



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.: 3/14/2022

45 Day Lock Exp.: 3/28/2022

60 Day Lock Exp.: 4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 4:30 pm 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	97.869	97.869	97.548	2.750	97.497	97.497	97.175	1.875	93.697	93.697	93.397	3.125	99.401	99.401	99.101
2.875	98.386	98.386	98.064	2.875	97.938	97.938	97.616	2.000	94.178	94.178	93.878	3.250	100.510	100.510	100.210
3.000	98.880	98.880	98.559	3.000	98.364	98.364	98.042	2.125	94.646	94.646	94.346	3.375	100.403	100.403	100.103
3.125	99.393	99.393	99.071	3.125	98.788	98.788	98.466	2.250	95.255	95.255	94.895	3.500	99.625	99.625	99.325
3.250	99.762	99.762	99.293	3.250	99.376	99.376	98.908	2.375	95.705	95.705	95.345	3.625	99.658	99.658	99.358
3.375	100.160	100.160	99.691	3.375	99.682	99.682	99.213	2.500	96.155	96.155	95.796	Margin = 2.250		Index = 0.800	
3.500	100.617	100.617	100.148	3.500	100.091	100.091	99.622	2.625	96.579	96.579	96.220	30 Year OTC			
3.625	101.073	101.073	100.604	3.625	100.414	100.414	99.945	2.750	97.267	97.267	96.837	Rate	30 Day	45 Day	60 Day
3.750	100.848	100.848	100.479	3.750	100.431	100.431	100.062	2.875	97.683	97.683	97.254	4.000	101.036	101.036	100.536
3.875	101.203	101.203	100.834	3.875	100.670	100.670	100.302	3.000	98.084	98.084	97.655	4.125	101.482	101.482	100.982
4.000	101.628	101.628	101.259	4.000	101.036	101.036	100.667	3.125	98.483	98.483	98.053	4.500	102.381	102.381	101.881
4.125	102.074	102.074	101.706	4.125	101.279	101.279	100.910	3.250	98.686	98.686	98.386	4.625	102.784	102.784	102.284
4.250	102.300	102.300	102.059	4.250	101.873	101.873	101.633	3.375	99.066	99.066	98.766	4.750	102.651	102.651	102.151
4.375	102.612	102.612	102.372	4.375	101.973	101.973	101.732	3.500	99.450	99.450	99.150	4.875	103.001	103.001	102.501
4.500	102.973	102.973	102.732	4.500	102.229	102.229	101.988	3.625	99.748	99.748	99.448	5.000	103.113	103.113	102.613
4.625	103.376	103.376	103.135	4.625	102.550	102.550	102.309	3.750	98.836	98.836	98.536	5.125	103.395	103.395	102.895
4.750	103.343	103.343	103.143	4.750	102.962	102.962	102.762	3.875	99.150	99.150	98.850	5.500	103.224	103.224	102.724
4.875	103.593	103.593	103.393	4.875	103.100	103.100	102.900	4.000	99.490	99.490	99.190	5.625	103.506	103.506	103.006
6.250	106.000	106.000	105.800	6.250	102.951	102.951	102.751	4.125	99.743	99.743	99.443	6.250	104.062	104.062	103.562

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	97.969	97.869	97.869	97.548	2.750	97.322	97.222	97.222	96.900	1.875	95.827	95.727	95.727	95.427	
2.875	98.486	98.386	98.386	98.064	2.875	97.763	97.663	97.663	97.341	2.000	96.308	96.208	96.208	95.908	
3.000	98.980	98.880	98.880	98.559	3.000	98.189	98.089	98.089	97.767	2.125	96.776	96.676	96.676	96.376	
3.125	99.493	99.393	99.393	99.071	3.125	98.613	98.513	98.513	98.191	2.250	97.385	97.285	97.285	96.925	
3.250	99.862	99.762	99.762	99.293	3.250	99.176	99.076	99.076	98.608	2.375	97.835	97.735	97.735	97.375	
3.375	100.360	100.260	100.260	99.791	3.375	99.582	99.482	99.482	99.013	2.500	98.285	98.185	98.185	97.826	
3.500	100.817	100.717	100.717	100.248	3.500	99.991	99.891	99.891	99.422	2.625	98.709	98.609	98.609	98.250	
3.625	101.273	101.173	101.173	100.704	3.625	100.314	100.214	100.214	99.745	2.750	98.297	98.197	98.197	97.767	
3.750	101.048	100.948	100.948	100.579	3.750	100.631	100.531	100.531	100.162	2.875	98.713	98.613	98.613	98.184	
3.875	101.503	101.403	101.403	101.034	3.875	100.970	100.870	100.870	100.502	3.000	99.114	99.014	99.014	98.585	
4.000	101.928	101.828	101.828	101.459	4.000	101.336	101.236	101.236	100.867	3.125	99.513	99.413	99.413	98.983	
4.125	102.374	102.274	102.274	101.906	4.125	101.579	101.479	101.479	101.110	3.250	100.316	100.216	100.216	99.916	
4.250	102.500	102.400	102.400	102.159	4.250	102.073	101.973	101.973	101.733	3.375	100.696	100.596	100.596	100.296	

