



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: 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	98.276	98.276	97.885	2.750	97.903	97.903	97.512	1.875	93.858	93.858	93.537	3.125	99.401	99.401	99.101
2.875	98.792	98.792	98.401	2.875	98.344	98.344	97.954	2.000	94.338	94.338	94.018	3.250	100.510	100.510	100.210
3.000	99.287	99.287	98.896	3.000	98.770	98.770	98.380	2.125	94.806	94.806	94.486	3.375	100.403	100.403	100.103
3.125	99.799	99.799	99.409	3.125	99.194	99.194	98.803	2.250	95.555	95.555	95.180	3.500	99.625	99.625	99.325
3.250	100.074	100.074	99.621	3.250	99.689	99.689	99.236	2.375	96.006	96.006	95.631	3.625	99.658	99.658	99.358
3.375	100.472	100.472	100.019	3.375	99.994	99.994	99.541	2.500	96.456	96.456	96.081	Margin = 2.250		Index = 0.800	
3.500	100.929	100.929	100.476	3.500	100.403	100.403	99.950	2.625	96.880	96.880	96.505	30 Year OTC			
3.625	101.385	101.385	100.932	3.625	100.727	100.727	100.273	2.750	97.536	97.536	97.122	Rate	30 Day	45 Day	60 Day
3.750	101.160	101.160	100.745	3.750	100.743	100.743	100.328	2.875	97.953	97.953	97.539	4.000	101.348	101.348	100.817
3.875	101.515	101.515	101.099	3.875	100.983	100.983	100.567	3.000	98.354	98.354	97.940	4.125	101.795	101.795	101.264
4.000	101.940	101.940	101.525	4.000	101.348	101.348	100.933	3.125	98.752	98.752	98.338	4.500	102.709	102.709	102.209
4.125	102.387	102.387	101.971	4.125	101.591	101.591	101.176	3.250	98.990	98.990	98.690	4.625	103.112	103.112	102.612
4.250	102.628	102.628	102.419	4.250	102.201	102.201	101.992	3.375	99.371	99.371	99.071	4.750	102.494	102.494	101.994
4.375	102.940	102.940	102.731	4.375	102.301	102.301	102.092	3.500	99.755	99.755	99.455	4.875	102.845	102.845	102.345
4.500	103.301	103.301	103.092	4.500	102.557	102.557	102.348	3.625	100.053	100.053	99.753	5.000	102.957	102.957	102.457
4.625	103.704	103.704	103.494	4.625	102.878	102.878	102.668	3.750	96.879	96.879	96.579	5.125	103.239	103.239	102.739
4.750	103.186	103.186	102.986	4.750	102.806	102.806	102.606	3.875	97.193	97.193	96.893	5.500	103.099	103.099	102.599
4.875	103.437	103.437	103.237	4.875	102.943	102.943	102.743	4.000	97.533	97.533	97.233	5.625	103.381	103.381	102.881
6.250	106.000	106.000	105.800	6.250	102.545	102.545	102.345	4.125	97.786	97.786	97.486	6.250	103.655	103.655	103.155

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	98.376	98.276	98.276	97.885	2.750	97.728	97.628	97.628	97.237	1.875	95.988	95.888	95.888	95.567	
2.875	98.892	98.792	98.792	98.401	2.875	98.169	98.069	98.069	97.679	2.000	96.468	96.368	96.368	96.048	
3.000	99.387	99.287	99.287	98.896	3.000	98.595	98.495	98.495	98.105	2.125	96.936	96.836	96.836	96.516	
3.125	99.899	99.799	99.799	99.409	3.125	99.019	98.919	98.919	98.528	2.250	97.685	97.585	97.585	97.210	
3.250	100.174	100.074	100.074	99.621	3.250	99.489	99.389	99.389	98.936	2.375	98.136	98.036	98.036	97.661	
3.375	100.672	100.572	100.572	100.119	3.375	99.894	99.794	99.794	99.341	2.500	98.586	98.486	98.486	98.111	
3.500	101.129	101.029	101.029	100.576	3.500	100.303	100.203	100.203	99.750	2.625	99.010	98.910	98.910	98.535	
3.625	101.585	101.485	101.485	101.032	3.625	100.627	100.527	100.527	100.073	2.750	98.566	98.466	98.466	98.052	
3.750	101.360	101.260	101.260	100.845	3.750	100.943	100.843	100.843	100.428	2.875	98.983	98.883	98.883	98.469	
3.875	101.815	101.715	101.715	101.299	3.875	101.283	101.183	101.183	100.767	3.000	99.384	99.284	99.284	98.870	
4.000	102.240	102.140	102.140	101.725	4.000	101.648	101.548	101.548	101.133	3.125	99.782	99.682	99.682	99.268	
4.125	102.687	102.587	102.587	102.171	4.125	101.891	101.791	101.791	101.376	3.250	100.620	100.520	100.520	100.220	
4.250	102.828	102.728	102.728	102.519	4.250	102.401	102.301	102.301	102.092	3.375	101.001	100.901	100.901	100.601	

