

W. Rate Sheet Dated: 2/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.182	98.182	97.807	2.750	97.809	97.809	97.434	1.875	93.932	93.932	93.632	3.125	99.401	99.401	99.101
2.875	98.698	98.698	98.323	2.875	98.250	98.250	97.875	2.000	94.412	94.412	94.112	3.250	100.510	100.510	100.210
3.000	99.193	99.193	98.818	3.000	98.677	98.677	98.302	2.125	94.881	94.881	94.581	3.375	100.403	100.403	100.103
3.125	99.706	99.706	99.331	3.125	99.100	99.100	98.725	2.250	95.481	95.481	95.114	3.500	99.625	99.625	99.325
3.250	100.027	100.027	99.574	3.250	99.642	99.642	99.189	2.375	95.931	95.931	95.564	3.625	99.658	99.658	99.358
3.375	100.425	100.425	99.972	3.375	99.947	99.947	99.494	2.500	96.382	96.382	96.014	Margin = 2.250		Index = 0.800	
3.500	100.882	100.882	100.429	3.500	100.356	100.356	99.903	2.625	96.806	96.806	96.439	30 Year OTC			
3.625	101.338	101.338	100.885	3.625	100.680	100.680	100.227	2.750	97.501	97.501	97.079	Rate	30 Day	45 Day	60 Day
3.750	100.957	100.957	100.526	3.750	100.540	100.540	100.109	2.875	97.918	97.918	97.496	4.000	101.145	101.145	100.583
3.875	101.312	101.312	100.881	3.875	100.780	100.780	100.349	3.000	98.319	98.319	97.897	4.125	101.592	101.592	101.030
4.000	101.737	101.737	101.306	4.000	101.145	101.145	100.714	3.125	98.717	98.717	98.295	4.500	102.318	102.318	101.818
4.125	102.184	102.184	101.753	4.125	101.388	101.388	100.957	3.250	98.553	98.553	98.253	4.625	102.721	102.721	102.221
4.250	102.238	102.238	101.925	4.250	101.811	101.811	101.498	3.375	98.933	98.933	98.633	4.750	102.229	102.229	101.229
4.375	102.550	102.550	102.237	4.375	101.911	101.911	101.598	3.500	99.317	99.317	99.017	4.875	102.579	102.579	101.579
4.500	102.910	102.910	102.598	4.500	102.166	102.166	101.854	3.625	99.616	99.616	99.316	5.000	102.692	102.692	101.692
4.625	103.313	103.313	103.001	4.625	102.487	102.487	102.175	3.750	96.961	96.961	96.661	5.125	102.973	102.973	101.973
4.750	102.921	102.921	102.321	4.750	102.540	102.540	101.940	3.875	97.275	97.275	96.975	5.500	104.490	104.490	103.990
4.875	103.171	103.171	102.571	4.875	102.678	102.678	102.078	4.000	97.615	97.615	97.315	5.625	104.772	104.772	104.272
6.250	106.000	106.000	105.800	6.250	102.795	102.795	102.595	4.125	97.868	97.868	97.568	6.250	103.905	103.905	103.405

