



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.: 3/16/2022

45 Day Lock Exp.: 3/31/2022

60 Day Lock Exp.: 4/15/2022

W. Rate Sheet Dated: 2/14/2022

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	98.010	98.010	97.619	2.750	97.640	97.640	97.250	1.875	94.056	94.056	93.756	3.125	99.068	99.068	98.768
2.875	98.541	98.541	98.150	2.875	98.101	98.101	97.710	2.000	92.920	92.920	92.620	3.250	100.151	100.151	99.851
3.000	99.057	99.057	98.666	3.000	98.520	98.520	98.130	2.125	94.987	94.987	94.687	3.375	100.510	100.510	100.210
3.125	99.534	99.534	99.143	3.125	98.939	98.939	98.548	2.250	95.563	95.563	95.203	3.500	100.403	100.403	100.103
3.250	99.749	99.749	99.280	3.250	99.355	99.355	98.886	2.375	96.016	96.016	95.657	3.625	99.625	99.625	99.325
3.375	100.141	100.141	99.672	3.375	99.672	99.672	99.203	2.500	96.449	96.449	96.089	Margin = 2.250		Index = 0.800	
3.500	100.630	100.630	100.161	3.500	100.059	100.059	99.591	2.625	96.899	96.899	96.539	30 Year OTC			
3.625	101.064	101.064	100.595	3.625	100.469	100.469	100.000	2.750	97.540	97.540	97.102	Rate	30 Day	45 Day	60 Day
3.750	101.046	101.046	100.599	3.750	100.626	100.626	100.179	2.875	97.976	97.976	97.538	4.000	101.262	101.262	100.668
3.875	101.407	101.407	100.960	3.875	100.900	100.900	100.453	3.000	98.370	98.370	97.932	4.125	101.670	101.670	101.076
4.000	101.854	101.854	101.407	4.000	101.223	101.223	100.776	3.125	98.764	98.764	98.326	4.500	102.189	102.189	101.689
4.125	102.262	102.262	101.815	4.125	101.589	101.589	101.142	3.250	98.754	98.754	98.454	4.625	102.534	102.534	102.034
4.250	102.085	102.085	101.844	4.250	101.629	101.629	101.389	3.375	99.147	99.147	98.847	4.750	102.200	102.200	101.700
4.375	102.379	102.379	102.139	4.375	101.848	101.848	101.607	3.500	99.509	99.509	99.209	4.875	102.500	102.500	102.000
4.500	102.781	102.781	102.541	4.500	101.979	101.979	101.738	3.625	99.893	99.893	99.593	5.000	102.842	102.842	102.342
4.625	103.126	103.126	102.885	4.625	102.235	102.235	101.994	3.750	98.160	98.160	97.860	5.125	102.880	102.880	102.380
4.750	102.892	102.892	102.542	4.750	102.451	102.451	102.101	3.875	98.509	98.509	98.209	5.500	104.406	104.406	103.906
4.875	103.092	103.092	102.742	4.875	102.614	102.614	102.264	4.000	98.807	98.807	98.507	5.625	104.647	104.647	104.147
6.250	106.000	106.000	105.800	6.250	102.488	102.488	102.288	4.125	99.148	99.148	98.848	6.250	103.584	103.584	103.084