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	98.598	98.598	98.067	4.750	100.000	100.000	99.500
3.875	95.929	95.929	95.335	5.250	103.750	103.750	103.500	4.125	99.045	99.045	98.514	5.250	101.000	101.000	100.500
4.000	95.504	95.504	94.910					4.625	100.362	100.362	99.862	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	95.057	95.057	94.463					4.750	99.744	99.744	99.244	Rate	30 Day	45 Day	60 Day
4.250	97.947	97.947	97.447					4.875	100.095	100.095	99.595	5.750	103.750	103.750	103.250
4.375	97.535	97.535	97.035					5.000	100.207	100.207	99.707	6.250	105.750	105.750	105.250
4.500	97.174	97.174	96.674					5.125	100.489	100.489	99.989	DPA Advantage Adjustment			
4.625	96.771	96.771	96.271					5.500	100.349	100.349	99.849	203(k) / 203(k)s			
4.750	98.701	98.701	98.201					5.625	100.631	100.631	100.131	203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.905	100.905	100.405				

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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	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	96.085	96.085	95.671	3.500	99.375	99.375	99.075
3.250	99.362	99.362	98.909	3.250	99.076	99.076	98.623	2.875	96.502	96.502	96.088	3.625	99.408	99.408	99.108
3.375	99.860	99.860	99.407	3.375	99.482	99.482	99.029	3.000	96.903	96.903	96.489	Margin = 2.250		Index = .800	
3.500	100.317	100.317	99.864	3.500	99.891	99.891	99.438	3.125	97.301	97.301	96.887	30 Year OTC			
3.625	100.773	100.773	100.320	3.625	100.214	100.214	99.761	3.250	97.795	97.795	97.495	Rate	30 Day	45 Day	60 Day
3.750	99.973	99.973	99.557	3.750	99.656	99.656	99.240	3.375	98.176	98.176	97.876	3.250	99.362	99.362	98.862
3.875	100.428	100.428	100.012	3.875	99.995	99.995	99.579	3.500	98.560	98.560	98.260	3.375	99.860	99.860	99.360
4.000	100.853	100.853	100.437	4.000	100.361	100.361	99.945	3.625	98.858	98.858	98.558	3.500	100.317	100.317	99.817
4.125	101.299	101.299	100.883	4.125	100.604	100.604	100.188	3.750	96.184	96.184	95.884	3.625	100.773	100.773	100.273
4.250	100.878	100.878	100.669	4.250	100.551	100.551	100.342	3.875	N/A	N/A	N/A	3.750	99.973	99.973	99.379
4.375	101.290	101.290	101.081	4.375	100.751	100.751	100.542	4.000	N/A	N/A	N/A	3.875	100.428	100.428	99.834
4.500	101.651	101.651	101.442	4.500	101.007	101.007	100.798	4.125	N/A	N/A	N/A	4.000	100.853	100.853	100.259
4.625	102.054	102.054	101.845	4.625	101.328	101.328	101.119	4.250	N/A	N/A	N/A	4.125	101.299	101.299	100.705
4.750	100.186	100.186	99.986	4.750	99.906	99.906	99.706	4.375	N/A	N/A	N/A	4.250	100.878	100.878	100.378
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	99.462	99.362	99.362	98.909	3.250	99.176	99.076	99.076	98.623	2.750	98.091	97.991	97.991	97.577
3.375	99.960	99.860	99.860	99.407	3.375	99.582	99.482	99.482	99.029	2.875	98.508	98.408	98.408	97.994
3.500	100.417	100.317	100.317	99.864	3.500	99.991	99.891	99.891	99.438	3.000	98.909	98.809	98.809	98.395
3.625	100.873	100.773	100.773	100.320	3.625	100.314	100.214	100.214	99.761	3.125	99.307	99.207	99.207	98.793
3.750	100.073	99.973	99.973	99.557	3.750	99.756	99.656	99.656	99.240	3.250	100.208	100.108	100.108	99.808
3.875	100.528	100.428	100.428	100.012	3.875	100.095	99.995	99.995	99.579	3.375	100.588	100.488	100.488	100.188
4.000	100.953	100.853	100.853	100.437	4.000	100.461	100.361	100.361	99.945	3.500	100.972	100.872	100.872	100.572
4.125	101.399	101.299	101.299	100.883	4.125	100.704	100.604	100.604	100.188	3.625	101.271	101.171	101.171	100.871
4.250	100.978	100.878	100.878	100.669	4.250	100.651	100.551	100.551	100.342	3.750	97.721	97.621	97.621	97.321

