



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.: 4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 12:15 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	97.494	2.750	97.497	97.497	97.122	1.875	93.744	93.744	93.444	3.125	99.401	99.401	99.101
2.875	98.386	98.386	98.011	2.875	97.938	97.938	97.563	2.000	94.225	94.225	93.925	3.250	100.510	100.510	100.210
3.000	98.880	98.880	98.505	3.000	98.364	98.364	97.989	2.125	94.693	94.693	94.393	3.375	100.403	100.403	100.103
3.125	99.393	99.393	99.018	3.125	98.788	98.788	98.413	2.250	95.251	95.251	94.891	3.500	99.625	99.625	99.325
3.250	99.730	99.730	99.308	3.250	99.345	99.345	98.923	2.375	95.701	95.701	95.341	3.625	99.658	99.658	99.358
3.375	100.129	100.129	99.707	3.375	99.650	99.650	99.228	2.500	96.151	96.151	95.792	Margin = 2.250		Index = 0.800	
3.500	100.585	100.585	100.163	3.500	100.059	100.059	99.638	2.625	96.575	96.575	96.216	30 Year OTC			
3.625	101.042	101.042	100.620	3.625	100.383	100.383	99.961	2.750	97.325	97.325	96.896	Rate	30 Day	45 Day	60 Day
3.750	100.848	100.848	100.464	3.750	100.431	100.431	100.047	2.875	97.742	97.742	97.312	4.000	101.036	101.036	100.536
3.875	101.203	101.203	100.818	3.875	100.670	100.670	100.286	3.000	98.143	98.143	97.713	4.125	101.482	101.482	100.982
4.000	101.628	101.628	101.243	4.000	101.036	101.036	100.651	3.125	98.541	98.541	98.112	4.500	102.225	102.225	101.725
4.125	102.074	102.074	101.690	4.125	101.279	101.279	100.895	3.250	98.553	98.553	98.253	4.625	102.627	102.627	102.127
4.250	102.144	102.144	101.831	4.250	101.717	101.717	101.405	3.375	98.933	98.933	98.633	4.750	101.979	101.979	100.979
4.375	102.456	102.456	102.143	4.375	101.817	101.817	101.504	3.500	99.317	99.317	99.017	4.875	102.329	102.329	101.329
4.500	102.817	102.817	102.504	4.500	102.073	102.073	101.760	3.625	99.616	99.616	99.316	5.000	102.442	102.442	101.442
4.625	103.219	103.219	102.907	4.625	102.393	102.393	102.081	3.750	96.961	96.961	96.661	5.125	102.723	102.723	101.723
4.750	102.671	102.671	102.071	4.750	102.290	102.290	101.690	3.875	97.275	97.275	96.975	5.500	103.990	103.990	103.490
4.875	102.921	102.921	102.321	4.875	102.428	102.428	101.828	4.000	97.615	97.615	97.315	5.625	104.272	104.272	103.772
6.250	106.000	106.000	105.800	6.250	101.920	101.920	101.720	4.125	97.868	97.868	97.568	6.250	103.030	103.030	102.530

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	97.494	2.750	97.322	97.222	97.222	96.847	1.875	95.874	95.774	95.774	95.474	
2.875	98.486	98.386	98.386	98.011	2.875	97.763	97.663	97.663	97.288	2.000	96.355	96.255	96.255	95.955	
3.000	98.980	98.880	98.880	98.505	3.000	98.189	98.089	98.089	97.714	2.125	96.823	96.723	96.723	96.423	
3.125	99.493	99.393	99.393	99.018	3.125	98.613	98.513	98.513	98.138	2.250	97.381	97.281	97.281	96.921	
3.250	99.830	99.730	99.730	99.308	3.250	99.145	99.045	99.045	98.623	2.375	97.831	97.731	97.731	97.371	
3.375	100.329	100.229	100.229	99.807	3.375	99.550	99.450	99.450	99.028	2.500	98.281	98.181	98.181	97.822	
3.500	100.785	100.685	100.685	100.263	3.500	99.959	99.859	99.859	99.438	2.625	98.705	98.605	98.605	98.246	
3.625	101.242	101.142	101.142	100.720	3.625	100.283	100.183	100.183	99.761	2.750	98.355	98.255	98.255	97.826	
3.750	101.048	100.948	100.948	100.564	3.750	100.631	100.531	100.531	100.147	2.875	98.772	98.672	98.672	98.242	
3.875	101.503	101.403	101.403	101.018	3.875	100.970	100.870	100.870	100.486	3.000	99.173	99.073	99.073	98.643	
4.000	101.928	101.828	101.828	101.443	4.000	101.336	101.236	101.236	100.851	3.125	99.571	99.471	99.471	99.042	
4.125	102.374	102.274	102.274	101.890	4.125	101.579	101.479	101.479	101.095	3.250	100.183	100.083	100.083	99.783	
4.250	102.344	102.244	102.244	101.931	4.250	101.917	101.817	101.817	101.505	3.375	100.563	100.463	100.463	100.163	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			-1.250
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250		
VA IRRRL ≤ 125.00 LTV	0.000		
VA IRRRL > 125.00 LTV or No AVM	-0.750		

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.75-4.125	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.25-4.625	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.75-5.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.286	98.286	97.786	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.732	98.732	98.232	5.250	101.000	101.000	100.500
