



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.: 4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 4:00 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	98.291	98.291	97.916	2.750	97.918	97.918	97.543	1.875	94.190	94.190	93.890	3.125	99.401	99.401	99.101
2.875	98.807	98.807	98.432	2.875	98.360	98.360	97.985	2.000	94.670	94.670	94.370	3.250	100.510	100.510	100.210
3.000	99.302	99.302	98.927	3.000	98.786	98.786	98.411	2.125	95.138	95.138	94.838	3.375	100.403	100.403	100.103
3.125	99.815	99.815	99.440	3.125	99.209	99.209	98.834	2.250	95.680	95.680	95.321	3.500	99.625	99.625	99.325
3.250	100.090	100.090	99.621	3.250	99.705	99.705	99.236	2.375	96.131	96.131	95.771	3.625	99.658	99.658	99.358
3.375	100.488	100.488	100.019	3.375	100.010	100.010	99.541	2.500	96.581	96.581	96.221	Margin = 2.250		Index = 0.800	
3.500	100.945	100.945	100.476	3.500	100.419	100.419	99.950	2.625	97.005	97.005	96.646	30 Year OTC			
3.625	101.401	101.401	100.932	3.625	100.742	100.742	100.273	2.750	97.650	97.650	97.228	Rate	30 Day	45 Day	60 Day
3.750	101.192	101.192	100.745	3.750	100.775	100.775	100.328	2.875	98.066	98.066	97.644	4.000	101.379	101.379	100.785
3.875	101.546	101.546	101.099	3.875	101.014	101.014	100.567	3.000	98.467	98.467	98.045	4.125	101.826	101.826	101.232
4.000	101.971	101.971	101.525	4.000	101.380	101.380	100.933	3.125	98.866	98.866	98.444	4.500	102.178	102.178	101.678
4.125	102.418	102.418	101.971	4.125	101.623	101.623	101.176	3.250	98.861	98.861	98.561	4.625	102.580	102.580	102.080
4.250	102.097	102.097	101.784	4.250	101.670	101.670	101.358	3.375	99.242	99.242	98.942	4.750	101.682	101.682	101.182
4.375	102.409	102.409	102.097	4.375	101.770	101.770	101.457	3.500	99.626	99.626	99.326	4.875	102.032	102.032	101.532
4.500	102.770	102.770	102.457	4.500	102.026	102.026	101.713	3.625	99.924	99.924	99.624	5.000	102.145	102.145	101.645
4.625	103.172	103.172	102.860	4.625	102.347	102.347	102.034	3.750	96.961	96.961	96.661	5.125	102.427	102.427	101.927
4.750	102.374	102.374	102.174	4.750	101.993	101.993	101.793	3.875	97.275	97.275	96.975	5.500	104.271	104.271	103.771
4.875	102.624	102.624	102.424	4.875	102.131	102.131	101.931	4.000	97.615	97.615	97.315	5.625	104.553	104.553	104.053
6.250	106.000	106.000	105.800	6.250	101.998	101.998	101.798	4.125	97.868	97.868	97.568	6.250	103.109	103.109	102.609

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	98.391	98.291	98.291	97.916	2.750	97.743	97.643	97.643	97.268	1.875	96.320	96.220	96.220	95.920	
2.875	98.907	98.807	98.807	98.432	2.875	98.185	98.085	98.085	97.710	2.000	96.800	96.700	96.700	96.400	
3.000	99.402	99.302	99.302	98.927	3.000	98.611	98.511	98.511	98.136	2.125	97.268	97.168	97.168	96.868	
3.125	99.915	99.815	99.815	99.440	3.125	99.034	98.934	98.934	98.559	2.250	97.810	97.710	97.710	97.351	
3.250	100.190	100.090	100.090	99.621	3.250	99.505	99.405	99.405	98.936	2.375	98.261	98.161	98.161	97.801	
3.375	100.688	100.588	100.588	100.119	3.375	99.910	99.810	99.810	99.341	2.500	98.711	98.611	98.611	98.251	
3.500	101.145	101.045	101.045	100.576	3.500	100.319	100.219	100.219	99.750	2.625	99.135	99.035	99.035	98.676	
3.625	101.601	101.501	101.501	101.032	3.625	100.642	100.542	100.542	100.073	2.750	98.680	98.580	98.580	98.158	
3.750	101.392	101.292	101.292	100.845	3.750	100.975	100.875	100.875	100.428	2.875	99.096	98.996	98.996	98.574	
3.875	101.846	101.746	101.746	101.299	3.875	101.314	101.214	101.214	100.767	3.000	99.497	99.397	99.397	98.975	
4.000	102.271	102.171	102.171	101.725	4.000	101.680	101.580	101.580	101.133	3.125	99.896	99.796	99.796	99.374	
4.125	102.718	102.618	102.618	102.171	4.125	101.923	101.823	101.823	101.376	3.250	100.491	100.391	100.391	100.091	
4.250	102.297	102.197	102.197	101.884	4.250	101.870	101.770	101.770	101.458	3.375	100.872	100.772	100.772	100.472	