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	98.110	98.010	98.010	97.619	2.750	97.465	97.365	97.365	96.975	1.875	96.186	96.086	96.086	95.786	
2.875	98.641	98.541	98.541	98.150	2.875	97.926	97.826	97.826	97.435	2.000	95.050	94.950	94.950	94.650	
3.000	99.157	99.057	99.057	98.666	3.000	98.345	98.245	98.245	97.855	2.125	97.117	97.017	97.017	96.717	
3.125	99.634	99.534	99.534	99.143	3.125	98.764	98.664	98.664	98.273	2.250	97.693	97.593	97.593	97.233	
3.250	99.849	99.749	99.749	99.280	3.250	99.155	99.055	99.055	98.586	2.375	98.146	98.046	98.046	97.687	
3.375	100.341	100.241	100.241	99.772	3.375	99.572	99.472	99.472	99.003	2.500	98.579	98.479	98.479	98.119	
3.500	100.830	100.730	100.730	100.261	3.500	99.959	99.859	99.859	99.391	2.625	99.029	98.929	98.929	98.569	
3.625	101.264	101.164	101.164	100.695	3.625	100.369	100.269	100.269	99.800	2.750	98.570	98.470	98.470	98.032	
3.750	101.246	101.146	101.146	100.699	3.750	100.826	100.726	100.726	100.279	2.875	99.006	98.906	98.906	98.468	
3.875	101.707	101.607	101.607	101.160	3.875	101.200	101.100	101.100	100.653	3.000	99.400	99.300	99.300	98.862	
4.000	102.154	102.054	102.054	101.607	4.000	101.523	101.423	101.423	100.976	3.125	99.794	99.694	99.694	99.256	
4.125	102.562	102.462	102.462	102.015	4.125	101.889	101.789	101.789	101.342	3.250	100.384	100.284	100.284	99.984	
4.250	102.285	102.185	102.185	101.944	4.250	101.829	101.729	101.729	101.489	3.375	100.777	100.677	100.677	100.377	

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.512	98.512	97.918	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.920	98.920	98.326	5.250	101.000	101.000	100.500
3.875	95.787	95.787	95.178	5.250	103.750	103.750	103.500	4.500	99.439	99.439	98.939	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.339	95.339	94.730					4.625	99.784	99.784	99.284	Rate	30 Day	45 Day	60 Day
4.125	94.932	94.932	94.322					4.750	99.450	99.450	98.950	5.750	103.750	103.750	103.250
4.250	97.334	97.334	96.834					4.875	99.750	99.750	99.250	6.250	105.750	105.750	105.250
4.375	96.939	96.939	96.439					5.000	100.092	100.092	99.592		DPA Advantage Adjustment		
4.500	96.537	96.537	96.037					5.125	100.130	100.130	99.630		203(k) / 203(k)s		-1.000
4.625	96.193	96.193	95.693					5.500	101.656	101.656	101.156		203(k) & 203(k)s are Borrower Paid only		
4.750	98.277	98.277	97.777					5.625	101.897	101.897	101.397				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.834	100.834	100.334				
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.:

