	98.487	98.487	98.287	2.250	N/A	N/A	N/A	3.250	97.917	97.807	97.705
3.375	98.921	98.921	98.721	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	99.352	99.352	99.152	2.375	N/A	N/A	N/A	3.375	98.837	98.727	98.625
3.500	99.429	99.429	99.229	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.730	99.730	99.530	2.500	N/A	N/A	N/A	3.500	99.345	99.235	99.133
3.625	99.965	99.965	99.765	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.184	100.184	99.984	2.625	N/A	N/A	N/A	3.625	99.963	99.853	99.751
3.750	100.676	100.676	100.476	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.822	100.822	100.622	2.750	N/A	N/A	N/A	3.750	100.673	100.525	100.385
3.875	101.229	101.229	101.029	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.315	101.315	101.115	2.875	N/A	N/A	N/A	3.875	101.226	101.078	100.938
3.990	101.556	101.556	101.356	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.562	101.562	101.362	2.990	N/A	N/A	N/A	3.990	101.553	101.405	101.265
4.000	101.656	101.656	101.456	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.662	101.662	101.462	3.000	N/A	N/A	N/A	4.000	101.653	101.505	101.365
4.125	102.102	102.102	101.902	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.795	101.795	101.595	3.125	N/A	N/A	N/A	4.125	102.045	101.888	101.748
4.250	102.616	102.616	102.416	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.200	102.200	102.000	3.250	N/A	N/A	N/A	4.250	102.559	102.402	102.262
4.375	103.027	103.027	102.827	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.611	102.611	102.411	3.375	N/A	N/A	N/A	4.375	102.970	102.813	102.673
4.500	103.416	103.416	103.216	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.894	102.894	102.694	3.500	N/A	N/A	N/A	4.500	103.359	103.202	103.062
4.625	103.720	103.720	103.520	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.061	103.061	102.861	3.625	N/A	N/A	N/A	4.625	103.741	103.623	103.505
4.750	104.277	104.277	104.077	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.173	102.173	101.973	3.750	N/A	N/A	N/A	4.750	104.337	104.229	104.112
4.875	104.677	104.677	104.477	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.566	102.566	102.366	3.875	N/A	N/A	N/A	4.875	104.737	104.629	104.512
4.990	104.925	104.925	104.725	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.723	102.723	102.523	3.990	N/A	N/A	N/A	4.990	104.985	104.877	104.760
5.000	105.025	105.025	104.825	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.823	102.823	102.623	4.000	N/A	N/A	N/A	5.000	105.085	104.977	104.860
30/25 Year >125 High Balance				20 Year				20 Year >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	98.008	98.008	97.808	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.108	98.108	97.908	2.500	98.007	97.907	97.807
2.875	N/A	N/A	N/A	3.125	98.800	98.800	98.700	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.662	98.662	98.462	2.625	98.545	98.443	98.345
2.990	N/A	N/A	N/A	3.250	99.593	99.593	99.393	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.193	99.193	98.993	2.750	99.076	98.974	98.876
3.000	N/A	N/A	N/A	3.375	100.456	100.456	100.256	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.626	99.626	99.426	2.875	99.509	99.408	99.309
3.125	N/A	N/A	N/A	3.500	100.933	100.933	100.733	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.016	100.016	99.816	2.990	99.899	99.797	99.699
3.250	N/A	N/A	N/A	3.625	101.360	101.360	101.160	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.116	100.116	99.916	3.000	99.999	99.897	99.799
3.375	N/A	N/A	N/A	3.750	101.498	101.498	101.298	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.564	100.564	100.364	3.125	100.448	100.345	100.248