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	98.629	98.629	98.035	4.750	100.000	100.000	99.500
3.875	95.960	95.960	95.413	5.250	103.750	103.750	103.500	4.125	99.076	99.076	98.482	5.250	101.000	101.000	100.500
4.000	95.535	95.535	94.988					4.500	99.428	99.428	98.928	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	95.088	95.088	94.541					4.625	99.830	99.830	99.330	Rate	30 Day	45 Day	60 Day
4.250	97.416	97.416	96.916					4.750	98.932	98.932	98.432	5.750	103.750	103.750	103.250
4.375	97.004	97.004	96.504					4.875	99.282	99.282	98.782	6.250	105.750	105.750	105.250
4.500	96.643	96.643	96.143					5.000	99.395	99.395	98.895		DPA Advantage Adjustment		
4.625	96.240	96.240	95.740					5.125	99.677	99.677	99.177		203(k) / 203(k)s -1.000		
4.750	97.889	97.889	97.389					5.500	101.521	101.521	101.021		203(k) & 203(k)s are Borrower Paid only		
								5.625	101.803	101.803	101.303				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.359	100.359	99.859				
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: 4:00 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.151	99.151	98.851
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	100.260	100.260	99.960
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	100.153	100.153	99.853
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.198	96.198	95.776	3.500	99.375	99.375	99.075
3.250	99.377	99.377	98.908	3.250	99.092	99.092	98.623	2.875	96.615	96.615	96.193	3.625	99.408	99.408	99.108
3.375	99.875	99.875	99.406	3.375	99.497	99.497	99.028	3.000	97.016	97.016	96.594	Margin = 2.250		Index = .800	
3.500	100.332	100.332	99.863	3.500	99.906	99.906	99.437	3.125	97.414	97.414	96.992	30 Year OTC			
3.625	100.788	100.788	100.319	3.625	100.230	100.230	99.761	3.250	97.666	97.666	97.366	Rate	30 Day	45 Day	60 Day
3.750	100.004	100.004	99.557	3.750	99.687	99.687	99.240	3.375	98.047	98.047	97.747	3.250	99.377	99.377	98.877
3.875	100.459	100.459	100.012	3.875	100.027	100.027	99.580	3.500	98.431	98.431	98.131	3.375	99.875	99.875	99.375
4.000	100.884	100.884	100.437	4.000	100.392	100.392	99.945	3.625	98.729	98.729	98.429	3.500	100.332	100.332	99.832
4.125	101.331	101.331	100.884	4.125	100.635	100.635	100.188	3.750	96.266	96.266	95.966	3.625	100.788	100.788	100.288
4.250	100.347	100.347	100.035	4.250	100.020	100.020	99.708	3.875	N/A	N/A	N/A	3.750	100.004	100.004	99.457
4.375	100.759	100.759	100.447	4.375	100.220	100.220	99.908	4.000	N/A	N/A	N/A	3.875	100.459	100.459	99.912
4.500	101.120	101.120	100.808	4.500	100.476	100.476	100.164	4.125	N/A	N/A	N/A	4.000	100.884	100.884	100.337
4.625	101.522	101.522	101.210	4.625	100.797	100.797	100.485	4.250	N/A	N/A	N/A	4.125	101.331	101.331	100.784
4.750	99.374	99.374	99.174	4.750	99.093	99.093	98.893	4.375	N/A	N/A	N/A	4.250	100.347	100.347	99.847
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	99.477	99.377	99.377	98.908	3.250	99.192	99.092	99.092	98.623	2.750	98.267	98.167	98.167	97.745
3.375	99.975	99.875	99.875	99.406	3.375	99.597	99.497	99.497	99.028	2.875	98.684	98.584	98.584	98.162
3.500	100.432	100.332	100.332	99.863	3.500	100.006	99.906	99.906	99.437	3.000	99.085	98.985	98.985	98.563
3.625	100.888	100.788	100.788	100.319	3.625	100.330	100.230	100.230	99.761	3.125	99.483	99.383	99.383	98.961
3.750	100.104	100.004	100.004	99.557	3.750	99.787	99.687	99.687	99.240	3.250	100.079	99.979	99.979	99.679
3.875	100.559	100.459	100.459	100.012	3.875	100.127	100.027	100.027	99.580	3.375	100.459	100.359	100.359	100.059
4.000	100.984	100.884	100.884	100.437	4.000	100.492	100.392	100.392	99.945	3.500	100.843	100.743	100.743	100.443
4.125	101.431	101.331	101.331	100.884	4.125	100.735	100.635	100.635	100.188	3.625	101.142	101.042	101.042	100.742