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	98.282	98.182	98.182	97.807	2.750	97.634	97.534	97.534	97.159	1.875	96.062	95.962	95.962	95.662
2.875	98.798	98.698	98.698	98.323	2.875	98.075	97.975	97.975	97.600	2.000	96.542	96.442	96.442	96.142
3.000	99.293	99.193	99.193	98.818	3.000	98.502	98.402	98.402	98.027	2.125	97.011	96.911	96.911	96.611
3.125	99.806	99.706	99.706	99.331	3.125	98.925	98.825	98.825	98.450	2.250	97.611	97.511	97.511	97.144
3.250	100.127	100.027	100.027	99.574	3.250	99.442	99.342	99.342	98.889	2.375	98.061	97.961	97.961	97.594
3.375	100.625	100.525	100.525	100.072	3.375	99.847	99.747	99.747	99.294	2.500	98.512	98.412	98.412	98.044
3.500	101.082	100.982	100.982	100.529	3.500	100.256	100.156	100.156	99.703	2.625	98.936	98.836	98.836	98.469
3.625	101.538	101.438	101.438	100.985	3.625	100.580	100.480	100.480	100.027	2.750	98.531	98.431	98.431	98.009
3.750	101.157	101.057	101.057	100.626	3.750	100.740	100.640	100.640	100.209	2.875	98.948	98.848	98.848	98.426
3.875	101.612	101.512	101.512	101.081	3.875	101.080	100.980	100.980	100.549	3.000	99.349	99.249	99.249	98.827
4.000	102.037	101.937	101.937	101.506	4.000	101.445	101.345	101.345	100.914	3.125	99.747	99.647	99.647	99.225
4.125	102.484	102.384	102.384	101.953	4.125	101.688	101.588	101.588	101.157	3.250	100.183	100.083	100.083	99.723
4.250	102.438	102.338	102.338	102.025	4.250	102.011	101.911	101.911	101.598	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 >90.00% 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 $\leq$ 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	98.395	98.395	97.833	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.842	98.842	98.280	5.250	101.000	101.000	100.500
3.875	95.726	95.726	95.132	5.250	103.750	103.750	103.500	4.500	99.568	99.568	99.068	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.300	95.300	94.707					4.625	99.971	99.971	99.471	Rate	30 Day	45 Day	60 Day
4.125	94.854	94.854	94.260					4.750	99.479	99.479	98.479	5.750	103.750	103.750	103.250
4.250	97.556	97.556	97.056					4.875	99.829	99.829	98.829	6.250	105.750	105.750	105.250
4.375	97.144	97.144	96.644					5.000	99.942	99.942	98.942	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	96.783	96.783	96.283					5.125	100.223	100.223	99.223				
4.625	96.381	96.381	95.881					5.500	101.740	101.740	101.240				
4.750	98.436	98.436	97.686					5.625	102.022	102.022	101.522				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.155	101.155	100.655				

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 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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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@afrawholesale.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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.151	99.151	98.851