3.500	N/A	N/A	N/A	3.875	102.048	102.048	101.848	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.914	100.914	100.714	3.250	100.929	100.788	100.635
3.625	N/A	N/A	N/A	3.990	102.341	102.341	102.141	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.562	101.562	101.362	3.375	101.577	101.436	101.283
3.750	N/A	N/A	N/A	4.000	102.441	102.441	102.241	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.919	101.919	101.719	3.500	101.934	101.793	101.640
3.875	N/A	N/A	N/A	4.125	102.745	102.745	102.545	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.361	102.361	102.161	3.625	102.376	102.235	102.082
3.990	N/A	N/A	N/A	4.250	102.737	102.737	102.537	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.256	102.256	102.056	3.750	102.148	102.011	101.850
4.000	N/A	N/A	N/A	4.375	103.144	103.144	102.944	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.746	102.746	102.546	3.875	102.637	102.500	102.339
4.125	N/A	N/A	N/A	4.500	103.509	103.509	103.309	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.120	103.120	102.920	3.990	103.011	102.874	102.713
4.250	N/A	N/A	N/A	4.625	103.816	103.816	103.616	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.220	103.220	103.020	4.000	103.111	102.974	102.813
4.375	N/A	N/A	N/A	4.750	104.293	104.293	104.093	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.627	103.627	103.427	4.125	103.518	103.381	103.220
4.500	N/A	N/A	N/A	4.875	104.691	104.691	104.491	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.925	102.925	102.725	4.250	102.849	102.728	102.589
4.625	N/A	N/A	N/A	4.990	104.919	104.919	104.719	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.233	103.233	103.033	4.375	103.157	103.036	102.897
4.750	N/A	N/A	N/A	5.000	105.019	105.019	104.819	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.324	103.324	103.124	4.500	103.248	103.127	102.988
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year >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	98.085	98.085	97.885	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.288	99.288	99.088
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.507	98.507	98.307	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.766	99.766	99.566
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.876	98.876	98.676	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.943	99.943	99.743
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.179	99.179	98.979	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.376	100.376	100.176
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.424	99.424	99.224	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.766	100.766	100.566
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.524	99.524	99.324	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.866	100.866	100.666
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.833	99.833	99.633	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.314	101.314	101.114
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.977	99.977	99.777	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.086	101.086	100.886
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.494	100.494	100.294	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.734	101.734	101.534
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.727	100.727	100.527	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.091	102.091	101.891
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.029	101.029	100.829	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.533	102.533	102.333
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.339	100.339	100.139	3.250	N/A										