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	98.286	98.286	97.786	4.750	100.000	100.000	99.500
3.875	95.616	95.616	95.022	5.250	103.750	103.750	103.500	4.125	98.732	98.732	98.232	5.250	101.000	101.000	100.500
4.000	95.191	95.191	94.597					4.625	100.034	100.034	99.534	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	94.744	94.744	94.151					4.750	99.901	99.901	99.401	Rate	30 Day	45 Day	60 Day
4.250	97.619	97.619	97.119					4.875	100.251	100.251	99.751	5.750	103.750	103.750	103.250
4.375	97.207	97.207	96.707					5.000	100.363	100.363	99.863	6.250	105.750	105.750	105.250
4.500	96.846	96.846	96.346					5.125	100.645	100.645	100.145	DPA Advantage Adjustment			
4.625	96.443	96.443	95.943					5.500	100.474	100.474	99.974	203(k) / 203(k)s -1.000			
4.750	98.857	98.857	98.357					5.625	100.756	100.756	100.256	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	101.312	101.312	100.812				

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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 4:30 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	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	95.816	95.816	95.386	3.500	99.375	99.375	99.075
3.250	99.049	99.049	98.580	3.250	98.764	98.764	98.295	2.875	96.232	96.232	95.802	3.625	99.408	99.408	99.108
3.375	99.547	99.547	99.078	3.375	99.169	99.169	98.700	3.000	96.633	96.633	96.203	Margin = 2.250		Index = .800	
3.500	100.004	100.004	99.535	3.500	99.578	99.578	99.109	3.125	97.032	97.032	96.602	30 Year OTC			
3.625	100.460	100.460	99.991	3.625	99.902	99.902	99.433	3.250	97.491	97.491	97.191	Rate	30 Day	45 Day	60 Day
3.750	99.660	99.660	99.291	3.750	99.343	99.343	98.974	3.375	97.871	97.871	97.571	3.250	99.049	99.049	98.549
3.875	100.115	100.115	99.746	3.875	99.683	99.683	99.314	3.500	98.255	98.255	97.955	3.375	99.547	99.547	99.047
4.000	100.540	100.540	100.171	4.000	100.048	100.048	99.679	3.625	98.553	98.553	98.253	3.500	100.004	100.004	99.504
4.125	100.987	100.987	100.618	4.125	100.291	100.291	99.922	3.750	98.141	98.141	97.841	3.625	100.460	100.460	99.960
4.250	100.550	100.550	100.309	4.250	100.223	100.223	99.982	3.875	N/A	N/A	N/A	3.750	99.660	99.660	99.066
4.375	100.962	100.962	100.721	4.375	100.423	100.423	100.182	4.000	N/A	N/A	N/A	3.875	100.115	100.115	99.521
4.500	101.323	101.323	101.082	4.500	100.679	100.679	100.438	4.125	N/A	N/A	N/A	4.000	100.540	100.540	99.946
4.625	101.726	101.726	101.485	4.625	101.000	101.000	100.759	4.250	N/A	N/A	N/A	4.125	100.987	100.987	100.393
4.750	100.343	100.343	100.143	4.750	100.062	100.062	99.862	4.375	N/A	N/A	N/A	4.250	100.550	100.550	100.050
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	99.149	99.049	99.049	98.580	3.250	98.864	98.764	98.764	98.295	2.750	97.822	97.722	97.722	97.292
3.375	99.647	99.547	99.547	99.078	3.375	99.269	99.169	99.169	98.700	2.875	98.238	98.138	98.138	97.708
3.500	100.104	100.004	100.004	99.535	3.500	99.678	99.578	99.578	99.109	3.000	98.639	98.539	98.539	98.109
3.625	100.560	100.460	100.460	99.991	3.625	100.002	99.902	99.902	99.433	3.125	99.038	98.938	98.938	98.508
3.750	99.760	99.660	99.660	99.291	3.750	99.443	99.343	99.343	98.974	3.250	99.903	99.803	99.803	99.503
3.875	100.215	100.115	100.115	99.746	3.875	99.783	99.683	99.683	99.314	3.375	100.283	100.183	100.183	99.883
4.000	100.640	100.540	100.540	100.171	4.000	100.148	100.048	100.048	99.679	3.500	100.667	100.567	100.567	100.267
4.125	101.087	100.987	100.987	100.618	4.125	100.391	100.291	100.291	99.922	3.625	100.966	100.866	100.866	100.566
4.250	100.650	100.550	100.550	100.309	4.250	100.323	100.223	100.223	99.982	3.750	99.678	99.578	99.578	99.278