4.250	100.447	100.347	100.347	100.035	4.250	100.120	100.020	100.020	99.708	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	96.073	96.073	95.873	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.332	96.332	96.132	2.000	N/A	N/A	N/A	3.000	96.031	95.931	95.831
3.125	96.592	96.592	96.392	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	97.159	97.159	96.959	2.125	N/A	N/A	N/A	3.125	96.542	96.442	96.342
3.250	97.346	97.346	97.146	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.843	97.843	97.643	2.250	N/A	N/A	N/A	3.250	97.295	97.195	97.095
3.375	98.276	98.276	98.076	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.716	98.716	98.516	2.375	N/A	N/A	N/A	3.375	98.226	98.126	98.026
3.500	98.788	98.788	98.588	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.101	99.101	98.901	2.500	N/A	N/A	N/A	3.500	98.738	98.638	98.538
3.625	99.343	99.343	99.143	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.791	99.791	99.591	2.625	N/A	N/A	N/A	3.625	99.361	99.221	99.081
3.750	100.060	100.060	99.860	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.434	100.434	100.234	2.750	N/A	N/A	N/A	3.750	100.078	99.938	99.798
3.875	100.616	100.616	100.416	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.931	100.931	100.731	2.875	N/A	N/A	N/A	3.875	100.634	100.494	100.354
3.990	100.953	100.953	100.753	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.187	101.187	100.987	2.990	N/A	N/A	N/A	3.990	100.971	100.831	100.691
4.000	101.053	101.053	100.853	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.287	101.287	101.087	3.000	N/A	N/A	N/A	4.000	101.071	100.931	100.791
4.125	101.574	101.574	101.374	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.487	101.487	101.287	3.125	N/A	N/A	N/A	4.125	101.560	101.427	101.294
4.250	102.081	102.081	101.881	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.836	101.836	101.636	3.250	N/A	N/A	N/A	4.250	102.067	101.934	101.801
4.375	102.481	102.481	102.281	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.236	102.236	102.036	3.375	N/A	N/A	N/A	4.375	102.467	102.334	102.201
4.500	102.871	102.871	102.671	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.520	102.520	102.320	3.500	N/A	N/A	N/A	4.500	102.857	102.724	102.591
4.625	103.138	103.138	102.938	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.690	102.690	102.490	3.625	N/A	N/A	N/A	4.625	103.124	102.991	102.859
4.750	103.692	103.692	103.492	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.213	102.213	102.013	3.750	N/A	N/A	N/A	4.750	103.704	103.588	103.471
4.875	104.094	104.094	103.894	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.608	102.608	102.408	3.875	N/A	N/A	N/A	4.875	104.106	103.990	103.873
4.990	104.319	104.319	104.119	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.741	102.741	102.541	3.990	N/A	N/A	N/A	4.990	104.331	104.215	104.098
5.000	104.419	104.419	104.219	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.841	102.841	102.641	4.000	N/A	N/A	N/A	5.000	104.431	104.315	104.198
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	97.252	97.252	97.052	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.581	97.581	97.381	2.500	97.489	97.389	97.289
2.875	N/A	N/A	N/A	3.125	98.184	98.184	97.984	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.144	98.144	97.944	2.625	98.052	97.952	97.852
2.990	N/A	N/A	N/A	3.250	98.880	98.880	98.680	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.676	98.676	98.476	2.750	98.584	98.484	98.384
3.000	N/A	N/A	N/A	3.375	99.755	99.755	99.555	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.108	99.108	98.908	2.875	99.016	98.916	98.816
3.125	N/A	N/A	N/A	3.500	100.232	100.232	100.032	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.510	99.510	99.310	2.990	99.428	99.328	99.228
3.250	N/A	N/A	N/A	3.625	100.662	100.662	100.462	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.610	99.610	99.410	3.000	99.528	99.428	99.328