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/10/2022

45 Day Lock Exp.:

3/25/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/8/2022

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	96.751	96.751	96.551	3.000	97.000	97.000	96.800	3.000	98.008	98.008	97.808	2.500	98.108	98.108	97.908	2.500	98.085	98.085	97.885
3.125	97.256	97.256	97.056	3.125	97.806	97.806	97.606	3.125	98.900	98.900	98.700	2.625	98.662	98.662	98.462	2.625	98.507	98.507	98.307
3.250	98.000	98.000	97.800	3.250	98.487	98.487	98.287	3.250	99.593	99.593	99.393	2.750	99.193	99.193	98.993	2.750	98.876	98.876	98.676
3.375	98.921	98.921	98.721	3.375	99.352	99.352	99.152	3.375	100.456	100.456	100.256	2.875	99.626	99.626	99.426	2.875	99.179	99.179	98.979
3.500	99.429	99.429	99.229	3.500	99.730	99.730	99.530	3.500	100.933	100.933	100.733	2.990	100.016	100.016	99.816	2.990	99.424	99.424	99.224
3.625	99.965	99.965	99.765	3.625	100.184	100.184	99.984	3.625	101.360	101.360	101.160	3.000	100.116	100.116	99.916	3.000	99.524	99.524	99.324
3.750	100.676	100.676	100.476	3.750	100.822	100.822	100.622	3.750	101.498	101.498	101.298	3.125	100.564	100.564	100.364	3.125	99.833	99.833	99.633
3.875	101.229	101.229	101.029	3.875	101.315	101.315	101.115	3.875	102.048	102.048	101.848	3.250	100.914	100.914	100.714	3.250	99.977	99.977	99.777
3.990	101.556	101.556	101.356	3.990	101.562	101.562	101.362	3.990	102.341	102.341	102.141	3.375	101.562	101.562	101.362	3.375	100.494	100.494	100.294
4.000	101.656	101.656	101.456	4.000	101.662	101.662	101.462	4.000	102.441	102.441	102.241	3.500	101.919	101.919	101.719	3.500	100.727	100.727	100.527
4.125	102.102	102.102	101.902	4.125	101.795	101.795	101.595	4.125	102.745	102.745	102.545	3.625	102.361	102.361	102.161	3.625	101.029	101.029	100.829
4.250	102.616	102.616	102.416	4.250	102.200	102.200	102.000	4.250	102.737	102.737	102.537	3.750	102.256	102.256	102.056	3.750	100.339	100.339	100.139
4.375	103.027	103.027	102.827	4.375	102.611	102.611	102.411	4.375	103.144	103.144	102.944	3.875	102.746	102.746	102.546	3.875	100.677	100.677	100.477
4.500	103.416	103.416	103.216	4.500	102.894	102.894	102.694	4.500	103.509	103.509	103.309	3.990	103.120	103.120	102.920	3.990	100.901	100.901	100.701
4.625	103.720	103.720	103.520	4.625	103.061	103.061	102.861	4.625	103.816	103.816	103.616	4.000	103.220	103.220	103.020	4.000	101.001	101.001	100.801
4.750	104.277	104.277	104.077	4.750	102.173	102.173	101.973	4.750	104.293	104.293	104.093	4.125	103.627	103.627	103.427	4.125	101.279	101.279	101.079
4.875	104.677	104.677	104.477	4.875	102.566	102.566	102.366	4.875	104.691	104.691	104.491	4.250	102.925	102.925	102.725	4.250	100.539	100.539	100.339
4.990	104.925	104.925	104.725	4.990	102.723	102.723	102.523	4.990	104.919	104.919	104.719	4.375	103.233	103.233	103.033	4.375	100.752	100.752	100.552
5.000	105.025	105.025	104.825	5.000	102.823	102.823	102.623	5.000	105.019	105.019	104.819	4.500	103.324	103.324	103.124	4.500	100.817	100.817	100.617