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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



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Lockdesk Phone:

Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/14/2022

45 Day Lock Exp.: 3/28/2022

60 Day Lock Exp.: 4/11/2022

W. Rate Sheet Dated: 2/10/2022

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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	95.597	95.597	95.597	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.919	95.919	95.719	2.000	N/A	N/A	N/A	3.000	95.555	95.455	95.355
3.125	96.195	96.195	95.995	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.761	96.761	96.561	2.125	N/A	N/A	N/A	3.125	96.144	96.044	95.944
3.250	96.943	96.943	96.743	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.441	97.441	97.241	2.250	N/A	N/A	N/A	3.250	96.893	96.793	96.693
3.375	97.863	97.863	97.663	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.305	98.305	98.105	2.375	N/A	N/A	N/A	3.375	97.812	97.712	97.612
3.500	98.367	98.367	98.167	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.681	98.681	98.481	2.500	N/A	N/A	N/A	3.500	98.317	98.217	98.117
3.625	98.981	98.981	98.781	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.428	99.428	99.228	2.625	N/A	N/A	N/A	3.625	98.999	98.874	98.749
3.750	99.689	99.689	99.489	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.064	100.064	99.864	2.750	N/A	N/A	N/A	3.750	99.707	99.582	99.457
3.875	100.241	100.241	100.041	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.556	100.556	100.356	2.875	N/A	N/A	N/A	3.875	100.259	100.134	100.009
3.990	100.567	100.567	100.367	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.805	100.805	100.605	2.990	N/A	N/A	N/A	3.990	100.585	100.460	100.335
4.000	100.667	100.667	100.467	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.905	100.905	100.705	3.000	N/A	N/A	N/A	4.000	100.685	100.560	100.435
4.125	101.266	101.266	101.066	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.084	101.084	100.884	3.125	N/A	N/A	N/A	4.125	101.260	101.127	100.994
4.250	101.779	101.779	101.579	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.534	101.534	101.334	3.250	N/A	N/A	N/A	4.250	101.773	101.640	101.507
4.375	102.190	102.190	101.990	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.946	101.946	101.746	3.375	N/A	N/A	N/A	4.375	102.185	102.052	101.919
4.500	102.579	102.579	102.379	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.229	102.229	102.029	3.500	N/A	N/A	N/A	4.500	102.573	102.440	102.307
4.625	102.881	102.881	102.681	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.392	102.392	102.192	3.625	N/A	N/A	N/A	4.625	102.923	102.811	102.694
4.750	103.481	103.481	103.281	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.002	102.002	101.802	3.750	N/A	N/A	N/A	4.750	103.526	103.416	103.298
4.875	103.879	103.879	103.679	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.395	102.395	102.195	3.875	N/A	N/A	N/A	4.875	103.925	103.815	103.697
4.990	104.129	104.129	103.929	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.552	102.552	102.352	3.990	N/A	N/A	N/A	4.990	104.175	104.065	103.947
5.000	104.229	104.229	104.029	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.652	102.652	102.452	4.000	N/A	N/A	N/A	5.000	104.275	104.165	104.047
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	97.010	97.010	96.810	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.294	97.294	97.094	2.500	97.185	97.085	96.985
2.875	N/A	N/A	N/A	3.125	97.926	97.926	97.726	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.853	97.853	97.653	2.625	97.744	97.644	97.544
2.990	N/A	N/A	N/A	3.250	98.617	98.617	98.417	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.381	98.381	98.181	2.750	98.273	98.173	98.073
3.000	N/A	N/A	N/A	3.375	99.480	99.480	99.280	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.815	98.815	98.615	2.875	98.712	98.612	98.512
3.125	N/A	N/A	N/A	3.500	99.952	99.952	99.752	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.221	99.221	99.021	2.990	99.206	99.076	98.947
3.250	N/A	N/A	N/A	3.625	100.381	100.381	100.181	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.321	99.321	99.121	3.000	99.306	99.176	99.047
3.375	N/A	N/A	N/A	3.750	100.672	100.672	100.472	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.872	99.872	99.672	3.125	99.863	99.711	99.550
3.500	N/A	N/A	N/A	3.875	101.220	101.220	101.020	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.360	100.360	100.160	3.250	100.351	100.199	100.038
3.625	N/A	N/A	N/A	3.990	101.513	101.513	101.313	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.009	101.009	100.809	3.375	101.001	100.849	100.688
3.750	N/A	N/A	N/A	4.000	101.613	101.613	101.413	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.362	101.362	101.162	3.500	101.353	101.201	101.040
3.875	N/A	N/A	N/A	4.125	101.915	101.915	101.715	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.803	101.803	101.603	3.625	101.794	101.642	101.481
3.990	N/A	N/A	N/A	4.250	101.926	101.926	101.726	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.981	101.981	101.781	3.750	102.168	102.019	101.858
4.000	N/A	N/A	N/A	4.375	102.332	102.332	102.132	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.469	102.469	102.269	3.875	102.656	102.507	102.346
4.125	N/A	N/A	N/A	4.500	102.698	102.698	102.498	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.847	102.847	102.647	3.990	103.034	102.885	102.724
4.250	N/A	N/A	N/A	4.625	102.998	102.998	102.798	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.947	102.947	102.747	4.000	103.134	102.985	102.824
4.375	N/A	N/A	N/A	4.750	103.506	103.506	103.306	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.354	103.354	103.154	4.125	103.541	103.392	103.231
4.500	N/A	N/A	N/A	4.875	103.903	103.903	103.703	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.664	102.664	102.464	4.250	102.836	102.710	102.571
4.625	N/A	N/A	N/A	4.990	104.133	104.133	103.933	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.971	102.971	102.771	4.375	103.143	103.017	102.878
4.750	N/A	N/A	N/A	5.000	104.233	104.233	104.033	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.063	103.063	102.863	4.500	103.235	103.109	102.970
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	97.275	97.275	97.075	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.550	98.550	98.350
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.696	97.696	97.496	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.031	99.031	98.831
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.064	98.064	97.864	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.341	99.341	99.141
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.368	98.368	98.168	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.774	99.774	99.574
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.610	98.610	98.410	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.164	100.164	99.964
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.710	98.710	98.510	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.264	100.264	100.064
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.067	99.067	98.867	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.710	100.710	100.510
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.407	99.407	99.207	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.641	100.641	100.441
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.922	99.922	99.722	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.291	101.291	101.091
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.159	100.159	99.959	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.643	101.643	101.443
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.461	100.461	100.261	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.084	102.084	101.884
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.064	100.064	99.864	3.250	N/A	N/A	N/A	3.250							