3/16/2022

45 Day Lock Exp.:

3/31/2022

60 Day Lock Exp.:

4/15/2022

W. Rate Sheet Dated: 2/14/2022

Release Time: 10:00 am 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	98.818	98.818	98.518
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	99.901	99.901	99.601
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	100.260	100.260	99.960
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.089	96.089	95.652	3.500	100.153	100.153	99.853
3.250	99.036	99.036	98.567	3.250	98.742	98.742	98.273	2.875	96.524	96.524	96.087	3.625	99.375	99.375	99.075
3.375	99.528	99.528	99.059	3.375	99.159	99.159	98.690	3.000	96.919	96.919	96.482	Margin = 2.250		Index = .800	
3.500	100.018	100.018	99.549	3.500	99.547	99.547	99.078	3.125	97.312	97.312	96.875	30 Year OTC			
3.625	100.452	100.452	99.983	3.625	99.956	99.956	99.487	3.250	97.559	97.559	97.259	Rate	30 Day	45 Day	60 Day
3.750	99.859	99.859	99.412	3.750	99.538	99.538	99.091	3.375	97.952	97.952	97.652	3.250	99.036	99.036	98.536
3.875	100.319	100.319	99.872	3.875	99.913	99.913	99.466	3.500	98.314	98.314	98.014	3.375	99.528	99.528	99.028
4.000	100.767	100.767	100.320	4.000	100.236	100.236	99.789	3.625	98.698	98.698	98.398	3.500	100.018	100.018	99.518
4.125	101.174	101.174	100.727	4.125	100.601	100.601	100.154	3.750	97.465	97.465	97.165	3.625	100.452	100.452	99.952
4.250	100.335	100.335	100.094	4.250	99.979	99.979	99.738	3.875	N/A	N/A	N/A	3.750	99.859	99.859	99.250
4.375	100.729	100.729	100.488	4.375	100.298	100.298	100.057	4.000	N/A	N/A	N/A	3.875	100.319	100.319	99.710
4.500	101.131	101.131	100.890	4.500	100.429	100.429	100.188	4.125	N/A	N/A	N/A	4.000	100.767	100.767	100.158
4.625	101.476	101.476	101.235	4.625	100.685	100.685	100.444	4.250	N/A	N/A	N/A	4.125	101.174	101.174	100.565
4.750	99.892	99.892	99.542	4.750	99.551	99.551	99.201	4.375	N/A	N/A	N/A	4.250	100.335	100.335	99.835
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	99.136	99.036	99.036	98.567	3.250	98.842	98.742	98.742	98.273	2.750	98.157	98.057	98.057	97.620
3.375	99.628	99.528	99.528	99.059	3.375	99.259	99.159	99.159	98.690	2.875	98.593	98.493	98.493	98.056
3.500	100.118	100.018	100.018	99.549	3.500	99.647	99.547	99.547	99.078	3.000	98.987	98.887	98.887	98.450
3.625	100.552	100.452	100.452	99.983	3.625	100.056	99.956	99.956	99.487	3.125	99.381	99.281	99.281	98.844
3.750	99.959	99.859	99.859	99.412	3.750	99.638	99.538	99.538	99.091	3.250	99.972	99.872	99.872	99.572
3.875	100.419	100.319	100.319	99.872	3.875	100.013	99.913	99.913	99.466	3.375	100.364	100.264	100.264	99.964
4.000	100.867	100.767	100.767	100.320	4.000	100.336	100.236	100.236	99.789	3.500	100.727	100.627	100.627	100.327
4.125	101.274	101.174	101.174	100.727	4.125	100.701	100.601	100.601	100.154	3.625	101.111	101.011	101.011	100.711
4.250	100.435	100.335	100.335	100.094	4.250	100.079	99.979	99.979	99.738	3.750	99.002	98.902	98.902	98.602

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				
4.750	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				
Borrower Paid Comp Only				Lender Paid Only				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)	



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Lockdesk Hours:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/16/2022