3.875	95.616	95.616	95.054	5.250	103.750	103.750	103.500	4.500	99.475	99.475	98.975	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.191	95.191	94.629					4.625	99.877	99.877	99.377	Rate	30 Day	45 Day	60 Day
4.125	94.744	94.744	94.182					4.750	99.229	99.229	98.229	5.750	103.750	103.750	103.250
4.250	97.462	97.462	96.962					4.875	99.579	99.579	98.579	6.250	105.750	105.750	105.250
4.375	97.050	97.050	96.550					5.000	99.692	99.692	98.692	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	96.690	96.690	96.190					5.125	99.973	99.973	98.973				
4.625	96.287	96.287	95.787					5.500	101.240	101.240	100.740				
4.750	98.186	98.186	97.436					5.625	101.522	101.522	101.022				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.280	100.280	99.780				
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				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 12:15 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	95.874	95.874	95.444	3.500	99.375	99.375	99.075
3.250	99.018	99.018	98.596	3.250	98.733	98.733	98.311	2.875	96.291	96.291	95.861	3.625	99.408	99.408	99.108
3.375	99.516	99.516	99.094	3.375	99.138	99.138	98.716	3.000	96.692	96.692	96.262	Margin = 2.250		Index = .800	
3.500	99.973	99.973	99.551	3.500	99.547	99.547	99.125	3.125	97.090	97.090	96.660	30 Year OTC			
3.625	100.429	100.429	100.007	3.625	99.870	99.870	99.448	3.250	97.358	97.358	97.058	Rate	30 Day	45 Day	60 Day
3.750	99.660	99.660	99.276	3.750	99.343	99.343	98.959	3.375	97.738	97.738	97.438	3.250	99.018	99.018	98.518
3.875	100.115	100.115	99.731	3.875	99.683	99.683	99.299	3.500	98.122	98.122	97.822	3.375	99.516	99.516	99.016
4.000	100.540	100.540	100.156	4.000	100.048	100.048	99.664	3.625	98.421	98.421	98.121	3.500	99.973	99.973	99.473
4.125	100.987	100.987	100.603	4.125	100.291	100.291	99.907	3.750	96.266	96.266	95.966	3.625	100.429	100.429	99.929
4.250	100.394	100.394	100.082	4.250	100.067	100.067	99.755	3.875	N/A	N/A	N/A	3.750	99.660	99.660	99.098
4.375	100.806	100.806	100.494	4.375	100.267	100.267	99.955	4.000	N/A	N/A	N/A	3.875	100.115	100.115	99.553
4.500	101.167	101.167	100.855	4.500	100.523	100.523	100.211	4.125	N/A	N/A	N/A	4.000	100.540	100.540	99.978
4.625	101.569	101.569	101.257	4.625	100.843	100.843	100.531	4.250	N/A	N/A	N/A	4.125	100.987	100.987	100.425
4.750	99.671	99.671	99.071	4.750	99.390	99.390	98.790	4.375	N/A	N/A	N/A	4.250	100.394	100.394	99.894
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	99.118	99.018	99.018	98.596	3.250	98.833	98.733	98.733	98.311	2.750	97.943	97.843	97.843	97.413
3.375	99.616	99.516	99.516	99.094	3.375	99.238	99.138	99.138	98.716	2.875	98.359	98.259	98.259	97.829
3.500	100.073	99.973	99.973	99.551	3.500	99.647	99.547	99.547	99.125	3.000	98.760	98.660	98.660	98.230
3.625	100.529	100.429	100.429	100.007	3.625	99.970	99.870	99.870	99.448	3.125	99.159	99.059	99.059	98.629
3.750	99.760	99.660	99.660	99.276	3.750	99.443	99.343	99.343	98.959	3.250	99.770	99.670	99.670	99.370
3.875	100.215	100.115	100.115	99.731	3.875	99.783	99.683	99.683	99.299	3.375	100.151	100.051	100.051	99.751
4.000	100.640	100.540	100.540	100.156	4.000	100.148	100.048	100.048	99.664	3.500	100.535	100.435	100.435	100.135
4.125	101.087	100.987	100.987	100.603	4.125	100.391	100.291	100.291	99.907	3.625	100.833	100.733	100.733	100.433
4.250	100.494	100.394	100.394	100.082	4.250	100.167	100.067	100.067	99.755	3.750	97.803	97.703	97.703	97.403

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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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.: 4/12/2022

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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	95.761	95.761	95.561	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.024	96.024	95.824	2.000	N/A	N/A	N/A	3.000	95.719	95.619	95.519
3.125	96.311	96.311	96.111	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.877	96.877	96.677	2.125	N/A	N/A	N/A	3.125	96.260	96.160	96.060
3.250	97.065	97.065	96.865	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.561	97.561	97.361	2.250	N/A	N/A	N/A	3.250	97.014	96.914	96.814
3.375	97.995	97.995	97.795	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.435	98.435	98.235	2.375	N/A	N/A	N/A	3.375	97.945	97.845	97.745
3.500	98.507	98.507	98.307	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.820	98.820	98.620	2.500	N/A	N/A	N/A	3.500	98.456	98.356	98.256