3.375	N/A	N/A	N/A	3.750	101.044	101.044	100.844	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.097	100.097	99.897	3.125	100.081	99.952	99.824
3.500	N/A	N/A	N/A	3.875	101.597	101.597	101.397	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.585	100.585	100.385	3.250	100.576	100.422	100.261
3.625	N/A	N/A	N/A	3.990	101.900	101.900	101.700	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.243	101.243	101.043	3.375	101.234	101.080	100.919
3.750	N/A	N/A	N/A	4.000	102.000	102.000	101.800	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.630	101.630	101.430	3.500	101.621	101.467	101.306
3.875	N/A	N/A	N/A	4.125	102.376	102.376	102.176	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.075	102.075	101.875	3.625	102.066	101.912	101.751
3.990	N/A	N/A	N/A	4.250	102.730	102.730	102.530	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.150	102.150	101.950	3.750	102.337	102.207	102.075
4.000	N/A	N/A	N/A	4.375	102.625	102.625	102.425	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.638	102.638	102.438	3.875	102.825	102.695	102.563
4.125	N/A	N/A	N/A	4.500	102.993	102.993	102.793	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.035	103.035	102.835	3.990	103.222	103.092	102.960
4.250	N/A	N/A	N/A	4.625	103.254	103.254	103.054	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.135	103.135	102.935	4.000	103.322	103.192	103.060
4.375	N/A	N/A	N/A	4.750	103.720	103.720	103.520	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.552	103.552	103.352	4.125	103.739	103.609	103.477
4.500	N/A	N/A	N/A	4.875	104.120	104.120	103.920	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.788	102.788	102.588	4.250	102.917	102.766	102.613
4.625	N/A	N/A	N/A	4.990	104.324	104.324	104.124	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.100	103.100	102.900	4.375	103.229	103.078	102.925
4.750	N/A	N/A	N/A	5.000	104.424	104.424	104.224	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.194	103.194	102.994	4.500	103.323	103.172	103.019
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	97.562	97.562	97.362	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.843	98.843	98.643
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.985	97.985	97.785	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.326	99.326	99.126
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.356	98.356	98.156	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.635	99.635	99.435
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.658	98.658	98.458	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.067	100.067	99.867
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.906	98.906	98.706	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.469	100.469	100.269
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.006	99.006	98.806	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.569	100.569	100.369
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.322	99.322	99.122	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.020	101.020	100.820
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.628	99.628	99.428	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.866	100.866	100.666
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.153	100.153	99.953	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.524	101.524	101.324
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.423	100.423	100.223	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.911	101.911	101.711
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.722	100.722	100.522	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.356	102.356	102.156
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.229	100.229	100.029	3.250	N/A	N/A	N								