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	100.260	100.260	99.960
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	100.153	100.153	99.853
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.050	96.050	95.628	3.500	99.375	99.375	99.075
3.250	99.315	99.315	98.862	3.250	99.030	99.030	98.577	2.875	96.466	96.466	96.044	3.625	99.408	99.408	99.108
3.375	99.813	99.813	99.360	3.375	99.435	99.435	98.982	3.000	96.868	96.868	96.446	Margin = 2.250		Index = .800	
3.500	100.270	100.270	99.817	3.500	99.844	99.844	99.391	3.125	97.266	97.266	96.844	30 Year OTC			
3.625	100.726	100.726	100.273	3.625	100.167	100.167	99.714	3.250	97.358	97.358	97.058	Rate	30 Day	45 Day	60 Day
3.750	99.770	99.770	99.339	3.750	99.453	99.453	99.022	3.375	97.738	97.738	97.438	3.250	99.315	99.315	98.815
3.875	100.224	100.224	99.793	3.875	99.792	99.792	99.361	3.500	98.122	98.122	97.822	3.375	99.813	99.813	99.313
4.000	100.650	100.650	100.219	4.000	100.158	100.158	99.727	3.625	98.421	98.421	98.121	3.500	100.270	100.270	99.770
4.125	101.096	101.096	100.665	4.125	100.401	100.401	99.970	3.750	96.266	96.266	95.966	3.625	100.726	100.726	100.226
4.250	100.488	100.488	100.176	4.250	100.161	100.161	99.849	3.875	N/A	N/A	N/A	3.750	99.770	99.770	99.176
4.375	100.900	100.900	100.588	4.375	100.361	100.361	100.049	4.000	N/A	N/A	N/A	3.875	100.224	100.224	99.630
4.500	101.260	101.260	100.948	4.500	100.616	100.616	100.304	4.125	N/A	N/A	N/A	4.000	100.650	100.650	100.056
4.625	101.663	101.663	101.351	4.625	100.937	100.937	100.625	4.250	N/A	N/A	N/A	4.125	101.096	101.096	100.502
4.750	99.921	99.921	99.321	4.750	99.640	99.640	99.040	4.375	N/A	N/A	N/A	4.250	100.488	100.488	99.988
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	99.415	99.315	99.315	98.862	3.250	99.130	99.030	99.030	98.577	2.750	98.056	97.956	97.956	97.534
3.375	99.913	99.813	99.813	99.360	3.375	99.535	99.435	99.435	98.982	2.875	98.473	98.373	98.373	97.951
3.500	100.370	100.270	100.270	99.817	3.500	99.944	99.844	99.844	99.391	3.000	98.874	98.774	98.774	98.352
3.625	100.826	100.726	100.726	100.273	3.625	100.267	100.167	100.167	99.714	3.125	99.272	99.172	99.172	98.750
3.750	99.870	99.770	99.770	99.339	3.750	99.553	99.453	99.453	99.022	3.250	99.770	99.670	99.670	99.370
3.875	100.324	100.224	100.224	99.793	3.875	99.892	99.792	99.792	99.361	3.375	100.151	100.051	100.051	99.751
4.000	100.750	100.650	100.650	100.219	4.000	100.258	100.158	100.158	99.727	3.500	100.535	100.435	100.435	100.135
4.125	101.196	101.096	101.096	100.665	4.125	100.501	100.401	100.401	99.970	3.625	100.833	100.733	100.733	100.433
4.250	100.588	100.488	100.488	100.176	4.250	100.261	100.161	100.161	99.849	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	
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)	