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 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

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	95.940	95.940	95.740	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.247	96.247	96.047	2.000	N/A	N/A	N/A	3.000	95.898	95.798	95.677
3.125	96.523	96.523	96.323	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	97.089	97.089	96.889	2.125	N/A	N/A	N/A	3.125	96.472	96.372	96.190
3.250	97.272	97.272	97.072	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.769	97.769	97.569	2.250	N/A	N/A	N/A	3.250	97.221	97.121	96.939
3.375	98.191	98.191	97.991	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.633	98.633	98.433	2.375	N/A	N/A	N/A	3.375	98.141	98.041	97.859
3.500	98.695	98.695	98.495	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.009	99.009	98.809	2.500	N/A	N/A	N/A	3.500	98.645	98.545	98.363
3.625	99.293	99.293	99.093	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.538	99.538	99.338	2.625	N/A	N/A	N/A	3.625	99.327	99.188	98.984
3.750	100.002	100.002	99.802	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.173	100.173	99.973	2.750	N/A	N/A	N/A	3.750	100.035	99.896	99.692
3.875	100.553	100.553	100.353	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.665	100.665	100.465	2.875	N/A	N/A	N/A	3.875	100.587	100.448	100.244
3.990	100.879	100.879	100.679	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.914	100.914	100.714	2.990	N/A	N/A	N/A	3.990	100.913	100.774	100.570
4.000	100.979	100.979	100.779	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.014	101.014	100.814	3.000	N/A	N/A	N/A	4.000	101.013	100.874	100.670
4.125	101.531	101.531	101.331	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.177	101.177	100.977	3.125	N/A	N/A	N/A	4.125	101.510	101.377	101.240
4.250	102.045	102.045	101.845	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.628	101.628	101.428	3.250	N/A	N/A	N/A	4.250	102.023	101.890	101.753
4.375	102.456	102.456	102.256	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.040	102.040	101.840	3.375	N/A	N/A	N/A	4.375	102.435	102.302	102.165
4.500	102.844	102.844	102.644	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.323	102.323	102.123	3.500	N/A	N/A	N/A	4.500	102.823	102.690	102.553
4.625	103.141	103.141	102.941	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.486	102.486	102.286	3.625	N/A	N/A	N/A	4.625	103.173	103.061	102.881
4.750	103.731	103.731	103.531	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.627	101.627	101.427	3.750	N/A	N/A	N/A	4.750	103.776	103.666	103.486
4.875	104.129	104.129	103.929	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.020	102.020	101.820	3.875	N/A	N/A	N/A	4.875	104.175	104.065	103.885
4.990	104.379	104.379	104.179	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.177	102.177	101.977	3.990	N/A	N/A	N/A	4.990	104.425	104.315	104.135
5.000	104.479	104.479	104.279	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.277	102.277	102.077	4.000	N/A	N/A	N/A	5.000	104.525	104.415	104.235
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	97.338	97.338	97.138	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.455	97.455	97.255	2.500	97.354	97.254	97.154
2.875	N/A	N/A	N/A	3.125	98.254	98.254	98.054	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.014	98.014	97.814	2.625	97.913	97.813	97.713
2.990	N/A	N/A	N/A	3.250	98.945	98.945	98.745	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.542	98.542	98.342	2.750	98.442	98.342	98.242
3.000	N/A	N/A	N/A	3.375	99.808	99.808	99.608	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.975	98.975	98.775	2.875	98.875	98.775	98.675
3.125	N/A	N/A	N/A	3.500	100.280	100.280	100.080	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.364	99.364	99.164	2.990	99.264	99.164	99.064
3.250	N/A	N/A	N/A	3.625	100.709	100.709	100.509	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.464	99.464	99.264	3.000	99.364	99.264	99.164
3.375	N/A	N/A	N/A	3.750	100.968	100.968	100.768	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.911	99.911	99.711	3.125	99.860	99.747	99.640
3.500	N/A	N/A	N/A	3.875	101.517	101.517	101.317	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.349	100.349	100.149	3.250	100.348	100.204	100.050
3.625	N/A	N/A	N/A	3.990	101.809	101.809	101.609	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.998	100.998	100.798	3.375	100.998	100.854	100.700
3.750	N/A	N/A	N/A	4.000	101.909	101.909	101.709	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.351	101.351	101.151	3.500	101.350	101.206	101.052
3.875	N/A	N/A	N/A	4.125	102.212	102.212	102.012	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.792	101.792	101.592	3.625	101.791	101.647	101.493
3.990	N/A	N/A	N/A	4.250	102.176	102.176	101.976	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.896	101.896	101.696	3.750	102.100	101.956	101.795
4.000	N/A	N/A	N/A	4.375	102.582	102.582	102.382	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.384	102.384	102.184	3.875	102.588	102.444	102.283
4.125	N/A	N/A	N/A	4.500	102.948	102.948	102.748	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.762	102.762	102.562	3.990	102.966	102.822	102.661
4.250	N/A	N/A	N/A	4.625	103.248	103.248	103.048	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.862	102.862	102.662	4.000	103.066	102.922	102.761
4.375	N/A	N/A	N/A	4.750	103.756	103.756	103.556	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.269	103.269	103.069	4.125	103.473	103.329	103.168
4.500	N/A	N/A	N/A	4.875	104.153	104.153	103.953	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.570	102.570	102.370	4.250	102.742	102.616	102.477
4.625	N/A	N/A	N/A	4.990	104.383	104.383	104.183	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.878	102.878	102.678	4.375	103.050	102.924	102.785
4.750	N/A	N/A	N/A	5.000	104.483	104.483	104.283	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.969	102.969	102.769	4.500	103.141	103.015	102.876
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	97.436	97.436	97.236	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.633	98.633	98.433
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.856	97.856	97.656	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.113	99.113	98.913
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.225	98.225	98.025	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.417	99.417	99.217
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.529	98.529	98.329	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.850	99.850	99.650
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.770	98.770	98.570	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.239	100.239	100.039
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.870	98.870	98.670	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.339	100.339	100.139
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.178	99.178	98.978	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.786	100.786	100.586
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.396	99.396	99.196	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.630	100.630	100.430
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.911	99.911	99.711	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.280	101.280	101.080
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.148	100.148	99.948	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.632	101.632	101.432
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.450	100.450	100.250	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.073	102.073	101.873
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.979	99.979	99.779	3.250	N/A	N/A	N/A	3.2							