45 Day Lock Exp.: 3/31/2022

60 Day Lock Exp.: 4/15/2022

W. Rate Sheet Dated: 2/14/2022

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	95.815	95.815	95.615	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.074	96.074	95.874	2.000	N/A	N/A	N/A	3.000	95.774	95.674	95.574
3.125	96.303	96.303	96.103	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.859	96.859	96.659	2.125	N/A	N/A	N/A	3.125	96.263	96.163	96.063
3.250	97.043	97.043	96.843	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.540	97.540	97.340	2.250	N/A	N/A	N/A	3.250	96.993	96.893	96.793
3.375	97.969	97.969	97.769	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.411	98.411	98.211	2.375	N/A	N/A	N/A	3.375	97.920	97.820	97.720
3.500	98.481	98.481	98.281	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.794	98.794	98.594	2.500	N/A	N/A	N/A	3.500	98.431	98.331	98.231
3.625	99.024	99.024	98.824	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.471	99.471	99.271	2.625	N/A	N/A	N/A	3.625	99.040	98.940	98.840
3.750	99.736	99.736	99.536	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.111	100.111	99.911	2.750	N/A	N/A	N/A	3.750	99.753	99.653	99.553
3.875	100.290	100.290	100.090	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.603	100.603	100.403	2.875	N/A	N/A	N/A	3.875	100.306	100.206	100.106
3.990	100.625	100.625	100.425	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.856	100.856	100.656	2.990	N/A	N/A	N/A	3.990	100.641	100.541	100.441
4.000	100.725	100.725	100.525	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.956	100.956	100.756	3.000	N/A	N/A	N/A	4.000	100.741	100.641	100.541
4.125	101.260	101.260	101.060	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.158	101.158	100.958	3.125	N/A	N/A	N/A	4.125	101.254	101.154	101.054
4.250	101.763	101.763	101.563	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.518	101.518	101.318	3.250	N/A	N/A	N/A	4.250	101.756	101.656	101.556
4.375	102.158	102.158	101.958	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.914	101.914	101.714	3.375	N/A	N/A	N/A	4.375	102.152	102.052	101.952
4.500	102.548	102.548	102.348	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.197	102.197	101.997	3.500	N/A	N/A	N/A	4.500	102.541	102.441	102.341
4.625	102.828	102.828	102.628	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.367	102.367	102.167	3.625	N/A	N/A	N/A	4.625	102.822	102.722	102.622
4.750	103.420	103.420	103.220	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.942	101.942	101.742	3.750	N/A	N/A	N/A	4.750	103.431	103.331	103.231
4.875	103.820	103.820	103.620	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.334	102.334	102.134	3.875	N/A	N/A	N/A	4.875	103.831	103.731	103.631
4.990	104.043	104.043	103.843	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.465	102.465	102.265	3.990	N/A	N/A	N/A	4.990	104.054	103.954	103.854
5.000	104.143	104.143	103.943	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.565	102.565	102.365	4.000	N/A	N/A	N/A	5.000	104.154	104.054	103.954
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	96.954	96.954	96.754	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.290	97.290	97.090	2.500	97.203	97.103	97.003
2.875	N/A	N/A	N/A	3.125	97.874	97.874	97.674	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.844	97.844	97.644	2.625	97.752	97.652	97.552
2.990	N/A	N/A	N/A	3.250	98.566	98.566	98.366	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.375	98.375	98.175	2.750	98.283	98.183	98.083
3.000	N/A	N/A	N/A	3.375	99.432	99.432	99.232	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.804	98.804	98.604	2.875	98.712	98.612	98.512
3.125	N/A	N/A	N/A	3.500	99.910	99.910	99.710	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.204	99.204	99.004	2.990	99.128	99.028	98.928
3.250	N/A	N/A	N/A	3.625	100.333	100.333	100.133	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.304	99.304	99.104	3.000	99.228	99.128	99.028
3.375	N/A	N/A	N/A	3.750	100.704	100.704	100.504	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.780	99.780	99.580	3.125	99.787	99.687	99.587
3.500	N/A	N/A	N/A	3.875	101.256	101.256	101.056	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.270	100.270	100.070	3.250	100.278	100.178	100.078
3.625	N/A	N/A	N/A	3.990	101.557	101.557	101.357	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.902	100.902	100.702	3.375	100.910	100.810	100.710
3.750	N/A	N/A	N/A	4.000	101.657	101.657	101.457	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.291	101.291	101.091	3.500	101.299	101.199	101.099
3.875	N/A	N/A	N/A	4.125	102.026	102.026	101.826	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.733	101.733	101.533	3.625	101.741	101.641	101.541
3.990	N/A	N/A	N/A	4.250	101.896	101.896	101.696	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.830	101.830	101.630	3.750	102.034	101.934	101.834
4.000	N/A	N/A	N/A	4.375	102.286	102.286	102.086	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.319	102.319	102.119	3.875	102.523	102.423	102.323
4.125	N/A	N/A	N/A	4.500	102.654	102.654	102.454	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.709	102.709	102.509	3.990	102.913	102.813	102.713
4.250	N/A	N/A	N/A	4.625	102.931	102.931	102.731	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.809	102.809	102.609	4.000	103.013	102.913	102.813
4.375	N/A	N/A	N/A	4.750	103.434	103.434	103.234	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.222	103.222	103.022	4.125	103.426	103.326	103.226
4.500	N/A	N/A	N/A	4.875	103.831	103.831	103.631	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.580	102.580	102.380	4.250	102.753	102.653	102.553
4.625	N/A	N/A	N/A	4.990	104.033	104.033	103.833	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.890	102.890	102.690	4.375	103.063	102.963	102.863
4.750	N/A	N/A	N/A	5.000	104.133	104.133	103.933	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.982	102.982	102.782	4.500	103.154	103.054	102.954
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.275	97.275	97.075	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.630	98.630	98.430
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.697	97.697	97.497	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	98.066	98.066	97.866	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.343	99.343	99.143
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.364	98.364	98.164	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.773	99.773	99.573
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.614	98.614	98.414	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.172	100.172	99.972
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.714	98.714	98.514	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.272	100.272	100.072
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.029	99.029	98.829	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.721	100.721	100.521
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.318	99.318	99.118	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.569	100.569	100.369
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.815	99.815	99.615	2.9											