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

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

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

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



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

30 Day Lock Exp.: 3/10/2022
45 Day Lock Exp.: 3/25/2022
60 Day Lock Exp.: 4/11/2022

W. Rate Sheet Dated: 2/8/2022

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	96.909	96.909	96.686	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	96.429	96.429	96.206	2.750	N/A	N/A	N/A	3.000	96.290	96.190	96.067
3.125	97.526	97.526	97.304	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.624	96.624	96.402	2.875	N/A	N/A	N/A	3.125	96.960	96.860	96.738
3.250	98.190	98.190	97.962	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.008	98.008	97.800	2.990	N/A	N/A	N/A	3.250	97.446	97.346	97.238
3.375	99.196	99.196	98.989	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.120	99.120	98.913	3.000	N/A	N/A	N/A	3.375	98.452	98.352	98.245
3.500	99.682	99.682	99.475	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	99.326	99.326	99.119	3.125	N/A	N/A	N/A	3.500	98.938	98.838	98.731
3.625	100.156	100.156	99.952	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	99.254	99.254	99.050	3.250	N/A	N/A	N/A	3.625	99.413	99.313	99.209
3.750	100.860	100.860	100.604	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.108	100.108	99.852	3.375	N/A	N/A	N/A	3.750	98.995	98.895	98.799
3.875	101.408	101.408	101.153	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	100.560	100.560	100.305	3.500	N/A	N/A	N/A	3.875	99.543	99.446	99.288
3.990	101.703	101.703	101.446	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.767	100.767	100.510	3.625	N/A	N/A	N/A	3.990	99.838	99.699	99.581
4.000	101.803	101.803	101.546	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.867	100.867	100.610	3.750	N/A	N/A	N/A	4.000	99.938	99.799	99.681
4.125	102.135	102.135	101.882	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	101.649	101.649	101.396	3.875	N/A	N/A	N/A	4.125	100.270	100.153	100.017
4.250	102.571	102.571	102.318	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.669	100.669	100.416	3.990	N/A	N/A	N/A	4.250	99.656	99.538	99.403
4.375	102.966	102.966	102.714	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.132	101.132	100.880	4.000	N/A	N/A	N/A	4.375	100.052	99.935	99.800
4.500	103.386	103.386	103.136	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.406	101.406	101.156	4.125	N/A	N/A	N/A	4.500	100.471	100.356	100.221
4.625	103.828	103.828	103.583	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.890	101.890	101.645	4.250	N/A	N/A	N/A	4.625	101.253	101.143	101.008
4.750	104.374	104.374	104.170	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.440	101.440	101.236	4.375	N/A	N/A	N/A	4.750	101.218	101.118	101.014
4.875	104.731	104.731	104.530	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.061	102.061	101.860	4.500	N/A	N/A	N/A	4.875	101.575	101.475	101.374
4.990	104.928	104.928	104.728	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.296	102.296	102.096	4.625	N/A	N/A	N/A	4.990	101.771	101.671	101.571
5.000	105.028	105.028	104.828	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.396	102.396	102.196	4.750	N/A	N/A	N/A	5.000	101.871	101.771	101.671
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	97.886	97.886	97.591	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.237	98.237	98.037	2.500	97.691	97.586	97.491
2.875	N/A	N/A	N/A	3.125	98.450	98.450	98.154	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.753	98.753	98.553	2.625	98.129	98.023	97.929
2.990	N/A	N/A	N/A	3.250	99.075	99.075	98.779	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.267	99.267	99.067	2.750	98.080	97.975	97.880
3.000	N/A	N/A	N/A	3.375	99.934	99.934	99.637	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.922	99.922	99.722	2.875	98.735	98.629	98.535
3.125	N/A	N/A	N/A	3.500	100.482	100.482	100.184	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.111	100.111	99.911	2.990	98.924	98.814	98.724
3.250	N/A	N/A	N/A	3.625	100.813	100.813	100.517	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.211	100.211	100.011	3.000	99.024	98.914	98.824
3.375	N/A	N/A	N/A	3.750	101.143	101.143	100.874	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.467	100.467	100.265	3.125	100.034	99.920	99.832
3.500	N/A	N/A	N/A	3.875	101.693	101.693	101.425	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.867	100.867	100.665	3.250	99.043	98.930	98.841
3.625	N/A	N/A	N/A	3.990	101.979	101.979	101.711	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.504	101.504	101.304	3.375	99.681	99.571	99.481
3.750	N/A	N/A	N/A	4.000	102.079	102.079	101.811	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.843	101.843	101.641	3.500	100.020	99.906	99.818
3.875	N/A	N/A	N/A	4.125	102.242	102.242	101.992	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.046	102.046	101.846	3.625	101.033	100.933	100.833
3.990	N/A	N/A	N/A	4.250	102.633	102.633	102.332	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.480	102.480	102.280	3.750	100.553	100.453	100.353
4.000	N/A	N/A	N/A	4.375	103.122	103.122	102.822	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.886	102.886	102.686	3.875	100.959	100.859	100.759
4.125	N/A	N/A	N/A	4.500	103.614	103.614	103.315	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.154	103.154	102.954	3.990	101.227	101.127	101.027
4.250	N/A	N/A	N/A	4.625	104.215	104.215	103.915	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.254	103.254	103.054	4.000	101.327	101.227	101.127
4.375	N/A	N/A	N/A	4.750	105.239	105.239	104.944	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.953	102.953	102.753	4.125	101.203	101.103	101.003
4.500	N/A	N/A	N/A	4.875	105.561	105.561	105.269	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.344	103.344	103.144	4.250	101.095	100.995	100.895
4.625	N/A	N/A	N/A	4.990	105.686	105.686	105.396	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.702	103.702	103.502	4.375	101.453	101.353	101.253
4.750	N/A	N/A	N/A	5.000	105.786	105.786	105.496	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.874	103.874	103.674	4.500	101.625	101.525	101.425