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 4:30 pm 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	95.597	95.597	95.397	3.000	95.919	95.919	95.719	3.000	97.010	97.010	96.810	2.500	97.294	97.294	97.094	2.500	97.275	97.275	97.075
3.125	96.195	96.195	95.995	3.125	96.761	96.761	96.561	3.125	97.926	97.926	97.726	2.625	97.853	97.853	97.653	2.625	97.696	97.696	97.496
3.250	96.943	96.943	96.743	3.250	97.441	97.441	97.241	3.250	98.617	98.617	98.417	2.750	98.381	98.381	98.181	2.750	98.064	98.064	97.864
3.375	97.863	97.863	97.663	3.375	98.305	98.305	98.105	3.375	99.480	99.480	99.280	2.875	98.815	98.815	98.615	2.875	98.368	98.368	98.168
3.500	98.367	98.367	98.167	3.500	98.681	98.681	98.481	3.500	99.952	99.952	99.752	2.990	99.221	99.221	99.021	2.990	98.610	98.610	98.410
3.625	98.981	98.981	98.781	3.625	99.428	99.428	99.228	3.625	100.381	100.381	100.181	3.000	99.321	99.321	99.121	3.000	98.710	98.710	98.510
3.750	99.689	99.689	99.489	3.750	100.064	100.064	99.864	3.750	100.672	100.672	100.472	3.125	99.872	99.872	99.672	3.125	99.067	99.067	98.867
3.875	100.241	100.241	100.041	3.875	100.556	100.556	100.356	3.875	101.220	101.220	101.020	3.250	100.360	100.360	100.160	3.250	99.407	99.407	99.207
3.990	100.567	100.567	100.367	3.990	100.805	100.805	100.605	3.990	101.513	101.513	101.313	3.375	101.009	101.009	100.809	3.375	99.922	99.922	99.722
4.000	100.667	100.667	100.467	4.000	100.905	100.905	100.705	4.000	101.613	101.613	101.413	3.500	101.362	101.362	101.162	3.500	100.159	100.159	99.959
4.125	101.266	101.266	101.066	4.125	101.084	101.084	100.884	4.125	101.915	101.915	101.715	3.625	101.803	101.803	101.603	3.625	100.461	100.461	100.261
4.250	101.779	101.779	101.579	4.250	101.534	101.534	101.334	4.250	101.926	101.926	101.726	3.750	101.981	101.981	101.781	3.750	100.064	100.064	99.864
4.375	102.190	102.190	101.990	4.375	101.946	101.946	101.746	4.375	102.332	102.332	102.132	3.875	102.469	102.469	102.269	3.875	100.400	100.400	100.200
4.500	102.579	102.579	102.379	4.500	102.229	102.229	102.029	4.500	102.698	102.698	102.498	3.990	102.847	102.847	102.647	3.990	100.628	100.628	100.428
4.625	102.881	102.881	102.681	4.625	102.392	102.392	102.192	4.625	102.998	102.998	102.798	4.000	102.947	102.947	102.747	4.000	100.728	100.728	100.528
4.750	103.481	103.481	103.281	4.750	102.002	102.002	101.802	4.750	103.506	103.506	103.306	4.125	103.354	103.354	103.154	4.125	101.005	101.005	100.805
4.875	103.879	103.879	103.679	4.875	102.395	102.395	102.195	4.875	103.903	103.903	103.703	4.250	102.664	102.664	102.464	4.250	100.278	100.278	100.078
4.990	104.129	104.129	103.929	4.990	102.552	102.552	102.352	4.990	104.133	104.133	103.933	4.375	102.971	102.971	102.771	4.375	100.491	100.491	100.291
5.000	104.229	104.229	104.029	5.000	102.652	102.652	102.452	5.000	104.233	104.233	104.033	4.500	103.063	103.063	102.863	4.500	100.556	100.556	100.356