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.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 4:00 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	96.073	96.073	95.873	3.000	96.332	96.332	96.132	3.000	97.252	97.252	97.052	2.500	97.581	97.581	97.381	2.500	97.562	97.562	97.362
3.125	96.592	96.592	96.392	3.125	97.159	97.159	96.959	3.125	98.184	98.184	97.984	2.625	98.144	98.144	97.944	2.625	97.985	97.985	97.785
3.250	97.346	97.346	97.146	3.250	97.843	97.843	97.643	3.250	98.880	98.880	98.680	2.750	98.676	98.676	98.476	2.750	98.356	98.356	98.156
3.375	98.276	98.276	98.076	3.375	98.716	98.716	98.516	3.375	99.755	99.755	99.555	2.875	99.108	99.108	98.908	2.875	98.658	98.658	98.458
3.500	98.788	98.788	98.588	3.500	99.101	99.101	98.901	3.500	100.232	100.232	100.032	2.990	99.510	99.510	99.310	2.990	98.906	98.906	98.706
3.625	99.343	99.343	99.143	3.625	99.791	99.791	99.591	3.625	100.662	100.662	100.462	3.000	99.610	99.610	99.410	3.000	99.006	99.006	98.806
3.750	100.060	100.060	99.860	3.750	100.434	100.434	100.234	3.750	101.044	101.044	100.844	3.125	100.097	100.097	99.897	3.125	99.322	99.322	99.122
3.875	100.616	100.616	100.416	3.875	100.931	100.931	100.731	3.875	101.597	101.597	101.397	3.250	100.585	100.585	100.385	3.250	99.628	99.628	99.428
3.990	100.953	100.953	100.753	3.990	101.187	101.187	100.987	3.990	101.900	101.900	101.700	3.375	101.243	101.243	101.043	3.375	100.153	100.153	99.953
4.000	101.053	101.053	100.853	4.000	101.287	101.287	101.087	4.000	102.000	102.000	101.800	3.500	101.630	101.630	101.430	3.500	100.423	100.423	100.223
4.125	101.574	101.574	101.374	4.125	101.487	101.487	101.287	4.125	102.376	102.376	102.176	3.625	102.075	102.075	101.875	3.625	100.722	100.722	100.522
4.250	102.081	102.081	101.881	4.250	101.836	101.836	101.636	4.250	102.230	102.230	102.030	3.750	102.150	102.150	101.950	3.750	100.229	100.229	100.029
4.375	102.481	102.481	102.281	4.375	102.236	102.236	102.036	4.375	102.625	102.625	102.425	3.875	102.638	102.638	102.438	3.875	100.564	100.564	100.364
4.500	102.871	102.871	102.671	4.500	102.520	102.520	102.320	4.500	102.993	102.993	102.793	3.990	103.035	103.035	102.835	3.990	100.808	100.808	100.608
4.625	103.138	103.138	102.938	4.625	102.690	102.690	102.490	4.625	103.254	103.254	103.054	4.000	103.135	103.135	102.935	4.000	100.908	100.908	100.708
4.750	103.692	103.692	103.492	4.750	102.213	102.213	102.013	4.750	103.720	103.720	103.520	4.125	103.552	103.552	103.352	4.125	101.193	101.193	100.993
4.875	104.094	104.094	103.894	4.875	102.608	102.608	102.408	4.875	104.120	104.120	103.920	4.250	102.788	102.788	102.588	4.250	100.398	100.398	100.198
4.990	104.319	104.319	104.119	4.990	102.741	102.741	102.541	4.990	104.324	104.324	104.124	4.375	103.100	103.100	102.900	4.375	100.617	100.617	100.417
5.000	104.419	104.419	104.219	5.000	102.841	102.841	102.641	5.000	104.424	104.424	104.224	4.500	103.194	103.194	102.994	4.500	100.683	100.683	100.483