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.:

3/16/2022

45 Day Lock Exp.:

3/31/2022

60 Day Lock Exp.:

4/15/2022

W. Rate Sheet Dated: 2/14/2022

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	95.815	95.815	95.615	3.000	96.074	96.074	95.874	3.000	96.954	96.954	96.754	2.500	97.290	97.290	97.090	2.500	97.275	97.275	97.075
3.125	96.303	96.303	96.103	3.125	96.859	96.859	96.659	3.125	97.874	97.874	97.674	2.625	97.844	97.844	97.644	2.625	97.697	97.697	97.497
3.250	97.043	97.043	96.843	3.250	97.540	97.540	97.340	3.250	98.566	98.566	98.366	2.750	98.375	98.375	98.175	2.750	98.066	98.066	97.866
3.375	97.969	97.969	97.769	3.375	98.411	98.411	98.211	3.375	99.432	99.432	99.232	2.875	98.804	98.804	98.604	2.875	98.364	98.364	98.164
3.500	98.481	98.481	98.281	3.500	98.794	98.794	98.594	3.500	99.910	99.910	99.710	2.990	99.204	99.204	99.004	2.990	98.614	98.614	98.414
3.625	99.024	99.024	98.824	3.625	99.471	99.471	99.271	3.625	100.333	100.333	100.133	3.000	99.304	99.304	99.104	3.000	98.714	98.714	98.514
3.750	99.736	99.736	99.536	3.750	100.111	100.111	99.911	3.750	100.704	100.704	100.504	3.125	99.780	99.780	99.580	3.125	99.029	99.029	98.829
3.875	100.290	100.290	100.090	3.875	100.603	100.603	100.403	3.875	101.256	101.256	101.056	3.250	100.270	100.270	100.070	3.250	99.318	99.318	99.118
3.990	100.625	100.625	100.425	3.990	100.856	100.856	100.656	3.990	101.557	101.557	101.357	3.375	100.902	100.902	100.702	3.375	99.815	99.815	99.615
4.000	100.725	100.725	100.525	4.000	100.956	100.956	100.756	4.000	101.657	101.657	101.457	3.500	101.291	101.291	101.091	3.500	100.084	100.084	99.884
4.125	101.260	101.260	101.060	4.125	101.158	101.158	100.958	4.125	102.026	102.026	101.826	3.625	101.733	101.733	101.533	3.625	100.380	100.380	100.180
4.250	101.763	101.763	101.563	4.250	101.518	101.518	101.318	4.250	101.896	101.896	101.696	3.750	101.830	101.830	101.630	3.750	99.911	99.911	99.711
4.375	102.158	102.158	101.958	4.375	101.914	101.914	101.714	4.375	102.286	102.286	102.086	3.875	102.319	102.319	102.119	3.875	100.247	100.247	100.047
4.500	102.548	102.548	102.348	4.500	102.197	102.197	101.997	4.500	102.654	102.654	102.454	3.990	102.709	102.709	102.509	3.990	100.486	100.486	100.286
4.625	102.828	102.828	102.628	4.625	102.367	102.367	102.167	4.625	102.931	102.931	102.731	4.000	102.809	102.809	102.609	4.000	100.586	100.586	100.386
4.750	103.420	103.420	103.220	4.750	101.942	101.942	101.742	4.750	103.434	103.434	103.234	4.125	103.222	103.222	103.022	4.125	100.868	100.868	100.668
4.875	103.820	103.820	103.620	4.875	102.334	102.334	102.134	4.875	103.831	103.831	103.631	4.250	102.580	102.580	102.380	4.250	100.190	100.190	99.990
4.990	104.043	104.043	103.843	4.990	102.465	102.465	102.265	4.990	104.033	104.033	103.833	4.375	102.890	102.890	102.690	4.375	100.407	100.407	100.207
5.000	104.143	104.143	103.943	5.000	102.565	102.565	102.365	5.000	104.133	104.133	103.933	4.500	102.982	102.982	102.782	4.500	100.471	100.471	100.271