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: 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	95.940	95.940	95.740	3.000	96.247	96.247	96.047	3.000	97.338	97.338	97.138	2.500	97.455	97.455	97.255	2.500	97.436	97.436	97.236
3.125	96.523	96.523	96.323	3.125	97.089	97.089	96.889	3.125	98.254	98.254	98.054	2.625	98.014	98.014	97.814	2.625	97.856	97.856	97.656
3.250	97.272	97.272	97.072	3.250	97.769	97.769	97.569	3.250	98.945	98.945	98.745	2.750	98.542	98.542	98.342	2.750	98.225	98.225	98.025
3.375	98.191	98.191	97.991	3.375	98.633	98.633	98.433	3.375	99.808	99.808	99.608	2.875	98.975	98.975	98.775	2.875	98.529	98.529	98.329
3.500	98.695	98.695	98.495	3.500	99.009	99.009	98.809	3.500	100.280	100.280	100.080	2.990	99.364	99.364	99.164	2.990	98.770	98.770	98.570
3.625	99.293	99.293	99.093	3.625	99.538	99.538	99.338	3.625	100.709	100.709	100.509	3.000	99.464	99.464	99.264	3.000	98.870	98.870	98.670
3.750	100.002	100.002	99.802	3.750	100.173	100.173	99.973	3.750	100.968	100.968	100.768	3.125	99.911	99.911	99.711	3.125	99.178	99.178	98.978
3.875	100.553	100.553	100.353	3.875	100.665	100.665	100.465	3.875	101.517	101.517	101.317	3.250	100.349	100.349	100.149	3.250	99.396	99.396	99.196
3.990	100.879	100.879	100.679	3.990	100.914	100.914	100.714	3.990	101.809	101.809	101.609	3.375	100.998	100.998	100.798	3.375	99.911	99.911	99.711
4.000	100.979	100.979	100.779	4.000	101.014	101.014	100.814	4.000	101.909	101.909	101.709	3.500	101.351	101.351	101.151	3.500	100.148	100.148	99.948
4.125	101.531	101.531	101.331	4.125	101.177	101.177	100.977	4.125	102.212	102.212	102.012	3.625	101.792	101.792	101.592	3.625	100.450	100.450	100.250
4.250	102.045	102.045	101.845	4.250	101.628	101.628	101.428	4.250	102.176	102.176	101.976	3.750	101.896	101.896	101.696	3.750	99.979	99.979	99.779
4.375	102.456	102.456	102.256	4.375	102.040	102.040	101.840	4.375	102.582	102.582	102.382	3.875	102.384	102.384	102.184	3.875	100.316	100.316	100.116
4.500	102.844	102.844	102.644	4.500	102.323	102.323	102.123	4.500	102.948	102.948	102.748	3.990	102.762	102.762	102.562	3.990	100.543	100.543	100.343
4.625	103.141	103.141	102.941	4.625	102.486	102.486	102.286	4.625	103.248	103.248	103.048	4.000	102.862	102.862	102.662	4.000	100.643	100.643	100.443
4.750	103.731	103.731	103.531	4.750	101.627	101.627	101.427	4.750	103.756	103.756	103.556	4.125	103.269	103.269	103.069	4.125	100.920	100.920	100.720
4.875	104.129	104.129	103.929	4.875	102.020	102.020	101.820	4.875	104.153	104.153	103.953	4.250	102.570	102.570	102.370	4.250	100.184	100.184	99.984
4.990	104.379	104.379	104.179	4.990	102.177	102.177	101.977	4.990	104.383	104.383	104.183	4.375	102.878	102.878	102.678	4.375	100.397	100.397	100.197
5.000	104.479	104.479	104.279	5.000	102.277	102.277	102.077	5.000	104.483	104.483	104.283	4.500	102.969	102.969	102.769	4.500	100.462	100.462	100.262