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: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.933	95.933	95.733	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.191	96.191	95.991	2.000	N/A	N/A	N/A	3.000	95.891	95.791	95.691
3.125	96.451	96.451	96.251	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	97.018	97.018	96.818	2.125	N/A	N/A	N/A	3.125	96.401	96.301	96.201
3.250	97.205	97.205	97.005	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.702	97.702	97.502	2.250	N/A	N/A	N/A	3.250	97.155	97.055	96.955
3.375	98.136	98.136	97.936	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.575	98.575	98.375	2.375	N/A	N/A	N/A	3.375	98.085	97.985	97.885
3.500	98.647	98.647	98.447	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.961	98.961	98.761	2.500	N/A	N/A	N/A	3.500	98.597	98.497	98.397
3.625	99.156	99.156	98.956	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.604	99.604	99.404	2.625	N/A	N/A	N/A	3.625	99.174	99.042	98.909
3.750	99.873	99.873	99.673	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.247	100.247	100.047	2.750	N/A	N/A	N/A	3.750	99.891	99.759	99.626
3.875	100.428	100.428	100.228	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.743	100.743	100.543	2.875	N/A	N/A	N/A	3.875	100.447	100.315	100.182
3.990	100.765	100.765	100.565	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.999	100.999	100.799	2.990	N/A	N/A	N/A	3.990	100.783	100.651	100.518
4.000	100.865	100.865	100.665	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.099	101.099	100.899	3.000	N/A	N/A	N/A	4.000	100.883	100.751	100.618
4.125	101.433	101.433	101.233	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.300	101.300	101.100	3.125	N/A	N/A	N/A	4.125	101.419	101.286	101.153
4.250	101.941	101.941	101.741	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.696	101.696	101.496	3.250	N/A	N/A	N/A	4.250	101.926	101.793	101.660
4.375	102.340	102.340	102.140	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.096	102.096	101.896	3.375	N/A	N/A	N/A	4.375	102.326	102.193	102.060
4.500	102.730	102.730	102.530	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.379	102.379	102.179	3.500	N/A	N/A	N/A	4.500	102.716	102.583	102.450
4.625	103.063	103.063	102.863	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.550	102.550	102.350	3.625	N/A	N/A	N/A	4.625	103.075	102.959	102.842
4.750	103.676	103.676	103.476	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.197	102.197	101.997	3.750	N/A	N/A	N/A	4.750	103.688	103.572	103.455
4.875	104.079	104.079	103.879	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.593	102.593	102.393	3.875	N/A	N/A	N/A	4.875	104.091	103.975	103.858
4.990	104.303	104.303	104.103	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.725	102.725	102.525	3.990	N/A	N/A	N/A	4.990	104.316	104.200	104.083
5.000	104.403	104.403	104.203	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.825	102.825	102.625	4.000	N/A	N/A	N/A	5.000	104.416	104.300	104.183
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	97.358	97.358	97.158	2.500	97.257	97.157	97.057
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	97.920	97.920	97.720	2.625	97.819	97.719	97.619
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	98.453	98.453	98.253	2.750	98.352	98.252	98.152
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	98.884	98.884	98.684	2.875	98.809	98.709	98.609
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	99.334	99.334	99.134	2.990	99.325	99.185	99.044
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	99.434	99.434	99.234	3.000	99.425	99.285	99.144
3.375	N/A	N/A	N/A	3.750	100.857	100.857	100.657	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.996	99.996	99.796	3.125	99.987	99.833	99.672
3.500	N/A	N/A	N/A	3.875	101.409	101.409	101.209	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.491	100.491	100.291	3.250	100.482	100.328	100.167
3.625	N/A	N/A	N/A	3.990	101.712	101.712	101.512	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.149	101.149	100.949	3.375	101.140	100.986	100.825
3.750	N/A	N/A	N/A	4.000	101.812	101.812	101.612	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.536	101.536	101.336	3.500	101.528	101.374	101.213
3.875	N/A	N/A	N/A	4.125	102.188	102.188	101.988	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.981	101.981	101.781	3.625	101.972	101.818	101.657
3.990	N/A	N/A	N/A	4.250	102.089	102.089	101.889	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.103	102.103	101.903	3.750	102.290	102.160	102.028
4.000	N/A	N/A	N/A	4.375	102.484	102.484	102.284	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.592	102.592	102.392	3.875	102.779	102.649	102.517
4.125	N/A	N/A	N/A	4.500	102.852	102.852	102.652	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.989	102.989	102.789	3.990	103.175	103.045	102.913
4.250	N/A	N/A	N/A	4.625	103.185	103.185	102.985	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.089	103.089	102.889	4.000	103.275	103.145	103.013
4.375	N/A	N/A	N/A	4.750	103.705	103.705	103.505	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.506	103.506	103.306	4.125	103.693	103.563	103.431