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

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

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

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

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



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

30 Day Lock Exp.: 3/16/2022
45 Day Lock Exp.: 3/31/2022
60 Day Lock Exp.: 4/15/2022

W. Rate Sheet Dated: 2/14/2022

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	95.896	95.896	95.690	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.594	95.594	95.388	2.750	N/A	N/A	N/A	3.000	95.277	95.177	95.071
3.125	96.666	96.666	96.459	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.364	96.364	96.157	2.875	N/A	N/A	N/A	3.125	96.100	96.000	95.893
3.250	97.274	97.274	97.042	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.042	97.042	96.810	2.990	N/A	N/A	N/A	3.250	96.530	96.430	96.298
3.375	98.272	98.272	98.042	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	98.032	98.032	97.802	3.000	N/A	N/A	N/A	3.375	97.528	97.428	97.298
3.500	98.754	98.754	98.523	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.248	98.248	98.017	3.125	N/A	N/A	N/A	3.500	98.010	97.910	97.779
3.625	99.146	99.146	98.918	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.234	98.234	98.006	3.250	N/A	N/A	N/A	3.625	98.403	98.303	98.175
3.750	99.953	99.953	99.685	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.989	98.989	98.721	3.375	N/A	N/A	N/A	3.750	98.088	97.940	97.820
3.875	100.504	100.504	100.237	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.452	99.452	99.185	3.500	N/A	N/A	N/A	3.875	98.639	98.491	98.372
3.990	100.734	100.734	100.466	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.568	99.568	99.300	3.625	N/A	N/A	N/A	3.990	98.869	98.731	98.601
4.000	100.834	100.834	100.566	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.668	99.668	99.400	3.750	N/A	N/A	N/A	4.000	98.969	98.831	98.701
4.125	101.311	101.311	101.111	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.675	99.675	99.475	3.875	N/A	N/A	N/A	4.125	99.446	99.346	99.246
4.250	101.845	101.845	101.645	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.101	100.101	99.901	3.990	N/A	N/A	N/A	4.250	99.830	99.830	99.730
4.375	102.257	102.257	102.057	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.545	100.545	100.345	4.000	N/A	N/A	N/A	4.375	99.343	99.243	99.143
4.500	102.691	102.691	102.491	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.827	100.827	100.627	4.125	N/A	N/A	N/A	4.500	99.776	99.676	99.576
4.625	102.939	102.939	102.739	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.933	100.933	100.733	4.250	N/A	N/A	N/A	4.625	100.364	100.264	100.164
4.750	103.321	103.321	103.121	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.647	99.647	99.447	4.375	N/A	N/A	N/A	4.750	100.165	100.065	99.965
4.875	103.652	103.652	103.452	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.304	100.304	100.104	4.500	N/A	N/A	N/A	4.875	100.496	100.396	100.296
4.990	103.810	103.810	103.610	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.506	100.506	100.306	4.625	N/A	N/A	N/A	4.990	100.653	100.553	100.453
5.000	103.910	103.910	103.710	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.606	100.606	100.406	4.750	N/A	N/A	N/A	5.000	100.753	100.653	100.553
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	97.028	97.028	96.732	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.407	97.407	97.207	2.500	96.861	96.761	96.661
2.875	N/A	N/A	N/A	3.125	97.907	97.907	97.543	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.921	97.921	97.721	2.625	97.297	97.197	97.097
2.990	N/A	N/A	N/A	3.250	98.586	98.586	98.221	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.431	98.431	98.231	2.750	97.244	97.144	97.044
3.000	N/A	N/A	N/A	3.375	99.430	99.430	99.063	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.029	99.029	98.829	2.875	97.842	97.742	97.642
3.125	N/A	N/A	N/A	3.500	99.791	99.791	99.423	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.189	99.189	98.989	2.990	98.002	97.902	97.802
3.250	N/A	N/A	N/A	3.625	100.072	100.072	99.716	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.289	99.289	99.089	3.000	98.102	98.002	97.902
3.375	N/A	N/A	N/A	3.750	100.803	100.803	100.469	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.727	99.727	99.527	3.125	99.294	99.194	99.094
3.500	N/A	N/A	N/A	3.875	101.324	101.324	100.990	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.110	100.110	99.910	3.250	98.286	98.186	98.086
3.625	N/A	N/A	N/A	3.990	101.596	101.596	101.265	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.700	100.700	100.500	3.375	98.877	98.777	98.677
3.750	N/A	N/A	N/A	4.000	101.696	101.696	101.365	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.057	101.057	100.857	3.500	99.234	99.134	99.034
3.875	N/A	N/A	N/A	4.125	101.871	101.871	101.546	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.963	100.963	100.763	3.625	99.950	99.850	99.750
3.990	N/A	N/A	N/A	4.250	102.132	102.132	101.807	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.389	101.389	101.189	3.750	99.462	99.362	99.262
4.000	N/A	N/A	N/A	4.375	102.446	102.446	102.121	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.802	101.802	101.602	3.875	99.875	99.775	99.675
4.125	N/A	N/A	N/A	4.500	102.765	102.765	102.441	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.076	102.076	101.876	3.990	100.149	100.049	99.949
4.250	N/A	N/A	N/A	4.625	103.229	103.229	102.874	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.176	102.176	101.976	4.000	100.249	100.149	100.049
4.375	N/A	N/A	N/A	4.750	104.260	104.260	103.907	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	100.227	100.227	100.027	4.125	98.477	98.377	98.277
4.500	N/A	N/A	N/A	4.875	104.582	104.582	104.231	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.347	101.347	101.147	4.250	99.098	98.998	98.898
4.625	N/A	N/A	N/A	4.990	104.679	104.679	104.330	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	101.899	101.899	101.699	4.375	99.650	99.550	99.450
4.750	N/A	N/A	N/A	5.000	104.779	104.779	104.430	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.246	102.246	102.046	4.500	99.997	99.897	99.797