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: 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	96.066	96.066	95.848	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.854	95.854	95.636	2.750	N/A	N/A	N/A	3.000	95.447	95.346	95.229
3.125	96.762	96.762	96.549	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.552	96.552	96.339	2.875	N/A	N/A	N/A	3.125	96.196	96.096	95.983
3.250	97.475	97.475	97.275	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.315	97.315	97.115	2.990	N/A	N/A	N/A	3.250	96.731	96.631	96.531
3.375	98.476	98.476	98.276	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	98.314	98.314	98.114	3.000	N/A	N/A	N/A	3.375	97.732	97.632	97.532
3.500	99.003	99.003	98.803	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.555	98.555	98.354	3.125	N/A	N/A	N/A	3.500	98.259	98.159	98.058
3.625	99.464	99.464	99.264	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.574	98.574	98.374	3.250	N/A	N/A	N/A	3.625	98.721	98.621	98.521
3.750	100.215	100.215	99.972	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.295	99.295	99.052	3.375	N/A	N/A	N/A	3.750	98.350	98.217	98.107
3.875	100.773	100.773	100.529	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.759	99.759	99.515	3.500	N/A	N/A	N/A	3.875	98.908	98.774	98.664
3.990	101.060	101.060	100.814	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.954	99.954	99.708	3.625	N/A	N/A	N/A	3.990	99.195	99.059	98.949
4.000	101.160	101.160	100.914	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.054	100.054	99.808	3.750	N/A	N/A	N/A	4.000	99.295	99.159	99.049
4.125	101.573	101.573	101.354	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	101.033	101.033	100.814	3.875	N/A	N/A	N/A	4.125	99.708	99.601	99.489
4.250	102.141	102.141	101.920	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.247	100.247	100.026	3.990	N/A	N/A	N/A	4.250	99.226	99.116	99.005
4.375	102.545	102.545	102.323	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.695	100.695	100.473	4.000	N/A	N/A	N/A	4.375	99.631	99.521	99.409
4.500	102.980	102.980	102.756	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.976	100.976	100.752	4.125	N/A	N/A	N/A	4.500	100.065	99.953	99.841
4.625	103.353	103.353	103.132	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.219	101.219	100.998	4.250	N/A	N/A	N/A	4.625	100.778	100.669	100.557
4.750	103.699	103.699	103.499	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	100.525	100.525	100.325	4.375	N/A	N/A	N/A	4.750	100.543	100.443	100.343
4.875	104.072	104.072	103.872	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.228	101.228	101.028	4.500	N/A	N/A	N/A	4.875	100.916	100.816	100.716
4.990	104.285	104.285	104.085	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.489	101.489	101.289	4.625	N/A	N/A	N/A	4.990	101.128	101.028	100.928
5.000	104.385	104.385	104.185	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	101.589	101.589	101.389	4.750	N/A	N/A	N/A	5.000	101.228	101.128	101.028