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	99.705	99.705	99.505	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	100.095	100.095	99.895	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.193	100.193	99.993	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.846	100.846	100.646	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.035	101.035	100.835	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.135	101.135	100.935	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.141	102.141	101.939	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.479	101.479	101.277	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.118	102.118	101.918	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.455	102.455	102.253	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.514	103.514	103.314	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.280	103.280	103.080	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.686	103.686	103.486	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.954	103.954	103.754	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	104.054	104.054	103.854	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.863	104.863	104.663	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	104.046	104.046	103.846	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	104.044	104.044	104.204	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	104.576	104.576	104.376	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/10/2022

45 Day Lock Exp.:

3/25/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/8/2022

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	96.909	96.909	96.686	3.000	96.429	96.429	96.206	3.000	97.886	97.886	97.591	2.500	98.237	98.237	98.037	2.500	99.705	99.705	99.505
3.125	97.526	97.526	97.304	3.125	96.624	96.624	96.402	3.125	98.450	98.450	98.154	2.625	98.753	98.753	98.553	2.625	100.095	100.095	99.895
3.250	98.190	98.190	97.982	3.250	98.008	98.008	97.800	3.250	99.075	99.075	98.779	2.750	99.267	99.267	99.067	2.750	100.193	100.193	99.993
3.375	99.196	99.196	98.989	3.375	99.120	99.120	98.913	3.375	99.934	99.934	99.637	2.875	99.922	99.922	99.722	2.875	100.846	100.846	100.646
3.500	99.682	99.682	99.475	3.500	99.326	99.326	99.119	3.500	100.482	100.482	100.184	2.990	100.111	100.111	99.911	2.990	101.035	101.035	100.835
3.625	100.156	100.156	99.952	3.625	99.254	99.254	99.050	3.625	100.813	100.813	100.517	3.000	100.211	100.211	100.011	3.000	101.135	101.135	100.935
3.750	100.860	100.860	100.604	3.750	100.108	100.108	99.852	3.750	101.143	101.143	100.874	3.125	100.467	100.467	100.265	3.125	102.141	102.141	101.939
3.875	101.408	101.408	101.153	3.875	100.560	100.560	100.305	3.875	101.693	101.693	101.425	3.250	100.867	100.867	100.665	3.250	101.479	101.479	101.277
3.990	101.703	101.703	101.446	3.990	100.767	100.767	100.510	3.990	101.979	101.979	101.711	3.375	101.504	101.504	101.304	3.375	102.118	102.118	101.918
4.000	101.803	101.803	101.546	4.000	100.867	100.867	100.610	4.000	102.079	102.079	101.811	3.500	101.843	101.843	101.641	3.500	102.455	102.455	102.253
4.125	102.135	102.135	101.882	4.125	101.649	101.649	101.396	4.125	102.242	102.242	101.992	3.625	102.046	102.046	101.846	3.625	103.514	103.514	103.314
4.250	102.571	102.571	102.318	4.250	100.669	100.669	100.416	4.250	102.633	102.633	102.332	3.750	102.480	102.480	102.280	3.750	103.280	103.280	103.080
4.375	102.966	102.966	102.714	4.375	101.132	101.132	100.880	4.375	103.122	103.122	102.822	3.875	102.886	102.886	102.686	3.875	103.686	103.686	103.486
4.500	103.386	103.386	103.136	4.500	101.406	101.406	101.156	4.500	103.614	103.614	103.315	3.990	103.154	103.154	102.954	3.990	103.954	103.954	103.754
4.625	103.828	103.828	103.583	4.625	101.890	101.890	101.645	4.625	104.215	104.215	103.915	4.000	103.254	103.254	103.054	4.000	104.054	104.054	103.854
4.750	104.374	104.374	104.170	4.750	101.440	101.440	101.236	4.750	105.239	105.239	104.944	4.125	102.953	102.953	102.753	4.125	104.863	104.863	104.663
4.875	104.731	104.731	104.530	4.875	102.061	102.061	101.860	4.875	105.561	105.561	105.269	4.250	103.344	103.344	103.144	4.250	104.046	104.046	103.846
4.990	104.928	104.928	104.728	4.990	102.296	102.296	102.096	4.990	105.686	105.686	105.396	4.375	103.702	103.702	103.502	4.375	104.404	104.404	104.204
5.000	105.028	105.028	104.828	5.000	102.396	102.396	102.196	5.000	105.786	105.786	105.496	4.500	103.874	103.874	103.674	4.500	104.576	104.576	104.376