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

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

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

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

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



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

30 Day Lock Exp.: 3/14/2022
45 Day Lock Exp.: 3/28/2022
60 Day Lock Exp.: 4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 4:30 pm 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	95.680	95.680	95.462	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.530	93.530	93.312	2.750	N/A	N/A	N/A	3.000	95.061	94.959	94.843	3.125	95.824	95.723	95.606		
3.125	96.390	96.390	96.172	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.240	94.240	94.022	2.875	N/A	N/A	N/A	3.125	95.824	95.723	95.606						
3.250	97.077	97.077	96.877	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	94.927	94.927	94.727	2.990	N/A	N/A	N/A	3.250	96.333	96.233	96.133						
3.375	98.090	98.090	97.889	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	95.940	95.940	95.739	3.000	N/A	N/A	N/A	3.375	97.346	97.246	97.145						
3.500	98.624	98.624	98.422	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.474	96.474	96.272	3.125	N/A	N/A	N/A	3.500	97.880	97.780	97.678						
3.625	99.093	99.093	98.893	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	96.943	96.943	96.743	3.250	N/A	N/A	N/A	3.625	98.350	98.250	98.150						
3.750	99.831	99.831	99.587	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.681	97.681	97.437	3.375	N/A	N/A	N/A	3.750	97.966	97.833	97.722						
3.875	100.398	100.398	100.153	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.248	98.248	98.003	3.500	N/A	N/A	N/A	3.875	98.533	98.398	98.288						
3.990	100.692	100.692	100.445	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.542	98.542	98.295	3.625	N/A	N/A	N/A	3.990	98.827	98.690	98.580						
4.000	100.792	100.792	100.545	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.642	98.642	98.395	3.750	N/A	N/A	N/A	4.000	98.927	98.790	98.680						
4.125	101.163	101.163	100.963	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.013	99.013	98.813	3.875	N/A	N/A	N/A	4.125	99.298	99.198	99.098						
4.250	101.741	101.741	101.541	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.591	99.591	99.391	3.990	N/A	N/A	N/A	4.250	98.826	98.726	98.626						
4.375	102.154	102.154	101.954	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.004	100.004	99.804	4.000	N/A	N/A	N/A	4.375	99.240	99.140	99.040						
4.500	102.600	102.600	102.400	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.450	100.450	100.250	4.125	N/A	N/A	N/A	4.500	99.685	99.585	99.485						
4.625	102.985	102.985	102.785	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.835	100.835	100.635	4.250	N/A	N/A	N/A	4.625	100.410	100.310	100.210						
4.750	103.276	103.276	103.076	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.126	101.126	100.926	4.375	N/A	N/A	N/A	4.750	100.120	100.020	99.920						
4.875	103.659	103.659	103.459	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.509	101.509	101.309	4.500	N/A	N/A	N/A	4.875	100.503	100.403	100.303						
4.990	103.879	103.879	103.679	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.729	101.729	101.529	4.625	N/A	N/A	N/A	4.990	100.722	100.622	100.522						
5.000	103.979	103.979	103.779	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	101.829	101.829	101.629	4.750	N/A	N/A	N/A	5.000	100.822	100.722	100.622						
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	96.865	96.865	96.593	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.343	97.343	97.143	2.500	96.797	96.696	96.597						
2.875	N/A	N/A	N/A	3.125	97.531	97.531	97.257	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.868	97.868	97.668	2.625	97.244	97.142	97.044						
2.990	N/A	N/A	N/A	3.250	98.232	98.232	97.957	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.392	98.392	98.192	2.750	97.205	97.104	97.005						
3.000	N/A	N/A	N/A	3.375	99.110	99.110	98.829	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.059	99.059	98.859	2.875	97.872	97.771	97.672						
3.125	N/A	N/A	N/A	3.500	99.674	99.674	99.392	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.254	99.254	99.054	2.990	98.067	97.966	97.867						
3.250	N/A	N/A	N/A	3.625	100.018	100.018	99.735	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.354	99.354	99.154	3.000	98.167	98.066	97.967						
3.375	N/A	N/A	N/A	3.750	100.547	100.547	100.264	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.814	99.814	99.614	3.125	99.381	99.277	99.181						
3.500	N/A	N/A	N/A	3.875	101.115	101.115	100.869	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.225	100.225	100.025	3.250	98.401	98.289	98.201						
3.625	N/A	N/A	N/A	3.990	101.412	101.412	101.170	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.873	100.873	100.673	3.375	99.050	98.939	98.850						
3.750	N/A	N/A	N/A	4.000	101.512	101.512	101.270	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.221	101.221	101.021	3.500	99.398	99.286	99.198						
3.875	N/A	N/A	N/A	4.125	101.418	101.418	101.176	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.402	101.402	101.202	3.625	100.389	100.289	100.189						
3.990	N/A	N/A	N/A	4.250	101.717	101.717	101.475	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.853	101.853	101.653	3.750	99.926	99.826	99.726						