4.500	N/A	N/A	N/A	4.875	104.105	104.105	103.905	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.741	102.741	102.541	4.250	102.870	102.719	102.566
4.625	N/A	N/A	N/A	4.990	104.309	104.309	104.109	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.054	103.054	102.854	4.375	103.182	103.031	102.877
4.750	N/A	N/A	N/A	5.000	104.409	104.409	104.209	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.147	103.147	102.947	4.500	103.276	103.125	102.972
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	97.338	97.338	97.138	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.624	98.624	98.424
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.761	97.761	97.561	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.107	99.107	98.907
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.132	98.132	97.932	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.411	99.411	99.211
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.434	98.434	98.234	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.843	99.843	99.643
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.682	98.682	98.482	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.245	100.245	100.045
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.782	98.782	98.582	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.345	100.345	100.145
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.190	99.190	98.990	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.796	100.796	100.596
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.534	99.534	99.334	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.772	100.772	100.572
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.059	100.059	99.859	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.431	101.431	101.231
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.329	100.329	100.129	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.818	101.818	101.618
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.629	100.629	100.429	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.263	102.263	102.063
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.182	100.182	99.982	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: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.933	95.933	95.733	3.000	96.191	96.191	95.991	3.000	97.252	97.252	97.052	2.500	97.358	97.358	97.158	2.500	97.338	97.338	97.138
3.125	96.451	96.451	96.251	3.125	97.018	97.018	96.818	3.125	98.184	98.184	97.984	2.625	97.920	97.920	97.720	2.625	97.761	97.761	97.561
3.250	97.205	97.205	97.005	3.250	97.702	97.702	97.502	3.250	98.880	98.880	98.680	2.750	98.453	98.453	98.253	2.750	98.132	98.132	97.932
3.375	98.136	98.136	97.936	3.375	98.575	98.575	98.375	3.375	99.755	99.755	99.555	2.875	98.884	98.884	98.684	2.875	98.434	98.434	98.234
3.500	98.647	98.647	98.447	3.500	98.961	98.961	98.761	3.500	100.232	100.232	100.032	2.990	99.334	99.334	99.134	2.990	98.682	98.682	98.482
3.625	99.156	99.156	98.956	3.625	99.604	99.604	99.404	3.625	100.662	100.662	100.462	3.000	99.434	99.434	99.234	3.000	98.782	98.782	98.582
3.750	99.873	99.873	99.673	3.750	100.247	100.247	100.047	3.750	100.857	100.857	100.657	3.125	99.996	99.996	99.796	3.125	99.190	99.190	98.990
3.875	100.428	100.428	100.228	3.875	100.743	100.743	100.543	3.875	101.409	101.409	101.209	3.250	100.491	100.491	100.291	3.250	99.534	99.534	99.334
3.990	100.765	100.765	100.565	3.990	100.999	100.999	100.799	3.990	101.712	101.712	101.512	3.375	101.149	101.149	100.949	3.375	100.059	100.059	99.859
4.000	100.865	100.865	100.665	4.000	101.099	101.099	100.899	4.000	101.812	101.812	101.612	3.500	101.536	101.536	101.336	3.500	100.329	100.329	100.129
4.125	101.433	101.433	101.233	4.125	101.300	101.300	101.100	4.125	102.188	102.188	101.988	3.625	101.981	101.981	101.781	3.625	100.629	100.629	100.429
4.250	101.941	101.941	101.741	4.250	101.696	101.696	101.496	4.250	102.089	102.089	101.889	3.750	102.103	102.103	101.903	3.750	100.182	100.182	99.982
4.375	102.340	102.340	102.140	4.375	102.096	102.096	101.896	4.375	102.484	102.484	102.284	3.875	102.592	102.592	102.392	3.875	100.517	100.517	100.317
4.500	102.730	102.730	102.530	4.500	102.379	102.379	102.179	4.500	102.852	102.852	102.652	3.990	102.989	102.989	102.789	3.990	100.761	100.761	100.561
4.625	103.063	103.063	102.863	4.625	102.550	102.550	102.350	4.625	103.185	103.185	102.985	4.000	103.089	103.089	102.889	4.000	100.861	100.861	100.661
4.750	103.676	103.676	103.476	4.750	102.197	102.197	101.997	4.750	103.705	103.705	103.505	4.125	103.506	103.506	103.306	4.125	101.146	101.146	100.946
4.875	104.079	104.079	103.879	4.875	102.593	102.593	102.393	4.875	104.105	104.105	103.905	4.250	102.741	102.741	102.541	4.250	100.351	100.351	100.151
4.990	104.303	104.303	104.103	4.990	102.725	102.725	102.525	4.990	104.309	104.309	104.109	4.375	103.054	103.054	102.854	4.375	100.570	100.570	100.370
5.000	104.403	104.403	104.203	5.000	102.825	102.825	102.625	5.000	104.409	104.409	104.209	4.500	103.147	103.147	102.947	4.500	100.636	100.636	100.436