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	N/A	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	0.000	-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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/10/2022

45 Day Lock Exp.:

3/25/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/8/2022

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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
4.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

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 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.:

3/10/2022

45 Day Lock Exp.:

3/25/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/8/2022

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	96.909	96.909	96.686	3.000	97.886	97.886	97.591	2.500	98.237	98.237	98.037	3.000	95.994	95.994	95.771	2.500	98.321	98.321	98.121
3.125	97.526	97.526	97.304	3.125	98.450	98.450	98.154	2.625	98.753	98.753	98.553	3.125	96.400	96.400	96.178	2.625	98.774	98.774	98.574
3.250	98.190	98.190	97.982	3.250	99.075	99.075	98.779	2.750	99.267	99.267	99.067	3.250	97.424	97.424	97.216	2.750	99.080	99.080	98.880
3.375	99.196	99.196	98.989	3.375	99.934	99.934	99.637	2.875	99.922	99.922	99.722	3.375	98.483	98.483	98.276	2.875	99.734	99.734	99.534
3.500	99.682	99.682	99.475	3.500	100.482	100.482	100.184	2.990	100.111	100.111	99.911	3.500	98.829	98.829	98.622	2.990	99.923	99.923	99.723
3.625	100.156	100.156	99.952	3.625	100.813	100.813	100.517	3.000	100.211	100.211	100.011	3.625	99.030	99.030	98.826	3.000	100.023	100.023	99.823
3.750	100.860	100.860	100.604	3.750	101.143	101.143	100.874	3.125	100.467	100.467	100.265	3.750	99.809	99.809	99.553	3.125	100.654	100.654	100.452
3.875	101.408	101.408	101.153	3.875	101.693	101.693	101.425	3.250	100.867	100.867	100.665	3.875	100.309	100.309	100.054	3.250	100.523	100.523	100.321
3.990	101.703	101.703	101.446	3.990	101.979	101.979	101.711	3.375	101.504	101.504	101.304	3.990	100.560	100.560	100.303	3.375	101.161	101.161	100.961
4.000	101.803	101.803	101.546	4.000	102.079	102.079	101.811	3.500	101.843	101.843	101.641	4.000	100.660	100.660	100.403	3.500	101.499	101.499	101.297
4.125	102.135	102.135	101.882	4.125	102.242	102.242	101.992	3.625	102.046	102.046	101.846	4.125	101.217	101.217	100.964	3.625	102.130	102.130	101.930
4.250	102.571	102.571	102.318	4.250	102.633	102.633	102.332	3.750	102.480	102.480	102.280	4.250	100.945	100.945	100.692	3.750	102.230	102.230	102.030
4.375	102.966	102.966	102.714	4.375	103.122	103.122	102.822	3.875	102.886	102.886	102.686	4.375	101.374	101.374	101.122	3.875	102.636	102.636	102.436
4.500	103.386	103.386	103.136	4.500	103.614	103.614	103.315	3.990	103.154	103.154	102.954	4.500	101.721	101.721	101.471	3.990	102.904	102.904	102.704
4.625	103.828	103.828	103.583	4.625	104.215	104.215	103.915	4.000	103.254	103.254	103.054	4.625	102.184	102.184	101.939	4.000	103.004	103.004	102.804
4.750	104.374	104.374	104.170	4.750	105.239	105.239	104.944	4.125	102.953	102.953	102.753	4.750	102.232	102.232	102.028	4.125	103.258	103.258	103.058
4.875	104.731	104.731	104.530	4.875	105.561	105.561	105.269	4.250	103.344	103.344	103.144	4.875	102.721	102.721	102.520	4.250	103.045	103.045	102.845
4.990	104.928	104.928	104.728	4.990	105.686	105.686	105.396	4.375	103.702	103.702	103.502	4.990	102.937	102.937	102.737	4.375	103.403	103.403	103.203
5.000	105.028	105.028	104.828	5.000	105.786	105.786	105.496	4.500	103.874	103.874	103.674	5.000	103.037	103.037	102.837	4.500	103.575	103.575	103.375