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

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

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

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

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



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

30 Day Lock Exp.: 3/14/2022
45 Day Lock Exp.: 3/28/2022
60 Day Lock Exp.: 4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 4:00 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	96.172	96.172	95.957	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	94.022	94.022	93.807	2.750	N/A	N/A	N/A	3.000	95.553	95.453	95.338
3.125	96.872	96.872	96.657	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.722	94.722	94.507	2.875	N/A	N/A	N/A	3.125	96.306	96.206	96.091
3.250	97.549	97.549	97.349	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.399	95.399	95.199	2.990	N/A	N/A	N/A	3.250	96.805	96.705	96.605
3.375	98.544	98.544	98.344	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.394	96.394	96.194	3.000	N/A	N/A	N/A	3.375	97.800	97.700	97.600
3.500	99.064	99.064	98.864	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.914	96.914	96.714	3.125	N/A	N/A	N/A	3.500	98.320	98.220	98.120
3.625	99.512	99.512	99.312	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.362	97.362	97.162	3.250	N/A	N/A	N/A	3.625	98.769	98.669	98.569
3.750	100.239	100.239	99.967	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.089	98.089	97.817	3.375	N/A	N/A	N/A	3.750	98.374	98.241	98.102
3.875	100.785	100.785	100.514	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.635	98.635	98.364	3.500	N/A	N/A	N/A	3.875	98.920	98.787	98.649
3.990	101.078	101.078	100.804	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.928	98.928	98.654	3.625	N/A	N/A	N/A	3.990	99.213	99.078	98.939
4.000	101.178	101.178	100.904	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.028	99.028	98.754	3.750	N/A	N/A	N/A	4.000	99.313	99.178	99.039
4.125	101.725	101.725	101.478	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.575	99.575	99.328	3.875	N/A	N/A	N/A	4.125	99.860	99.754	99.613
4.250	102.265	102.265	102.016	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.115	100.115	99.866	3.990	N/A	N/A	N/A	4.250	99.350	99.242	99.101
4.375	102.642	102.642	102.391	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.492	100.492	100.241	4.000	N/A	N/A	N/A	4.375	99.728	99.618	99.477
4.500	103.063	103.063	102.812	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.913	100.913	100.662	4.125	N/A	N/A	N/A	4.500	100.148	100.038	99.897
4.625	103.435	103.435	103.183	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.285	101.285	101.033	4.250	N/A	N/A	N/A	4.625	100.860	100.749	100.608
4.750	103.476	103.476	103.234	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.326	101.326	101.084	4.375	N/A	N/A	N/A	4.750	100.320	100.203	100.078
4.875	103.838	103.838	103.599	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.688	101.688	101.449	4.500	N/A	N/A	N/A	4.875	100.682	100.568	100.443
4.990	104.016	104.016	103.779	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.866	101.866	101.629	4.625	N/A	N/A	N/A	4.990	100.859	100.747	100.622
5.000	104.116	104.116	103.879	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	101.966	101.966	101.729	4.750	N/A	N/A	N/A	5.000	100.959	100.847	100.722
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	97.296	97.296	97.007	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.741	97.741	97.541	2.500	97.195	97.094	96.995
2.875	N/A	N/A	N/A	3.125	97.962	97.962	97.636	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.260	98.260	98.060	2.625	97.636	97.533	97.436
2.990	N/A	N/A	N/A	3.250	98.650	98.650	98.320	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.779	98.779	98.579	2.750	97.592	97.488	97.392
3.000	N/A	N/A	N/A	3.375	99.519	99.519	99.186	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.433	99.433	99.233	2.875	98.246	98.141	98.046
3.125	N/A	N/A	N/A	3.500	100.071	100.071	99.737	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.629	99.629	99.429	2.990	98.442	98.336	98.242
3.250	N/A	N/A	N/A	3.625	100.404	100.404	100.069	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.729	99.729	99.529	3.000	98.542	98.436	98.342
3.375	N/A	N/A	N/A	3.750	101.075	101.075	100.761	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.112	100.112	99.908	3.125	99.679	99.553	99.475
3.500	N/A	N/A	N/A	3.875	101.631	101.631	101.315	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.516	100.516	100.311	3.250	98.692	98.566	98.487
3.625	N/A	N/A	N/A	3.990	101.920	101.920	101.606	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.163	101.163	100.958	3.375	99.340	99.213	99.135
3.750	N/A	N/A	N/A	4.000	102.020	102.020	101.706	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.532	101.532	101.325	3.500	99.709	99.581	99.502