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	97.236	97.236	96.963	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.595	97.595	97.395	2.500	97.049	96.948	96.849
2.875	N/A	N/A	N/A	3.125	97.896	97.896	97.622	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.115	98.115	97.915	2.625	97.491	97.389	97.291
2.990	N/A	N/A	N/A	3.250	98.591	98.591	98.314	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.637	98.637	98.437	2.750	97.450	97.346	97.250
3.000	N/A	N/A	N/A	3.375	99.460	99.460	99.181	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.299	99.299	99.099	2.875	98.112	98.010	97.912
3.125	N/A	N/A	N/A	3.500	100.017	100.017	99.735	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.492	99.492	99.292	2.990	98.305	98.199	98.105
3.250	N/A	N/A	N/A	3.625	100.357	100.357	100.078	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.592	99.592	99.392	3.000	98.405	98.299	98.205
3.375	N/A	N/A	N/A	3.750	100.897	100.897	100.654	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.967	99.967	99.767	3.125	99.534	99.409	99.334
3.500	N/A	N/A	N/A	3.875	101.460	101.460	101.214	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.374	100.374	100.174	3.250	98.550	98.424	98.350
3.625	N/A	N/A	N/A	3.990	101.752	101.752	101.506	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.018	101.018	100.818	3.375	99.195	99.071	98.995
3.750	N/A	N/A	N/A	4.000	101.852	101.852	101.606	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.362	101.362	101.161	3.500	99.539	99.411	99.338
3.875	N/A	N/A	N/A	4.125	101.727	101.727	101.509	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.712	101.712	101.512	3.625	100.699	100.599	100.499
3.990	N/A	N/A	N/A	4.250	102.023	102.023	101.823	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.156	102.156	101.956	3.750	100.229	100.129	100.029
4.000	N/A	N/A	N/A	4.375	102.452	102.452	102.252	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.572	102.572	102.372	3.875	100.645	100.545	100.445
4.125	N/A	N/A	N/A	4.500	102.949	102.949	102.749	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.851	102.851	102.651	3.990	100.924	100.824	100.724
4.250	N/A	N/A	N/A	4.625	103.561	103.561	103.361	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.951	102.951	102.751	4.000	101.024	100.924	100.824
4.375	N/A	N/A	N/A	4.750	104.611	104.611	104.411	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.291	100.291	100.091	4.125	98.541	98.441	98.341
4.500	N/A	N/A	N/A	4.875	104.943	104.943	104.743	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.749	101.749	101.549	4.250	99.500	99.400	99.300
4.625	N/A	N/A	N/A	4.990	105.072	105.072	104.872	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.310	102.310	102.110	4.375	100.061	99.961	99.861
4.750	N/A	N/A	N/A	5.000	105.172	105.172	104.972	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.661	102.661	102.461	4.500	100.412	100.312	100.212