3.625	99.046	99.046	98.846	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.494	99.494	99.294	2.625	N/A	N/A	N/A	3.625	99.065	98.965	98.865
3.750	99.763	99.763	99.563	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.137	100.137	99.937	2.750	N/A	N/A	N/A	3.750	99.781	99.681	99.581
3.875	100.319	100.319	100.119	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.634	100.634	100.434	2.875	N/A	N/A	N/A	3.875	100.337	100.237	100.137
3.990	100.656	100.656	100.456	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.890	100.890	100.690	2.990	N/A	N/A	N/A	3.990	100.674	100.574	100.474
4.000	100.756	100.756	100.556	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.990	100.990	100.790	3.000	N/A	N/A	N/A	4.000	100.774	100.674	100.574
4.125	101.355	101.355	101.155	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.190	101.190	100.990	3.125	N/A	N/A	N/A	4.125	101.341	101.241	101.141
4.250	101.863	101.863	101.663	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.618	101.618	101.418	3.250	N/A	N/A	N/A	4.250	101.848	101.748	101.648
4.375	102.262	102.262	102.062	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.018	102.018	101.818	3.375	N/A	N/A	N/A	4.375	102.248	102.148	102.048
4.500	102.652	102.652	102.452	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.301	102.301	102.101	3.500	N/A	N/A	N/A	4.500	102.638	102.538	102.438
4.625	102.985	102.985	102.785	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.472	102.472	102.272	3.625	N/A	N/A	N/A	4.625	102.997	102.897	102.797
4.750	103.598	103.598	103.398	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.719	102.719	102.519	3.750	N/A	N/A	N/A	4.750	103.610	103.494	103.377
4.875	104.000	104.000	103.800	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.514	102.514	102.314	3.875	N/A	N/A	N/A	4.875	104.013	103.897	103.780
4.990	104.225	104.225	104.025	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.647	102.647	102.447	3.990	N/A	N/A	N/A	4.990	104.237	104.121	104.004
5.000	104.325	104.325	104.125	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.747	102.747	102.547	4.000	N/A	N/A	N/A	5.000	104.337	104.221	104.104
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	97.111	97.111	96.911	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.269	97.269	97.069	2.500	97.177	97.077	96.977
2.875	N/A	N/A	N/A	3.125	98.043	98.043	97.843	2.990	N/A	N/A	N/A	2.990	97.831	97.831	97.631	2.625	97.831	97.831	97.631	2.625	97.739	97.639	97.539
2.990	N/A	N/A	N/A	3.250	98.739	98.739	98.539	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.364	98.364	98.164	2.750	98.272	98.172	98.072
3.000	N/A	N/A	N/A	3.375	99.614	99.614	99.414	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.796	98.796	98.596	2.875	98.710	98.610	98.510
3.125	N/A	N/A	N/A	3.500	100.092	100.092	99.892	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.222	99.222	99.022	2.990	99.200	99.077	98.957
3.250	N/A	N/A	N/A	3.625	100.522	100.522	100.322	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.322	99.322	99.122	3.000	99.300	99.177	99.057
3.375	N/A	N/A	N/A	3.750	100.747	100.747	100.547	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.871	99.871	99.671	3.125	99.862	99.708	99.547
3.500	N/A	N/A	N/A	3.875	101.300	101.300	101.100	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.366	100.366	100.166	3.250	100.357	100.203	100.042
3.625	N/A	N/A	N/A	3.990	101.603	101.603	101.403	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.024	101.024	100.824	3.375	101.015	100.861	100.700
3.750	N/A	N/A	N/A	4.000	101.703	101.703	101.503	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.411	101.411	101.211	3.500	101.403	101.249	101.088
3.875	N/A	N/A	N/A	4.125	102.079	102.079	101.879	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.856	101.856	101.656	3.625	101.847	101.693	101.532
3.990	N/A	N/A	N/A	4.250	102.011	102.011	101.811	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.978	101.978	101.778	3.750	102.165	102.035	101.903
4.000	N/A	N/A	N/A	4.375	102.406	102.406	102.206	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.467	102.467	102.267	3.875	102.654	102.524	102.392
4.125	N/A	N/A	N/A	4.500	102.774	102.774	102.574	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.864	102.864	102.664	3.990	103.050	102.920	102.788