3.875	N/A	N/A	N/A	4.125	102.197	102.197	101.879	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.616	101.616	101.416	3.625	100.603	100.503	100.403
3.990	N/A	N/A	N/A	4.250	102.474	102.474	102.156	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.052	102.052	101.852	3.750	100.125	100.025	99.925
4.000	N/A	N/A	N/A	4.375	102.802	102.802	102.482	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.459	102.459	102.259	3.875	100.532	100.432	100.332
4.125	N/A	N/A	N/A	4.500	103.126	103.126	102.807	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.744	102.744	102.544	3.990	100.817	100.717	100.617
4.250	N/A	N/A	N/A	4.625	103.339	103.339	103.012	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.844	102.844	102.644	4.000	100.917	100.817	100.717
4.375	N/A	N/A	N/A	4.750	104.379	104.379	104.053	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.304	103.304	103.104	4.125	98.554	98.454	98.354
4.500	N/A	N/A	N/A	4.875	104.704	104.704	104.378	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.493	101.493	101.293	4.250	99.244	99.144	99.044
4.625	N/A	N/A	N/A	4.990	104.799	104.799	104.477	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.048	102.048	101.848	4.375	99.799	99.699	99.599
4.750	N/A	N/A	N/A	5.000	104.899	104.899	104.577	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.397	102.397	102.197	4.500	100.148	100.048	99.948
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	95.541	95.541	95.341	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	96.060	96.060	95.860	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	96.579	96.579	96.379	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	97.233	97.233	97.033	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	97.429	97.429	97.229	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	97.529	97.529	97.329	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	97.912	97.912	97.708	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	98.316	98.316	98.111	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	98.963	98.963	98.758	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	99.332	99.332	99.125	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 4:00 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	96.172	96.172	95.957	3.000	94.022	94.022	93.807	3.000	97.296	97.296	97.007	2.500	97.741	97.741	97.541	2.500	95.541	95.541	95.341
3.125	96.872	96.872	96.657	3.125	94.722	94.722	94.507	3.125	97.962	97.962	97.636	2.625	98.260	98.260	98.060	2.625	96.060	96.060	95.860
3.250	97.549	97.549	97.349	3.250	95.399	95.399	95.199	3.250	98.650	98.650	98.320	2.750	98.779	98.779	98.579	2.750	96.579	96.579	96.379
3.375	98.544	98.544	98.344	3.375	96.394	96.394	96.194	3.375	99.519	99.519	99.186	2.875	99.433	99.433	99.233	2.875	97.233	97.233	97.033
3.500	99.064	99.064	98.864	3.500	96.914	96.914	96.714	3.500	100.071	100.071	99.737	2.990	99.629	99.629	99.429	2.990	97.429	97.429	97.229
3.625	99.512	99.512	99.312	3.625	97.362	97.362	97.162	3.625	100.404	100.404	100.069	3.000	99.729	99.729	99.529	3.000	97.529	97.529	97.329
3.750	100.239	100.239	99.967	3.750	98.089	98.089	97.817	3.750	101.075	101.075	100.761	3.125	100.112	100.112	99.908	3.125	97.912	97.912	97.708
3.875	100.785	100.785	100.514	3.875	98.635	98.635	98.364	3.875	101.631	101.631	101.315	3.250	100.516	100.516	100.311	3.250	98.316	98.316	98.111
3.990	101.078	101.078	100.804	3.990	98.928	98.928	98.654	3.990	101.920	101.920	101.606	3.375	101.163	101.163	100.958	3.375	98.963	98.963	98.758
4.000	101.178	101.178	100.904	4.000	99.028	99.028	98.754	4.000	102.020	102.020	101.706	3.500	101.532	101.532	101.325	3.500	99.332	99.332	99.125
4.125	101.725	101.725	101.478	4.125	99.575	99.575	99.328	4.125	102.197	102.197	101.879	3.625	101.616	101.616	101.416	3.625	99.416	99.416	99.216
4.250	102.265	102.265	102.016	4.250	100.115	100.115	99.866	4.250	102.474	102.474	102.156	3.750	102.052	102.052	101.852	3.750	99.852	99.852	99.652
4.375	102.642	102.642	102.391	4.375	100.492	100.492	100.241	4.375	102.802	102.802	102.482	3.875	102.459	102.459	102.259	3.875	100.259	100.259	100.059
4.500	103.063	103.063	102.812	4.500	100.913	100.913	100.662	4.500	103.126	103.126	102.807	3.990	102.744	102.744	102.544	3.990	100.544	100.544	100.344
4.625	103.435	103.435	103.183	4.625	101.285	101.285	101.033	4.625	103.339	103.339	103.012	4.000	102.844	102.844	102.644	4.000	100.644	100.644	100.444
4.750	103.476	103.476	103.234	4.750	101.326	101.326	101.084	4.750	104.379	104.379	104.053	4.125	100.304	100.304	100.104	4.125	98.104	98.104	97.904
4.875	103.838	103.838	103.599	4.875	101.688	101.688	101.449	4.875	104.704	104.704	104.378	4.250	101.493	101.493	101.293	4.250	99.293	99.293	99.093
4.990	104.016	104.016	103.779	4.990	101.866	101.866	101.629	4.990	104.799	104.799	104.477	4.375	102.048	102.048	101.848	4.375	99.848	99.848	99.648
5.000	104.116	104.116	103.879	5.000	101.966	101.966	101.729	5.000	104.899	104.899	104.577	4.500	102.397	102.397	102.197	4.500	100.197	100.197	99.997