4.000	N/A	N/A	N/A	4.375	102.074	102.074	101.874	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.275	102.275	102.075	3.875	100.348	100.248	100.148						
4.125	N/A	N/A	N/A	4.500	102.542	102.542	102.342	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.560	102.560	102.360	3.990	100.633	100.533	100.433						
4.250	N/A	N/A	N/A	4.625	103.162	103.162	102.962	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.660	102.660	102.460	4.000	100.733	100.633	100.533						
4.375	N/A	N/A	N/A	4.750	104.228	104.228	104.028	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.289	102.289	102.089	4.125	100.539	100.439	100.339						
4.500	N/A	N/A	N/A	4.875	104.567	104.567	104.367	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.698	102.698	102.498	4.250	100.449	100.349	100.249						
4.625	N/A	N/A	N/A	4.990	104.699	104.699	104.499	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.073	103.073	102.873	4.375	100.824	100.724	100.624						
4.750	N/A	N/A	N/A	5.000	104.799	104.799	104.599	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.260	103.260	103.060	4.500	101.011	100.911	100.811						
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	95.143	95.143	94.943	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	95.668	95.668	95.468	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	96.192	96.192	95.992	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	96.859	96.859	96.659	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	97.054	97.054	96.854	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	97.154	97.154	96.954	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	97.614	97.614	97.414	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	98.025	98.025	97.825	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	98.673	98.673	98.473	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	99.021	99.021	98.821	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	99.202	99.202	99.002	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	99.653	99.653	99.453	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A										
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	100.075	100.075	99.875	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	100.360	100.360	100.160	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	100.460	100.460	100.260	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	100.089	100.089	99.889	3.750	N/A	N/A	N/A	3.750	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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 4:30 pm 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	95.680	95.680	95.462	3.000	93.530	93.530	93.312	3.000	96.865	96.865	96.593	2.500	97.343	97.343	97.143	2.500	95.143	95.143	94.943
3.125	96.390	96.390	96.172	3.125	94.240	94.240	94.022	3.125	97.531	97.531	97.257	2.625	97.868	97.868	97.668	2.625	95.668	95.668	95.468
3.250	97.077	97.077	96.877	3.250	94.927	94.927	94.727	3.250	98.232	98.232	97.957	2.750	98.392	98.392	98.192	2.750	96.192	96.192	95.992
3.375	98.090	98.090	97.889	3.375	95.940	95.940	95.739	3.375	99.110	99.110	98.829	2.875	99.059	99.059	98.859	2.875	96.859	96.859	96.659
3.500	98.624	98.624	98.422	3.500	96.474	96.474	96.272	3.500	99.674	99.674	99.392	2.990	99.254	99.254	99.054	2.990	97.054	97.054	96.854
3.625	99.093	99.093	98.893	3.625	96.943	96.943	96.743	3.625	100.018	100.018	99.735	3.000	99.354	99.354	99.154	3.000	97.154	97.154	96.954
3.750	99.831	99.831	99.587	3.750	97.681	97.681	97.437	3.750	100.547	100.547	100.304	3.125	99.814	99.814	99.614	3.125	97.614	97.614	97.414
3.875	100.398	100.398	100.153	3.875	98.248	98.248	98.003	3.875	101.115	101.115	100.869	3.250	100.225	100.225	100.025	3.250	98.025	98.025	97.825
3.990	100.692	100.692	100.445	3.990	98.542	98.542	98.295	3.990	101.412	101.412	101.170	3.375	100.873	100.873	100.673	3.375	98.673	98.673	98.473
4.000	100.792	100.792	100.545	4.000	98.642	98.642	98.395	4.000	101.512	101.512	101.270	3.500	101.221	101.221	101.021	3.500	99.021	99.021	98.821
4.125	101.163	101.163	100.963	4.125	99.013	99.013	98.813	4.125	101.418	101.418	101.207	3.625	101.402	101.402	101.202	3.625	99.202	99.202	99.002
4.250	101.741	101.741	101.541	4.250	99.591	99.591	99.391	4.250	101.717	101.717	101.506	3.750	101.853	101.853	101.653	3.750	99.653	99.653	99.453
4.375	102.154	102.154	101.954	4.375	100.004	100.004	99.804	4.375	102.074	102.074	101.874	3.875	102.275	102.275	102.075	3.875	100.075	100.075	99.875
4.500	102.600	102.600	102.400	4.500	100.450	100.450	100.250	4.500	102.542	102.542	102.342	3.990	102.560	102.560	102.360	3.990	100.360	100.360	100.160
4.625	102.985	102.985	102.785	4.625	100.835	100.835	100.635	4.625	103.162	103.162	102.962	4.000	102.660	102.660	102.460	4.000	100.460	100.460	100.260
4.750	103.276	103.276	103.076	4.750	101.126	101.126	100.926	4.750	104.228	104.228	104.028	4.125	102.289	102.289	102.089	4.125	100.089	100.089	99.889
4.875	103.659	103.659	103.459	4.875	101.509	101.509	101.309	4.875	104.567	104.567	104.367	4.250	102.698	102.698	102.498	4.250	100.498	100.498	100.298
4.990	103.879	103.879	103.679	4.990	101.729	101.729	101.529	4.990	104.699	104.699	104.499	4.375	103.073	103.073	102.873	4.375	100.873	100.873	100.673
5.000	103.979	103.979	103.779	5.000	101.829	101.829	101.629	5.000	104.799	104.799	104.599	4.500	103.260	103.260	103.060	4.500	101.060	101.060	100.860