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	97.869	97.869	97.669	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	98.285	98.285	98.085	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	98.131	98.131	97.931	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	98.793	98.793	98.593	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	98.994	98.994	98.794	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	99.094	99.094	98.894	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	99.971	99.971	99.771	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	98.572	98.572	98.372	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	99.222	99.222	99.022	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	99.574	99.574	99.373	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	100.556	100.556	100.356	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	99.578	99.578	99.378	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	100.008	100.008	99.808	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	100.299	100.299	100.099	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	100.399	100.399	100.199	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.769	103.769	103.569	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	98.295	98.295	98.095	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	98.854	98.854	98.654	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	99.211	99.211	99.011	4.000	N/A	N/A	N/A	4.000	N/A	N/A	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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 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	96.066	96.066	95.848	3.000	95.854	95.854	95.636	3.000	97.236	97.236	96.963	2.500	97.595	97.595	97.395	2.500	97.869	97.869	97.669
3.125	96.762	96.762	96.549	3.125	96.552	96.552	96.339	3.125	97.896	97.896	97.622	2.625	98.115	98.115	97.915	2.625	98.285	98.285	98.085
3.250	97.475	97.475	97.275	3.250	97.315	97.315	97.115	3.250	98.591	98.591	98.314	2.750	98.637	98.637	98.437	2.750	98.131	98.131	97.931
3.375	98.476	98.476	98.276	3.375	98.314	98.314	98.114	3.375	99.460	99.460	99.181	2.875	99.299	99.299	99.099	2.875	98.793	98.793	98.593
3.500	99.003	99.003	98.802	3.500	98.555	98.555	98.354	3.500	100.017	100.017	99.735	2.990	99.492	99.492	99.292	2.990	98.994	98.994	98.794
3.625	99.464	99.464	99.264	3.625	98.574	98.574	98.374	3.625	100.357	100.357	100.078	3.000	99.592	99.592	99.392	3.000	99.094	99.094	98.894
3.750	100.215	100.215	99.972	3.750	99.295	99.295	99.052	3.750	100.897	100.897	100.654	3.125	99.967	99.967	99.767	3.125	99.971	99.971	99.771
3.875	100.773	100.773	100.529	3.875	99.759	99.759	99.515	3.875	101.460	101.460	101.214	3.250	100.374	100.374	100.174	3.250	98.572	98.572	98.372
3.990	101.060	101.060	100.814	3.990	99.954	99.954	99.708	3.990	101.752	101.752	101.506	3.375	101.018	101.018	100.818	3.375	99.222	99.222	99.022
4.000	101.160	101.160	100.914	4.000	100.054	100.054	99.808	4.000	101.852	101.852	101.606	3.500	101.362	101.362	101.161	3.500	99.574	99.574	99.373
4.125	101.573	101.573	101.354	4.125	101.033	101.033	100.814	4.125	101.727	101.727	101.509	3.625	101.712	101.712	101.512	3.625	100.556	100.556	100.356
4.250	102.141	102.141	101.920	4.250	100.247	100.247	100.026	4.250	102.023	102.023	101.823	3.750	102.156	102.156	101.956	3.750	99.578	99.578	99.378
4.375	102.545	102.545	102.323	4.375	100.695	100.695	100.473	4.375	102.452	102.452	102.252	3.875	102.572	102.572	102.372	3.875	100.008	100.008	99.808
4.500	102.980	102.980	102.756	4.500	100.976	100.976	100.752	4.500	102.949	102.949	102.749	3.990	102.851	102.851	102.651	3.990	100.299	100.299	100.099
4.625	103.353	103.353	103.132	4.625	101.219	101.219	100.998	4.625	103.561	103.561	103.361	4.000	102.951	102.951	102.751	4.000	100.399	100.399	100.199
4.750	103.699	103.699	103.499	4.750	100.525	100.525	100.325	4.750	104.611	104.611	104.411	4.125	100.291	100.291	100.091	4.125	103.769	103.769	103.569
4.875	104.072	104.072	103.872	4.875	101.228	101.228	101.028	4.875	104.943	104.943	104.743	4.250	101.749	101.749	101.549	4.250	98.295	98.295	98.095
4.990	104.285	104.285	104.085	4.990	101.489	101.489	101.289	4.990	105.072	105.072	104.872	4.375	102.310	102.310	102.110	4.375	98.854	98.854	98.654
5.000	104.385	104.385	104.185	5.000	101.589	101.589	101.389	5.000	105.172	105.172	104.972	4.500	102.661	102.661	102.461	4.500	99.211	99.211	99.011