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.			
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.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 4:00 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.500	0.750	0.625	0.500	0.500	0.250	0.125	0.000
3.625	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.750	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.875	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.990	1.000	0.875	0.625	0.625	0.500	0.375	0.000
4.000	1.125	0.875	0.625	0.625	0.500	0.375	0.000
4.125	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.250	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.375	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.500	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.625	1.500	1.125	0.875	0.750	0.625	0.500	0.000
4.750	1.625	1.125	1.000	0.750	0.625	0.375	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.125	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.250	1.125	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.125	0.875	0.750	0.625	0.375	0.250	0.125
3.500	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.625	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.750	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.875	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.990	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.000	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.125	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.250	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.375	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.500	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.625	1.500	1.250	1.125	1.000	0.750	0.625	0.500
4.750	0.875	0.750	0.625	0.500	0.375	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.625	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.875	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.990	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.375	0.375	0.250	0.000	0.000
4.750	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.875	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.990	1.125	0.875	0.500	0.250	0.250	0.000	0.000
5.000	1.125	0.875	0.500	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	-0.125	0.000	0.000
3.250	0.375	0.125	0.000	0.000	-0.125	0.000	0.000
3.375	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.500	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.625	0.500	0.250	0.000	0.000	-0.125	0.000	0.000
3.750	0.875	0.750	0.500	0.500	0.250	0.250	0.000
3.875	0.875	0.750	0.500	0.500	0.375	0.250	0.000
3.990	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.000	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.125	0.875	0.750	0.500	0.500	0.375	0.375	0.000
4.250	1.500	1.250	0.750	0.750	0.375	0.375	0.000
4.375	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.500	1.625	1.375	0.875	0.875	0.500	0.500	0.000
4.625	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.750	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
4.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.250	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.625	0.375	0.250	0.250	0.125	0.000	0.000	0.000
3.750	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.990	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.000	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.125	0.125	-0.125	-0.250	-0.500	-0.500	0.000	0.000
4.250	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.375	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.500	0.625	0.500	0.375	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.000	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.375	0.500	0.375	0.250	0.250	0.250	0.125	0.125
3.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.875	0.750	0.750	0.625	0.625	0.500	0.375	0.250
3.990	0.750	0.750	0.625	0.625	0.500	0.375	0.250
4.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.250	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 4:00 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	96.172	96.172	95.957	3.000	97.296	97.296	97.007	2.500	97.741	97.741	97.541	3.000	94.422	94.422	94.207	2.500	95.991	95.991	95.791
3.125	96.872	96.872	96.657	3.125	97.962	97.962	97.636	2.625	98.260	98.260	98.060	3.125	95.122	95.122	94.907	2.625	96.510	96.510	96.310
3.250	97.549	97.549	97.349	3.250	98.650	98.650	98.320	2.750	98.779	98.779	98.579	3.250	95.799	95.799	95.599	2.750	97.029	97.029	96.829
3.375	98.544	98.544	98.344	3.375	99.519	99.519	99.186	2.875	99.433	99.433	99.233	3.375	96.794	96.794	96.594	2.875	97.683	97.683	97.483
3.500	99.064	99.064	98.864	3.500	100.071	100.071	99.737	2.990	99.629	99.629	99.429	3.500	97.314	97.314	97.114	2.990	97.879	97.879	97.679
3.625	99.512	99.512	99.312	3.625	100.404	100.404	100.069	3.000	99.729	99.729	99.529	3.625	97.762	97.762	97.562	3.000	97.979	97.979	97.779
3.750	100.239	100.239	99.967	3.750	101.075	101.075	100.761	3.125	100.112	100.112	99.908	3.750	98.489	98.489	98.217	3.125	98.362	98.362	98.158
3.875	100.785	100.785	100.514	3.875	101.631	101.631	101.315	3.250	100.516	100.516	100.311	3.875	99.035	99.035	98.764	3.250	98.766	98.766	98.561
3.990	101.078	101.078	100.804	3.990	101.920	101.920	101.606	3.375	101.163	101.163	100.958	3.990	99.328	99.328	99.054	3.375	99.413	99.413	99.208
4.000	101.178	101.178	100.904	4.000	102.020	102.020	101.706	3.500	101.532	101.532	101.325	4.000	99.428	99.428	99.154	3.500	99.782	99.782	99.575
4.125	101.725	101.725	101.478	4.125	102.197	102.197	101.879	3.625	101.616	101.616	101.416	4.125	99.975	99.975	99.728	3.625	99.866	99.866	99.666
4.250	102.265	102.265	102.016	4.250	102.474	102.474	102.156	3.750	102.052	102.052	101.852	4.250	100.515	100.515	100.266	3.750	100.302	100.302	100.102
4.375	102.642	102.642	102.391	4.375	102.802	102.802	102.482	3.875	102.459	102.459	102.259	4.375	100.892	100.892	100.641	3.875	100.709	100.709	100.509
4.500	103.063	103.063	102.812	4.500	103.126	103.126	102.807	3.990	102.744	102.744	102.544	4.500	101.313	101.313	101.062	3.990	100.994	100.994	100.794
4.625	103.435	103.435	103.183	4.625	103.339	103.339	103.012	4.000	102.844	102.844	102.644	4.625	101.685	101.685	101.433	4.000	101.094	101.094	100.894
4.750	103.476	103.476	103.234	4.750	104.379	104.379	104.053	4.125	100.304	100.304	100.104	4.750	101.726	101.726	101.484	4.125	98.554	98.554	98.354
4.875	103.838	103.838	103.599	4.875	104.704	104.704	104.378	4.250	101.493	101.493	101.293	4.875	102.088	102.088	101.849	4.250	99.743	99.743	99.543
4.990	104.016	104.016	103.779	4.990	104.799	104.799	104.477	4.375	102.048	102.048	101.848	4.990	102.266	102.266	102.029	4.375	100.298	100.298	100.098
5.000	104.116	104.116	103.879	5.000	104.899	104.899	104.577	4.500	102.397	102.397	102.197	5.000	102.366	102.366	102.129	4.500	100.647	100.647	100.447

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%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 4:00 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

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1-877-588-2706

Lockdesk Hours:

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30 Day Lock Exp.:

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4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 4:00 pm ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			102.300	
NOO without PPP*			101.300	
Rate	30 Day	45 Day	60 Day	
4.125	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.		
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