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	98.011	98.011	97.811	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	98.395	98.395	98.195	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	97.935	97.935	97.735	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	98.547	98.547	98.347	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	98.719	98.719	98.519	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	98.819	98.819	98.619	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	99.603	99.603	99.403	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	98.274	98.274	98.074	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	98.870	98.870	98.670	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	99.233	99.233	99.033	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.913	99.913	99.713	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.741	98.741	98.541	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	99.162	99.162	98.962	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.450	99.450	99.250	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.550	99.550	99.350	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	100.683	100.683	100.483	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	98.165	98.165	97.965	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	98.729	98.729	98.529	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	98.870	98.870	98.670	4.000	N/A	N/A	N/A	4.000	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.:

3/16/2022

45 Day Lock Exp.:

3/31/2022

60 Day Lock Exp.:

4/15/2022

W. Rate Sheet Dated: 2/14/2022

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	95.896	95.896	95.690	3.000	95.594	95.594	95.388	3.000	97.028	97.028	96.732	2.500	97.407	97.407	97.207	2.500	98.011	98.011	97.811
3.125	96.666	96.666	96.459	3.125	96.364	96.364	96.157	3.125	97.907	97.907	97.543	2.625	97.921	97.921	97.721	2.625	98.395	98.395	98.195
3.250	97.274	97.274	97.042	3.250	97.042	97.042	96.810	3.250	98.586	98.586	98.221	2.750	98.431	98.431	98.231	2.750	97.935	97.935	97.735
3.375	98.272	98.272	98.042	3.375	98.032	98.032	97.802	3.375	99.430	99.430	99.063	2.875	99.029	99.029	98.829	2.875	98.547	98.547	98.347
3.500	98.754	98.754	98.523	3.500	98.248	98.248	98.017	3.500	99.791	99.791	99.423	2.990	99.189	99.189	98.989	2.990	98.719	98.719	98.519
3.625	99.146	99.146	98.918	3.625	98.234	98.234	98.006	3.625	100.072	100.072	99.716	3.000	99.289	99.289	99.089	3.000	98.819	98.819	98.619
3.750	99.953	99.953	99.685	3.750	98.989	98.989	98.721	3.750	100.803	100.803	100.469	3.125	99.727	99.727	99.527	3.125	99.603	99.603	99.403
3.875	100.504	100.504	100.237	3.875	99.452	99.452	99.185	3.875	101.324	101.324	100.990	3.250	100.110	100.110	99.910	3.250	98.274	98.274	98.074
3.990	100.734	100.734	100.466	3.990	99.568	99.568	99.300	3.990	101.596	101.596	101.265	3.375	100.700	100.700	100.500	3.375	98.870	98.870	98.670