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

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

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

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

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



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

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

W. Rate Sheet Dated: 2/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.083	96.083	95.868	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.785	95.785	95.570	2.750	N/A	N/A	N/A	3.000	95.464	95.364	95.249
3.125	96.790	96.790	96.575	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.492	96.492	96.277	2.875	N/A	N/A	N/A	3.125	96.224	96.124	96.009
3.250	97.410	97.410	97.210	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.260	97.260	97.060	2.990	N/A	N/A	N/A	3.250	96.666	96.566	96.466
3.375	98.409	98.409	98.209	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	98.253	98.253	98.053	3.000	N/A	N/A	N/A	3.375	97.665	97.565	97.465
3.500	98.932	98.932	98.732	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.496	98.496	98.296	3.125	N/A	N/A	N/A	3.500	98.188	98.088	97.988
3.625	99.382	99.382	99.182	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.508	98.508	98.308	3.250	N/A	N/A	N/A	3.625	98.639	98.539	98.439
3.750	100.116	100.116	99.829	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.186	99.186	98.986	3.375	N/A	N/A	N/A	3.750	98.251	98.118	97.964
3.875	100.666	100.666	100.377	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.644	99.644	99.355	3.500	N/A	N/A	N/A	3.875	98.801	98.666	98.512
3.990	100.962	100.962	100.672	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.852	99.852	99.562	3.625	N/A	N/A	N/A	3.990	99.097	98.961	98.807
4.000	101.062	101.062	100.772	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.952	99.952	99.662	3.750	N/A	N/A	N/A	4.000	99.197	99.061	98.907
4.125	101.503	101.503	101.257	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	100.637	100.637	100.391	3.875	N/A	N/A	N/A	4.125	99.638	99.530	99.392
4.250	102.047	102.047	101.799	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.283	100.283	100.035	3.990	N/A	N/A	N/A	4.250	99.132	99.022	98.884
4.375	102.427	102.427	102.177	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.709	100.709	100.459	4.000	N/A	N/A	N/A	4.375	99.513	99.401	99.263
4.500	102.851	102.851	102.601	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.979	100.979	100.729	4.125	N/A	N/A	N/A	4.500	99.936	99.824	99.686
4.625	103.226	103.226	102.979	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.222	101.222	100.975	4.250	N/A	N/A	N/A	4.625	100.651	100.542	100.404
4.750	103.633	103.633	103.421	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.961	99.961	99.749	4.375	N/A	N/A	N/A	4.750	100.477	100.375	100.265
4.875	104.000	104.000	103.789	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.660	100.660	100.449	4.500	N/A	N/A	N/A	4.875	100.844	100.743	100.633
4.990	104.180	104.180	103.974	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.888	100.888	100.682	4.625	N/A	N/A	N/A	4.990	101.023	100.923	100.817
5.000	104.280	104.280	104.074	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.988	100.988	100.782	4.750	N/A	N/A	N/A	5.000	101.123	101.023	100.917
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	97.216	97.216	96.929	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.570	97.570	97.370	2.500	97.024	96.923	96.824
2.875	N/A	N/A	N/A	3.125	97.836	97.836	97.502	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.088	98.088	97.888	2.625	97.464	97.362	97.264
2.990	N/A	N/A	N/A	3.250	98.525	98.525	98.181	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.609	98.609	98.409	2.750	97.422	97.318	97.222
3.000	N/A	N/A	N/A	3.375	99.397	99.397	99.050	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.264	99.264	99.064	2.875	98.077	97.972	97.877
3.125	N/A	N/A	N/A	3.500	99.953	99.953	99.603	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.461	99.461	99.261	2.990	98.274	98.169	98.074
3.250	N/A	N/A	N/A	3.625	100.287	100.287	99.932	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.561	99.561	99.361	3.000	98.374	98.269	98.174
3.375	N/A	N/A	N/A	3.750	100.963	100.963	100.634	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.956	99.956	99.756	3.125	99.523	99.414	99.323
3.500	N/A	N/A	N/A	3.875	101.522	101.522	101.190	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.361	100.361	100.161	3.250	98.537	98.427	98.337
3.625	N/A	N/A	N/A	3.990	101.813	101.813	101.483	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.010	101.010	100.810	3.375	99.187	99.076	98.987
3.750	N/A	N/A	N/A	4.000	101.913	101.913	101.583	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.379	101.379	101.179	3.500	99.556	99.444	99.356