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 4:30 pm 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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 4:30 pm 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	95.680	95.680	95.462	3.000	96.865	96.865	96.593	2.500	97.343	97.343	97.143	3.000	93.930	93.930	93.712	2.500	95.593	95.593	95.393
3.125	96.390	96.390	96.172	3.125	97.531	97.531	97.257	2.625	97.868	97.868	97.668	3.125	94.640	94.640	94.422	2.625	96.118	96.118	95.918
3.250	97.077	97.077	96.877	3.250	98.232	98.232	97.957	2.750	98.392	98.392	98.192	3.250	95.327	95.327	95.127	2.750	96.642	96.642	96.442
3.375	98.090	98.090	97.889	3.375	99.110	99.110	98.829	2.875	99.059	99.059	98.859	3.375	96.340	96.340	96.139	2.875	97.309	97.309	97.109
3.500	98.624	98.624	98.422	3.500	99.674	99.674	99.392	2.990	99.254	99.254	99.054	3.500	96.874	96.874	96.672	2.990	97.504	97.504	97.304
3.625	99.093	99.093	98.893	3.625	100.018	100.018	99.735	3.000	99.354	99.354	99.154	3.625	97.343	97.343	97.143	3.000	97.604	97.604	97.404
3.750	99.831	99.831	99.587	3.750	100.547	100.547	100.304	3.125	99.814	99.814	99.614	3.750	98.081	98.081	97.877	3.125	98.064	98.064	97.864
3.875	100.398	100.398	100.153	3.875	101.115	101.115	100.869	3.250	100.225	100.225	100.025	3.875	98.648	98.648	98.403	3.250	98.475	98.475	98.275
3.990	100.692	100.692	100.445	3.990	101.412	101.412	101.170	3.375	100.873	100.873	100.673	3.990	98.942	98.942	98.695	3.375	99.123	99.123	98.923
4.000	100.792	100.792	100.545	4.000	101.512	101.512	101.270	3.500	101.221	101.221	101.021	4.000	99.042	99.042	98.795	3.500	99.471	99.471	99.271
4.125	101.163	101.163	100.963	4.125	101.418	101.418	101.207	3.625	101.402	101.402	101.202	4.125	99.413	99.413	99.213	3.625	99.652	99.652	99.452
4.250	101.741	101.741	101.541	4.250	101.717	101.717	101.506	3.750	101.853	101.853	101.653	4.250	99.991	99.991	99.791	3.750	100.103	100.103	99.903
4.375	102.154	102.154	101.954	4.375	102.074	102.074	101.874	3.875	102.275	102.275	102.075	4.375	100.404	100.404	100.204	3.875	100.525	100.525	100.325
4.500	102.600	102.600	102.400	4.500	102.542	102.542	102.342	3.990	102.560	102.560	102.360	4.500	100.850	100.850	100.650	3.990	100.810	100.810	100.610
4.625	102.985	102.985	102.785	4.625	103.162	103.162	102.962	4.000	102.660	102.660	102.460	4.625	101.235	101.235	101.035	4.000	100.910	100.910	100.710
4.750	103.276	103.276	103.076	4.750	104.228	104.228	104.028	4.125	102.289	102.289	102.089	4.750	101.526	101.526	101.326	4.125	100.539	100.539	100.339
4.875	103.659	103.659	103.459	4.875	104.567	104.567	104.367	4.250	102.698	102.698	102.498	4.875	101.909	101.909	101.709	4.250	100.948	100.948	100.748
4.990	103.879	103.879	103.679	4.990	104.699	104.699	104.499	4.375	103.073	103.073	102.873	4.990	102.129	102.129	101.929	4.375	101.323	101.323	101.123
5.000	103.979	103.979	103.779	5.000	104.799	104.799	104.599	4.500	103.260	103.260	103.060	5.000	102.229	102.229	102.029	4.500	101.510	101.510	101.310