4.250	N/A	N/A	N/A	4.625	103.107	103.107	102.907	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.964	102.964	102.764	4.000	103.150	103.020	102.888
4.375	N/A	N/A	N/A	4.750	103.627	103.627	103.427	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.381	103.381	103.181	4.125	103.568	103.438	103.306
4.500	N/A	N/A	N/A	4.875	104.027	104.027	103.827	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.616	102.616	102.416	4.250	102.745	102.594	102.441
4.625	N/A	N/A	N/A	4.990	104.231	104.231	104.031	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.929	102.929	102.729	4.375	103.057	102.906	102.752
4.750	N/A	N/A	N/A	5.000	104.331	104.331	104.131	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.022	103.022	102.822	4.500	103.151	103.006	102.847
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	97.250	97.250	97.050	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.530	98.530	98.330
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.673	97.673	97.473	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.013	99.013	98.813
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.044	98.044	97.844	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.323	99.323	99.123
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.345	98.345	98.145	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.754	99.754	99.554
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.594	98.594	98.394	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.156	100.156	99.956
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.694	98.694	98.494	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.256	100.256	100.056
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.065	99.065	98.865	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.707	100.707	100.507
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.409	99.409	99.209	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.647	100.647	100.447
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.934	99.934	99.734	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.306	101.306	101.106
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.204	100.204	100.004	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.693	101.693	101.493
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.504	100.504	100.304	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.138	102.138	101.938
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.057	100.057	99.857	3.250	N/A	N/A	N/A</								



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 12:15 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	95.761	95.761	95.561	3.000	96.024	96.024	95.824	3.000	97.111	97.111	96.911	2.500	97.269	97.269	97.069	2.500	97.250	97.250	97.050
3.125	96.311	96.311	96.111	3.125	96.877	96.877	96.677	3.125	98.043	98.043	97.843	2.625	97.831	97.831	97.631	2.625	97.673	97.673	97.473
3.250	97.065	97.065	96.865	3.250	97.561	97.561	97.361	3.250	98.739	98.739	98.539	2.750	98.364	98.364	98.164	2.750	98.044	98.044	97.844
3.375	97.995	97.995	97.795	3.375	98.435	98.435	98.235	3.375	99.614	99.614	99.414	2.875	98.796	98.796	98.596	2.875	98.345	98.345	98.145
3.500	98.507	98.507	98.307	3.500	98.820	98.820	98.620	3.500	100.092	100.092	99.892	2.990	99.222	99.222	99.022	2.990	98.594	98.594	98.394
3.625	99.046	99.046	98.846	3.625	99.494	99.494	99.294	3.625	100.522	100.522	100.322	3.000	99.322	99.322	99.122	3.000	98.694	98.694	98.494
3.750	99.763	99.763	99.563	3.750	100.137	100.137	99.937	3.750	100.747	100.747	100.547	3.125	99.871	99.871	99.671	3.125	99.065	99.065	98.865
3.875	100.319	100.319	100.119	3.875	100.634	100.634	100.434	3.875	101.300	101.300	101.100	3.250	100.366	100.366	100.166	3.250	99.409	99.409	99.209
3.990	100.656	100.656	100.456	3.990	100.890	100.890	100.690	3.990	101.603	101.603	101.403	3.375	101.024	101.024	100.824	3.375	99.934	99.934	99.734
4.000	100.756	100.756	100.556	4.000	100.990	100.990	100.790	4.000	101.703	101.703	101.503	3.500	101.411	101.411	101.211	3.500	100.204	100.204	100.004
4.125	101.355	101.355	101.155	4.125	101.190	101.190	100.990	4.125	102.079	102.079	101.879	3.625	101.856	101.856	101.656	3.625	100.504	100.504	100.304
4.250	101.863	101.863	101.663	4.250	101.618	101.618	101.418	4.250	102.011	102.011	101.811	3.750	101.978	101.978	101.778	3.750	100.057	100.057	99.857