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	-1.000	-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.			
FHA ID# - 1358600006			



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: 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.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 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	96.066	96.066	95.848	3.000	97.236	97.236	96.963	2.500	97.595	97.595	97.395	3.000	95.285	95.285	95.067	2.500	97.082	97.082	96.882
3.125	96.762	96.762	96.549	3.125	97.896	97.896	97.622	2.625	98.115	98.115	97.915	3.125	95.982	95.982	95.769	2.625	97.550	97.550	97.350
3.250	97.475	97.475	97.275	3.250	98.591	98.591	98.314	2.750	98.637	98.637	98.437	3.250	96.720	96.720	96.520	2.750	97.734	97.734	97.534
3.375	98.476	98.476	98.276	3.375	99.460	99.460	99.181	2.875	99.299	99.299	99.099	3.375	97.720	97.720	97.520	2.875	98.396	98.396	98.196
3.500	99.003	99.003	98.802	3.500	100.017	100.017	99.735	2.990	99.492	99.492	99.292	3.500	98.104	98.104	97.903	2.990	98.593	98.593	98.393
3.625	99.464	99.464	99.264	3.625	100.357	100.357	100.078	3.000	99.592	99.592	99.392	3.625	98.344	98.344	98.144	3.000	98.693	98.693	98.493
3.750	100.215	100.215	99.972	3.750	100.897	100.897	100.654	3.125	99.967	99.967	99.767	3.750	99.080	99.080	98.837	3.125	99.319	99.319	99.119
3.875	100.773	100.773	100.529	3.875	101.460	101.460	101.214	3.250	100.374	100.374	100.174	3.875	99.591	99.591	99.347	3.250	98.823	98.823	98.623
3.990	101.060	101.060	100.814	3.990	101.752	101.752	101.506	3.375	101.018	101.018	100.818	3.990	99.832	99.832	99.586	3.375	99.470	99.470	99.270
4.000	101.160	101.160	100.914	4.000	101.852	101.852	101.606	3.500	101.362	101.362	101.161	4.000	99.932	99.932	99.686	3.500	99.818	99.818	99.617
4.125	101.573	101.573	101.354	4.125	101.727	101.727	101.509	3.625	101.712	101.712	101.512	4.125	100.628	100.628	100.409	3.625	100.484	100.484	100.284
4.250	102.141	102.141	101.920	4.250	102.023	102.023	101.823	3.750	102.156	102.156	101.956	4.250	100.519	100.519	100.298	3.750	100.217	100.217	100.017
4.375	102.545	102.545	102.323	4.375	102.452	102.452	102.252	3.875	102.572	102.572	102.372	4.375	100.945	100.945	100.723	3.875	100.640	100.640	100.440
4.500	102.980	102.980	102.756	4.500	102.949	102.949	102.749	3.990	102.851	102.851	102.651	4.500	101.303	101.303	101.079	3.990	100.925	100.925	100.725
4.625	103.353	103.353	103.132	4.625	103.561	103.561	103.361	4.000	102.951	102.951	102.751	4.625	101.611	101.611	101.390	4.000	101.025	101.025	100.825
4.750	103.699	103.699	103.499	4.750	104.611	104.611	104.411	4.125	100.291	100.291	100.091	4.750	101.437	101.437	101.237	4.125	101.380	101.380	101.180
4.875	104.072	104.072	103.872	4.875	104.943	104.943	104.743	4.250	101.749	101.749	101.549	4.875	101.975	101.975	101.775	4.250	99.372	99.372	99.172
4.990	104.285	104.285	104.085	4.990	105.072	105.072	104.872	4.375	102.310	102.310	102.110	4.990	102.212	102.212	102.012	4.375	99.932	99.932	99.732
5.000	104.385	104.385	104.185	5.000	105.172	105.172	104.972	4.500	102.661	102.661	102.461	5.000	102.312	102.312	102.112	4.500	100.286	100.286	100.086

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)	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@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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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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

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.:

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3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/10/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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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For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)