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 4:30 pm 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

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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: 2/10/2022

Release Time: 4:30 pm 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	98.300	98.175	98.050	
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	101.425	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	102.675	102.550	102.425	
5.375	103.050	102.925	102.800	
5.500	103.300	103.175	103.050	
5.625	103.550	103.425	103.300	
5.750	103.800	103.675	103.550	
5.875	104.050	103.925	103.800	
5.990	104.280	104.155	104.030	
6.125	104.550	104.425	104.300	
6.250	104.800	104.675	104.550	
6.375	105.050	104.925	104.800	
6.500	105.300	105.175	105.050	
6.625	105.550	105.425	105.300	
6.750	105.800	105.675	105.550	
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	107.050	106.925	106.800	
7.500	107.300	107.175	107.050	
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	98.050	97.925	97.800	
4.250	98.925	98.800	98.675	
4.375	99.425	99.300	99.175	
4.500	99.925	99.800	99.675	
4.625	100.550	100.425	100.300	
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	102.425	102.300	102.175	
5.375	102.800	102.675	102.550	
5.500	103.050	102.925	102.800	
5.625	103.300	103.175	103.050	
5.750	103.550	103.425	103.300	
5.875	103.800	103.675	103.550	
5.990	104.030	103.905	103.780	
6.125	104.300	104.175	104.050	
6.250	104.550	104.425	104.300	
6.375	104.800	104.675	104.550	
6.500	105.050	104.925	104.800	
6.625	105.300	105.175	105.050	
6.750	105.550	105.425	105.300	
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	106.800	106.675	106.550	
7.500	107.050	106.925	106.800	
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	98.675	98.550	98.425	
4.375	99.175	99.050	98.925	
4.500	99.675	99.550	99.425	
4.625	100.300	100.175	100.050	
4.750	100.925	100.800	100.675	
4.875	101.300	101.175	101.050	
4.990	101.530	101.405	101.280	
5.125	101.800	101.675	101.550	
5.250	102.175	102.050	101.925	
5.375	102.550	102.425	102.300	
5.500	102.800	102.675	102.550	
5.625	103.050	102.925	102.800	
5.750	103.300	103.175	103.050	
5.875	103.550	103.425	103.300	
5.990	103.780	103.655	103.530	
6.125	104.050	103.925	103.800	
6.250	104.300	104.175	104.050	
6.375	104.550	104.425	104.300	
6.500	104.800	104.675	104.550	
6.625	105.050	104.925	104.800	
6.750	105.300	105.175	105.050	
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	106.550	106.425	106.300	
7.500	106.800	106.675	106.550	
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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