4.375	102.262	102.262	102.062	4.375	102.018	102.018	101.818	4.375	102.406	102.406	102.206	3.875	102.467	102.467	102.267	3.875	100.392	100.392	100.192
4.500	102.652	102.652	102.452	4.500	102.301	102.301	102.101	4.500	102.774	102.774	102.574	3.990	102.864	102.864	102.664	3.990	100.636	100.636	100.436
4.625	102.985	102.985	102.785	4.625	102.472	102.472	102.272	4.625	103.107	103.107	102.907	4.000	102.964	102.964	102.764	4.000	100.736	100.736	100.536
4.750	103.598	103.598	103.398	4.750	102.119	102.119	101.919	4.750	103.627	103.627	103.427	4.125	103.381	103.381	103.181	4.125	101.021	101.021	100.821
4.875	104.000	104.000	103.800	4.875	102.514	102.514	102.314	4.875	104.027	104.027	103.827	4.250	102.616	102.616	102.416	4.250	100.226	100.226	100.026
4.990	104.225	104.225	104.025	4.990	102.647	102.647	102.447	4.990	104.231	104.231	104.031	4.375	102.929	102.929	102.729	4.375	100.445	100.445	100.245
5.000	104.325	104.325	104.125	5.000	102.747	102.747	102.547	5.000	104.331	104.331	104.131	4.500	103.022	103.022	102.822	4.500	100.511	100.511	100.311

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.: 4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 12:15 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
3.000	95.872	95.872	95.657	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.722	93.722	93.507	2.750	N/A	N/A	N/A	3.000	95.253	95.153	95.038
3.125	96.582	96.582	96.367	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.432	94.432	94.217	2.875	N/A	N/A	N/A	3.125	96.016	95.916	95.801
3.250	97.256	97.256	97.056	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.106	95.106	94.906	2.990	N/A	N/A	N/A	3.250	96.512	96.412	96.312
3.375	98.259	98.259	98.059	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.109	96.109	95.909	3.000	N/A	N/A	N/A	3.375	97.515	97.415	97.315
3.500	98.785	98.785	98.584	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.635	96.635	96.434	3.125	N/A	N/A	N/A	3.500	98.041	97.941	97.840
3.625	99.238	99.238	99.038	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.088	97.088	96.888	3.250	N/A	N/A	N/A	3.625	98.495	98.395	98.295
3.750	99.977	99.977	99.675	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.827	97.827	97.525	3.375	N/A	N/A	N/A	3.750	98.112	97.980	97.810
3.875	100.531	100.531	100.226	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.381	98.381	98.076	3.500	N/A	N/A	N/A	3.875	98.666	98.531	98.361
3.990	100.827	100.827	100.521	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.677	98.677	98.371	3.625	N/A	N/A	N/A	3.990	98.962	98.825	98.656
4.000	100.927	100.927	100.621	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.777	98.777	98.471	3.750	N/A	N/A	N/A	4.000	99.062	98.925	98.756
4.125	101.423	101.423	101.177	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.273	99.273	98.927	3.875	N/A	N/A	N/A	4.125	99.558	99.450	99.312
4.250	101.970	101.970	101.721	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.820	99.820	99.571	3.990	N/A	N/A	N/A	4.250	99.055	98.945	98.806
4.375	102.351	102.351	102.101	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.201	100.201	99.951	4.000	N/A	N/A	N/A	4.375	99.437	99.325	99.187
4.500	102.780	102.780	102.530	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.630	100.630	100.380	4.125	N/A	N/A	N/A	4.500	99.865	99.753	99.615
4.625	103.159	103.159	102.911	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.009	101.009	100.761	4.250	N/A	N/A	N/A	4.625	100.584	100.475	100.336
4.750	103.710	103.710	103.408	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.560	101.560	101.258	4.375	N/A	N/A	N/A	4.750	100.554	100.437	100.252
4.875	104.080	104.080	103.780	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.930	101.930	101.630	4.500	N/A	N/A	N/A	4.875	100.924	100.809	100.624
4.990	104.265	104.265	103.966	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.115	102.115	101.816	4.625	N/A	N/A	N/A	4.990	101.108	100.995	100.809
5.000	104.365	104.365	104.066	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.215	102.215	101.916	4.750	N/A	N/A	N/A	5.000	101.208	101.095	100.909
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	97.036	97.036	96.752	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.428	97.428	97.228	2.500	96.882	96.782	96.682
2.875	N/A	N/A	N/A	3.125	97.695	97.695	97.353	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.948	97.948	97.748	2.625	97.324	97.222	97.124