3.875	N/A	N/A	N/A	4.125	101.993	101.993	101.675	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.304	101.304	101.104	3.625	100.291	100.191	100.091
3.990	N/A	N/A	N/A	4.250	102.271	102.271	101.952	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.742	101.742	101.542	3.750	99.815	99.715	99.615
4.000	N/A	N/A	N/A	4.375	102.600	102.600	102.281	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.153	102.153	101.953	3.875	100.226	100.126	100.026
4.125	N/A	N/A	N/A	4.500	102.926	102.926	102.608	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.440	102.440	102.240	3.990	100.513	100.413	100.313
4.250	N/A	N/A	N/A	4.625	103.506	103.506	103.178	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.540	102.540	102.340	4.000	100.613	100.513	100.413
4.375	N/A	N/A	N/A	4.750	104.551	104.551	104.225	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.294	100.294	100.094	4.125	98.544	98.444	98.344
4.500	N/A	N/A	N/A	4.875	104.878	104.878	104.553	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.580	101.580	101.380	4.250	99.331	99.231	99.131
4.625	N/A	N/A	N/A	4.990	104.977	104.977	104.653	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.138	102.138	101.938	4.375	99.889	99.789	99.689
4.750	N/A	N/A	N/A	5.000	105.077	105.077	104.753	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.488	102.488	102.288	4.500	100.239	100.139	100.039
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	98.148	98.148	97.948	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.562	98.562	98.362	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.107	98.107	97.907	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.760	98.760	98.560	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.963	98.963	98.763	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.063	99.063	98.863	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.518	99.518	99.318	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	98.561	98.561	98.361	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.214	99.214	99.014	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	99.589	99.589	99.389	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: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.083	96.083	95.868	3.000	95.785	95.785	95.570	3.000	97.216	97.216	96.929	2.500	97.570	97.570	97.370	2.500	98.148	98.148	97.948
3.125	96.790	96.790	96.575	3.125	96.492	96.492	96.277	3.125	97.836	97.836	97.502	2.625	98.088	98.088	97.888	2.625	98.562	98.562	98.362
3.250	97.410	97.410	97.210	3.250	97.260	97.260	97.060	3.250	98.525	98.525	98.181	2.750	98.609	98.609	98.409	2.750	98.107	98.107	97.907
3.375	98.409	98.409	98.209	3.375	98.253	98.253	98.053	3.375	99.397	99.397	99.050	2.875	99.264	99.264	99.064	2.875	98.760	98.760	98.560
3.500	98.932	98.932	98.732	3.500	98.496	98.496	98.296	3.500	99.953	99.953	99.603	2.990	99.461	99.461	99.261	2.990	98.963	98.963	98.763
3.625	99.382	99.382	99.182	3.625	98.508	98.508	98.308	3.625	100.287	100.287	99.932	3.000	99.561	99.561	99.361	3.000	99.063	99.063	98.863
3.750	100.116	100.116	99.829	3.750	99.186	99.186	98.899	3.750	100.963	100.963	100.634	3.125	99.956	99.956	99.756	3.125	99.918	99.918	99.718
3.875	100.666	100.666	100.377	3.875	99.644	99.644	99.355	3.875	101.522	101.522	101.190	3.250	100.361	100.361	100.161	3.250	98.561	98.561	98.361
3.990	100.962	100.962	100.672	3.990	99.852	99.852	99.562	3.990	101.813	101.813	101.483	3.375	101.010	101.010	100.810	3.375	99.214	99.214	99.014
4.000	101.062	101.062	100.772	4.000	99.952	99.952	99.662	4.000	101.913	101.913	101.583	3.500	101.379	101.379	101.179	3.500	99.589	99.589	99.389
4.125	101.503	101.503	101.257	4.125	100.637	100.637	100.391	4.125	101.993	101.993	101.675	3.625	101.304	101.304	101.104	3.625	100.920	100.920	100.720
4.250	102.047	102.047	101.799	4.250	100.283	100.283	100.035	4.250	102.271	102.271	101.952	3.750	101.742	101.742	101.542	3.750	99.164	99.164	98.964
4.375	102.427	102.427	102.177	4.375	100.709	100.709	100.459	4.375	102.600	102.600	102.281	3.875	102.153	102.153	101.953	3.875	99.587	99.587	99.387
4.500	102.851	102.851	102.601	4.500	100.979	100.979	100.729	4.500	102.926	102.926	102.608	3.990	102.440	102.440	102.240	3.990	99.888	99.888	99.688
4.625	103.226	103.226	102.979	4.625	101.222	101.222	100.975	4.625	103.506	103.506	103.178	4.000	102.540	102.540	102.340	4.000	99.988	99.988	99.788
4.750	103.633	103.633	103.421	4.750	99.961	99.961	99.749	4.750	104.551	104.551	104.225	4.125	100.294	100.294	100.094	4.125	102.904	102.904	102.704
4.875	104.000	104.000	103.789	4.875	100.660	100.660	100.449	4.875	104.878	104.878	104.553	4.250	101.580	101.580	101.380	4.250	98.126	98.126	97.926
4.990	104.180	104.180	103.974	4.990	100.888	100.888	100.682	4.990	104.977	104.977	104.653	4.375	102.138	102.138	101.938	4.375	98.682	98.682	98.482
5.000	104.280	104.280	104.074	5.000	100.988	100.988	100.782	5.000	105.077	105.077	104.753	4.500	102.488	102.488	102.288	4.500	99.040	99.040	98.840