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/10/2022

45 Day Lock Exp.:

3/25/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/8/2022

Release Time: 10:00 am ET

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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

¹ Full Am. ² ARMs 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		
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

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4/11/2022

W. Rate Sheet Dated: 2/8/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			102.300	
NOO without PPP*			101.300	
Rate	30 Day	45 Day	60 Day	
4.125	98.800	98.675	98.550	
4.250	99.675	99.550	99.425	
4.375	100.175	100.050	99.925	
4.500	100.675	100.550	100.425	
4.625	101.300	101.175	101.050	
4.750	101.675	101.550	101.425	
4.875	102.050	101.925	101.800	
4.990	102.280	102.155	102.030	
5.125	102.550	102.425	102.300	
5.250	102.800	102.675	102.550	
5.375	103.175	103.050	102.925	
5.500	103.425	103.300	103.175	
5.625	103.675	103.550	103.425	
5.750	103.925	103.800	103.675	
5.875	104.175	104.050	103.925	
5.990	104.405	104.280	104.155	
6.125	104.675	104.550	104.425	
6.250	104.925	104.800	104.675	
6.375	105.175	105.050	104.925	
6.500	105.425	105.300	105.175	
6.625	105.675	105.550	105.425	
6.750	105.925	105.800	105.675	
6.875	N/A	N/A	N/A	
7.000	N/A	N/A	N/A	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	107.175	107.050	106.925	
7.500	107.425	107.300	107.175	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*				102.300
NOO without PPP*				101.300
Rate	30 Day	45 Day	60 Day	
4.125	98.550	98.425	98.300	
4.250	99.425	99.300	99.175	
4.375	99.925	99.800	99.675	
4.500	100.425	100.300	100.175	
4.625	101.050	100.925	100.800	
4.750	101.425	101.300	101.175	
4.875	101.800	101.675	101.550	
4.990	102.030	101.905	101.780	
5.125	102.300	102.175	102.050	
5.250	102.550	102.425	102.300	
5.375	102.925	102.800	102.675	
5.500	103.175	103.050	102.925	
5.625	103.425	103.300	103.175	
5.750	103.675	103.550	103.425	
5.875	103.925	103.800	103.675	
5.990	104.155	104.030	103.905	
6.125	104.425	104.300	104.175	
6.250	104.675	104.550	104.425	
6.375	104.925	104.800	104.675	
6.500	105.175	105.050	104.925	
6.625	105.425	105.300	105.175	
6.750	105.675	105.550	105.425	
6.875	N/A	N/A	N/A	
7.000	N/A	N/A	N/A	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	106.925	106.800	106.675	
7.500	107.175	107.050	106.925	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*				102.300
NOO without PPP*				101.300
Rate	30 Day	45 Day	60 Day	
4.250	99.175	99.050	98.925	
4.375	99.675	99.550	99.425	
4.500	100.175	100.050	99.925	
4.625	100.800	100.675	100.550	
4.750	101.175	101.050	100.925	
4.875	101.550	101.425	101.300	
4.990	101.780	101.655	101.530	
5.125	102.050	101.925	101.800	
5.250	102.300	102.175	102.050	
5.375	102.675	102.550	102.425	
5.500	102.925	102.800	102.675	
5.625	103.175	103.050	102.925	
5.750	103.425	103.300	103.175	
5.875	103.675	103.550	103.425	
5.990	103.905	103.780	103.655	
6.125	104.175	104.050	103.925	
6.250	104.425	104.300	104.175	
6.375	104.675	104.550	104.425	
6.500	104.925	104.800	104.675	
6.625	105.175	105.050	104.925	
6.750	105.425	105.300	105.175	
6.875	N/A	N/A	N/A	
7.000	N/A	N/A	N/A	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	106.675	106.550	106.425	
7.500	106.925	106.800	106.675	
7.625	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event*** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006		
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