2.990	N/A	N/A	N/A	3.250	98.387	98.387	98.042	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.470	98.470	98.270	2.750	97.283	97.180	97.083
3.000	N/A	N/A	N/A	3.375	99.260	99.260	98.913	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.127	99.127	98.927	2.875	97.940	97.835	97.740
3.125	N/A	N/A	N/A	3.500	99.819	99.819	99.466	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.325	99.325	99.125	2.990	98.138	98.032	97.938
3.250	N/A	N/A	N/A	3.625	100.151	100.151	99.800	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.425	99.425	99.225	3.000	98.238	98.132	98.038
3.375	N/A	N/A	N/A	3.750	100.840	100.840	100.495	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.910	99.910	99.710	3.125	99.477	99.368	99.277
3.500	N/A	N/A	N/A	3.875	101.399	101.399	101.054	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.316	100.316	100.116	3.250	98.492	98.382	98.292
3.625	N/A	N/A	N/A	3.990	101.695	101.695	101.346	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.966	100.966	100.766	3.375	99.143	99.032	98.943
3.750	N/A	N/A	N/A	4.000	101.795	101.795	101.446	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.336	101.336	101.136	3.500	99.513	99.401	99.313
3.875	N/A	N/A	N/A	4.125	101.921	101.921	101.603	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.305	101.305	101.105	3.625	100.292	100.192	100.092
3.990	N/A	N/A	N/A	4.250	102.020	102.020	101.882	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.743	101.743	101.543	3.750	99.816	99.716	99.616
4.000	N/A	N/A	N/A	4.375	102.531	102.531	102.212	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.159	102.159	101.959	3.875	100.232	100.132	100.032
4.125	N/A	N/A	N/A	4.500	102.928	102.928	102.541	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.444	102.444	102.244	3.990	100.517	100.417	100.317
4.250	N/A	N/A	N/A	4.625	103.541	103.541	103.119	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.544	102.544	102.344	4.000	100.617	100.517	100.417
4.375	N/A	N/A	N/A	4.750	104.591	104.591	104.171	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.304	100.304	100.104	4.125	98.554	98.454	98.354
4.500	N/A	N/A	N/A	4.875	104.920	104.920	104.501	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.558	101.558	101.358	4.250	99.309	99.209	99.109
4.625	N/A	N/A	N/A	4.990	105.021	105.021	104.602	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.120	102.120	101.920	4.375	99.871	99.771	99.671
4.750	N/A	N/A	N/A	5.000	105.121	105.121	104.702	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.471	102.471	102.271	4.500	100.222	100.122	100.022
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	95.228	95.228	95.028	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	95.748	95.748	95.548	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	96.270	96.270	96.070	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	96.927	96.927	96.727	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	97.125	97.125	96.925	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	97.225	97.225	97.025	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	97.710	97.710	97.510	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	98.116	98.116	97.916	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	98.766	98.766	98.566	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	99.136	99.136	98.936	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	99.105	99.105	98.905	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	99.543	99.543	99.343	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	99.959	99.959	99.759	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	100.244	100.244	100.044	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	100.344	100.344	100.144	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	98.104	98.104	97.904	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	4.2															



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.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 12:15 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	95.872	95.872	95.657	3.000	93.722	93.722	93.507	3.000	97.036	97.036	96.752	2.500	97.428	97.428	97.228	2.500	95.228	95.228	95.028
3.125	96.582	96.582	96.367	3.125	94.432	94.432	94.217	3.125	97.695	97.695	97.353	2.625	97.948	97.948	97.748	2.625	95.748	95.748	95.548
3.250	97.256	97.256	97.056	3.250	95.106	95.106	94.906	3.250	98.387	98.387	98.042	2.750	98.470	98.470	98.270	2.750	96.270	96.270	96.070