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/14/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk 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: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.083	96.083	95.868	3.000	97.216	97.216	96.929	2.500	97.570	97.570	97.370	3.000	95.259	95.259	95.044	2.500	97.209	97.209	97.009
3.125	96.790	96.790	96.575	3.125	97.836	97.836	97.502	2.625	98.088	98.088	97.888	3.125	95.966	95.966	95.751	2.625	97.675	97.675	97.475
3.250	97.410	97.410	97.210	3.250	98.525	98.525	98.181	2.750	98.609	98.609	98.409	3.250	96.660	96.660	96.460	2.750	97.708	97.708	97.508
3.375	98.409	98.409	98.209	3.375	99.397	99.397	99.050	2.875	99.264	99.264	99.064	3.375	97.656	97.656	97.456	2.875	98.362	98.362	98.162
3.500	98.932	98.932	98.732	3.500	99.953	99.953	99.603	2.990	99.461	99.461	99.261	3.500	98.039	98.039	97.839	2.990	98.562	98.562	98.362
3.625	99.382	99.382	99.182	3.625	100.287	100.287	99.932	3.000	99.561	99.561	99.361	3.625	98.270	98.270	98.070	3.000	98.662	98.662	98.462
3.750	100.116	100.116	99.829	3.750	100.963	100.963	100.634	3.125	99.956	99.956	99.756	3.750	98.976	98.976	98.689	3.125	99.287	99.287	99.087
3.875	100.666	100.666	100.377	3.875	101.522	101.522	101.190	3.250	100.361	100.361	100.161	3.875	99.480	99.480	99.191	3.250	98.811	98.811	98.611
3.990	100.962	100.962	100.672	3.990	101.813	101.813	101.483	3.375	101.010	101.010	100.810	3.990	99.732	99.732	99.442	3.375	99.462	99.462	99.262
4.000	101.062	101.062	100.772	4.000	101.913	101.913	101.583	3.500	101.379	101.379	101.179	4.000	99.832	99.832	99.542	3.500	99.834	99.834	99.634
4.125	101.503	101.503	101.257	4.125	101.993	101.993	101.675	3.625	101.304	101.304	101.104	4.125	100.395	100.395	100.149	3.625	100.462	100.462	100.262
4.250	102.047	102.047	101.799	4.250	102.271	102.271	101.952	3.750	101.742	101.742	101.542	4.250	100.490	100.490	100.242	3.750	99.803	99.803	99.603
4.375	102.427	102.427	102.177	4.375	102.600	102.600	102.281	3.875	102.153	102.153	101.953	4.375	100.893	100.893	100.643	3.875	100.220	100.220	100.020
4.500	102.851	102.851	102.601	4.500	102.926	102.926	102.608	3.990	102.440	102.440	102.240	4.500	101.240	101.240	100.990	3.990	100.514	100.514	100.314
4.625	103.226	103.226	102.979	4.625	103.506	103.506	103.178	4.000	102.540	102.540	102.340	4.625	101.549	101.549	101.302	4.000	100.614	100.614	100.414
4.750	103.633	103.633	103.421	4.750	104.551	104.551	104.225	4.125	100.294	100.294	100.094	4.750	101.122	101.122	100.910	4.125	100.949	100.949	100.749
4.875	104.000	104.000	103.789	4.875	104.878	104.878	104.553	4.250	101.580	101.580	101.380	4.875	101.655	101.655	101.444	4.250	99.203	99.203	99.003
4.990	104.180	104.180	103.974	4.990	104.977	104.977	104.653	4.375	102.138	102.138	101.938	4.990	101.859	101.859	101.653	4.375	99.760	99.760	99.560
5.000	104.280	104.280	104.074	5.000	105.077	105.077	104.753	4.500	102.488	102.488	102.288	5.000	101.959	101.959	101.753	4.500	100.114	100.114	99.914

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

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)
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: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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.

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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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

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3/14/2022

3/28/2022

4/12/2022

W. Rate Sheet Dated: 2/11/2022

Release Time: 10:00 am ET

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Non QM

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