3.375	98.259	98.259	98.059	3.375	96.109	96.109	95.909	3.375	99.260	99.260	98.913	2.875	99.127	99.127	98.927	2.875	96.927	96.927	96.727
3.500	98.785	98.785	98.584	3.500	96.635	96.635	96.434	3.500	99.819	99.819	99.466	2.990	99.325	99.325	99.125	2.990	97.125	97.125	96.925
3.625	99.238	99.238	99.038	3.625	97.088	97.088	96.888	3.625	100.151	100.151	99.800	3.000	99.425	99.425	99.225	3.000	97.225	97.225	97.025
3.750	99.977	99.977	99.675	3.750	97.827	97.827	97.525	3.750	100.840	100.840	100.495	3.125	99.910	99.910	99.710	3.125	97.710	97.710	97.510
3.875	100.531	100.531	100.226	3.875	98.381	98.381	98.076	3.875	101.399	101.399	101.054	3.250	100.316	100.316	100.116	3.250	98.116	98.116	97.916
3.990	100.827	100.827	100.521	3.990	98.677	98.677	98.371	3.990	101.695	101.695	101.346	3.375	100.966	100.966	100.766	3.375	98.766	98.766	98.566
4.000	100.927	100.927	100.621	4.000	98.777	98.777	98.471	4.000	101.795	101.795	101.446	3.500	101.336	101.336	101.136	3.500	99.136	99.136	98.936
4.125	101.423	101.423	101.177	4.125	99.273	99.273	99.027	4.125	101.921	101.921	101.603	3.625	101.305	101.305	101.105	3.625	99.105	99.105	98.905
4.250	101.970	101.970	101.721	4.250	99.820	99.820	99.571	4.250	102.200	102.200	101.882	3.750	101.743	101.743	101.543	3.750	99.543	99.543	99.343
4.375	102.351	102.351	102.101	4.375	100.201	100.201	99.951	4.375	102.531	102.531	102.212	3.875	102.159	102.159	101.959	3.875	99.959	99.959	99.759
4.500	102.780	102.780	102.530	4.500	100.630	100.630	100.380	4.500	102.928	102.928	102.541	3.990	102.444	102.444	102.244	3.990	100.244	100.244	100.044
4.625	103.159	103.159	102.911	4.625	101.009	101.009	100.761	4.625	103.541	103.541	103.119	4.000	102.544	102.544	102.344	4.000	100.344	100.344	100.144
4.750	103.710	103.710	103.408	4.750	101.560	101.560	101.258	4.750	104.591	104.591	104.171	4.125	103.304	103.304	103.104	4.125	98.104	98.104	97.904
4.875	104.080	104.080	103.780	4.875	101.930	101.930	101.630	4.875	104.920	104.920	104.501	4.250	101.558	101.558	101.358	4.250	99.358	99.358	99.158
4.990	104.265	104.265	103.966	4.990	102.115	102.115	101.816	4.990	105.021	105.021	104.602	4.375	102.120	102.120	101.920	4.375	99.920	99.920	99.720
5.000	104.365	104.365	104.066	5.000	102.215	102.215	101.916	5.000	105.121	105.121	104.702	4.500	102.471	102.471	102.271	4.500	100.271	100.271	100.071

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-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.: 4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 12:15 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@afrownale.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.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 12:15 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	95.872	95.872	95.657	3.000	97.036	97.036	96.752	2.500	97.428	97.428	97.228	3.000	94.122	94.122	93.907	2.500	95.678	95.678	95.478
3.125	96.582	96.582	96.367	3.125	97.695	97.695	97.353	2.625	97.948	97.948	97.748	3.125	94.832	94.832	94.617	2.625	96.198	96.198	95.998
3.250	97.256	97.256	97.056	3.250	98.387	98.387	98.042	2.750	98.470	98.470	98.270	3.250	95.506	95.506	95.306	2.750	96.720	96.720	96.520
3.375	98.259	98.259	98.059	3.375	99.260	99.260	98.913	2.875	99.127	99.127	98.927	3.375	96.509	96.509	96.309	2.875	97.377	97.377	97.177
3.500	98.785	98.785	98.584	3.500	99.819	99.819	99.466	2.990	99.325	99.325	99.125	3.500	97.035	97.035	96.834	2.990	97.575	97.575	97.375
3.625	99.238	99.238	99.038	3.625	100.151	100.151	99.800	3.000	99.425	99.425	99.225	3.625	97.488	97.488	97.288	3.000	97.675	97.675	97.475
3.750	99.977	99.977	99.675	3.750	100.840	100.840	100.495	3.125	99.910	99.910	99.710	3.750	98.227	98.227	98.027	3.125	98.160	98.160	97.960
3.875	100.531	100.531	100.226	3.875	101.399	101.399	101.054	3.250	100.316	100.316	100.116	3.875	98.781	98.781	98.476	3.250	98.566	98.566	98.366
3.990	100.827	100.827	100.521	3.990	101.695	101.695	101.346	3.375	100.966	100.966	100.766	3.990	99.077	99.077	98.771	3.375	99.216	99.216	99.016
4.000	100.927	100.927	100.621	4.000	101.795	101.795	101.446	3.500	101.336	101.336	101.136	4.000	99.177	99.177	98.871	3.500	99.586	99.586	99.386
4.125	101.423	101.423	101.177	4.125	101.921	101.921	101.603	3.625	101.305	101.305	101.105	4.125	99.673	99.673	99.427	3.625	99.555	99.555	99.355
4.250	101.970	101.970	101.721	4.250	102.200	102.200	101.882	3.750	101.743	101.743	101.543	4.250	100.220	100.220	99.971	3.750	99.993	99.993	99.793
4.375	102.351	102.351	102.101	4.375	102.531	102.531	102.212	3.875	102.159	102.159	101.959	4.375	100.601	100.601	100.351	3.875	100.409	100.409	100.209
4.500	102.780	102.780	102.530	4.500	102.928	102.928	102.541	3.990	102.444	102.444	102.244	4.500	101.030	101.030	100.780	3.990	100.694	100.694	100.494
4.625	103.159	103.159	102.911	4.625	103.541	103.541	103.119	4.000	102.544	102.544	102.344	4.625	101.409	101.409	101.161	4.000	100.794	100.794	100.594
4.750	103.710	103.710	103.408	4.750	104.591	104.591	104.171	4.125	100.304	100.304	100.104	4.750	101.960	101.960	101.658	4.125	98.554	98.554	98.354
4.875	104.080	104.080	103.780	4.875	104.920	104.920	104.501	4.250	101.558	101.558	101.358	4.875	102.330	102.330	102.030	4.250	99.808	99.808	99.608
4.990	104.265	104.265	103.966	4.990	105.021	105.021	104.602	4.375	102.120	102.120	101.920	4.990	102.515	102.515	102.216	4.375	100.370	100.370	100.170
5.000	104.365	104.365	104.066	5.000	105.121	105.121	104.702	4.500	102.471	102.471	102.271	5.000	102.615	102.615	102.316	4.500	100.721	100.721	100.521

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

Lock Desk Policy			
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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.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 12:15 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

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.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 12:15 pm 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	96.800	96.675	96.550	
4.250	97.675	97.550	97.425	
4.375	98.175	98.050	97.925	
4.500	98.675	98.550	98.425	
4.625	99.300	99.175	99.050	
4.750	99.925	99.800	99.675	
4.875	100.300	100.175	100.050	
4.990	100.530	100.405	100.280	
5.125	100.800	100.675	100.550	
5.250	101.175	101.050	100.925	
5.375	101.550	101.425	101.300	
5.500	101.800	101.675	101.550	
5.625	102.050	101.925	101.800	
5.750	102.300	102.175	102.050	
5.875	102.550	102.425	102.300	
5.990	102.780	102.655	102.530	
6.125	103.050	102.925	102.800	
6.250	103.300	103.175	103.050	
6.375	103.550	103.425	103.300	
6.500	103.800	103.675	103.550	
6.625	104.050	103.925	103.800	
6.750	104.300	104.175	104.050	
6.875	104.550	104.425	104.300	
6.990	104.780	104.655	104.530	
7.125	105.050	104.925	104.800	
7.250	105.300	105.175	105.050	
7.375	105.550	105.425	105.300	
7.500	105.800	105.675	105.550	
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	96.550	96.425	96.300	
4.250	97.425	97.300	97.175	
4.375	97.925	97.800	97.675	
4.500	98.425	98.300	98.175	
4.625	99.050	98.925	98.800	
4.750	99.675	99.550	99.425	
4.875	100.050	99.925	99.800	
4.990	100.280	100.155	100.030	
5.125	100.550	100.425	100.300	
5.250	100.925	100.800	100.675	
5.375	101.300	101.175	101.050	
5.500	101.550	101.425	101.300	
5.625	101.800	101.675	101.550	
5.750	102.050	101.925	101.800	
5.875	102.300	102.175	102.050	
5.990	102.530	102.405	102.280	
6.125	102.800	102.675	102.550	
6.250	103.050	102.925	102.800	
6.375	103.300	103.175	103.050	
6.500	103.550	103.425	103.300	
6.625	103.800	103.675	103.550	
6.750	104.050	103.925	103.800	
6.875	104.300	104.175	104.050	
6.990	104.530	104.405	104.280	
7.125	104.800	104.675	104.550	
7.250	105.050	104.925	104.800	
7.375	105.300	105.175	105.050	
7.500	105.550	105.425	105.300	
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	97.175	97.050	96.925	
4.375	97.675	97.550	97.425	
4.500	98.175	98.050	97.925	
4.625	98.800	98.675	98.550	
4.750	99.425	99.300	99.175	
4.875	99.800	99.675	99.550	
4.990	100.030	99.905	99.780	
5.125	100.300	100.175	100.050	
5.250	100.675	100.550	100.425	
5.375	101.050	100.925	100.800	
5.500	101.300	101.175	101.050	
5.625	101.550	101.425	101.300	
5.750	101.800	101.675	101.550	
5.875	102.050	101.925	101.800	
5.990	102.280	102.155	102.030	
6.125	102.550	102.425	102.300	
6.250	102.800	102.675	102.550	
6.375	103.050	102.925	102.800	
6.500	103.300	103.175	103.050	
6.625	103.550	103.425	103.300	
6.750	103.800	103.675	103.550	
6.875	104.050	103.925	103.800	
6.990	104.280	104.155	104.030	
7.125	104.550	104.425	104.300	
7.250	104.800	104.675	104.550	
7.375	105.050	104.925	104.800	
7.500	105.300	105.175	105.050	
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		
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)