4.000	100.834	100.834	100.566	4.000	99.668	99.668	99.400	4.000	101.696	101.696	101.365	3.500	101.057	101.057	100.857	3.500	99.233	99.233	99.033
4.125	101.311	101.311	101.111	4.125	99.675	99.675	99.475	4.125	101.871	101.871	101.546	3.625	100.963	100.963	100.763	3.625	99.913	99.913	99.713
4.250	101.845	101.845	101.645	4.250	100.101	100.101	99.901	4.250	102.132	102.132	101.807	3.750	101.389	101.389	101.189	3.750	98.741	98.741	98.541
4.375	102.257	102.257	102.057	4.375	100.545	100.545	100.345	4.375	102.446	102.446	102.121	3.875	101.802	101.802	101.602	3.875	99.162	99.162	98.962
4.500	102.691	102.691	102.491	4.500	100.827	100.827	100.627	4.500	102.765	102.765	102.441	3.990	102.076	102.076	101.876	3.990	99.450	99.450	99.250
4.625	102.939	102.939	102.739	4.625	100.933	100.933	100.733	4.625	103.229	103.229	102.874	4.000	102.176	102.176	101.976	4.000	99.550	99.550	99.350
4.750	103.321	103.321	103.121	4.750	99.647	99.647	99.447	4.750	104.260	104.260	103.907	4.125	100.227	100.227	100.027	4.125	100.683	100.683	100.483
4.875	103.652	103.652	103.452	4.875	100.304	100.304	100.104	4.875	104.582	104.582	104.231	4.250	101.347	101.347	101.147	4.250	98.165	98.165	97.965
4.990	103.810	103.810	103.610	4.990	100.506	100.506	100.306	4.990	104.679	104.679	104.330	4.375	101.899	101.899	101.699	4.375	98.729	98.729	98.529
5.000	103.910	103.910	103.710	5.000	100.606	100.606	100.406	5.000	104.779	104.779	104.430	4.500	102.246	102.246	102.046	4.500	98.870	98.870	98.670

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@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/16/2022
45 Day Lock Exp.: 3/31/2022
60 Day Lock Exp.: 4/15/2022

W. Rate Sheet Dated: 2/14/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/16/2022

45 Day Lock Exp.:

3/31/2022

60 Day Lock Exp.:

4/15/2022

W. Rate Sheet Dated: 2/14/2022

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	95.896	95.896	95.690	3.000	97.028	97.028	96.732	2.500	97.407	97.407	97.207	3.000	95.070	95.070	94.864	2.500	97.059	97.059	96.859
3.125	96.666	96.666	96.459	3.125	97.907	97.907	97.543	2.625	97.921	97.921	97.721	3.125	95.840	95.840	95.633	2.625	97.508	97.508	97.308
3.250	97.274	97.274	97.042	3.250	98.586	98.586	98.221	2.750	98.431	98.431	98.231	3.250	96.483	96.483	96.251	2.750	97.533	97.533	97.333
3.375	98.272	98.272	98.042	3.375	99.430	99.430	99.063	2.875	99.029	99.029	98.829	3.375	97.477	97.477	97.247	2.875	98.138	98.138	97.938
3.500	98.754	98.754	98.523	3.500	99.791	99.791	99.423	2.990	99.189	99.189	98.989	3.500	97.826	97.826	97.595	2.990	98.304	98.304	98.104
3.625	99.146	99.146	98.918	3.625	100.072	100.072	99.716	3.000	99.289	99.289	99.089	3.625	98.015	98.015	97.787	3.000	98.404	98.404	98.204
3.750	99.953	99.953	99.685	3.750	100.803	100.803	100.469	3.125	99.727	99.727	99.527	3.750	98.796	98.796	98.528	3.125	99.015	99.015	98.815
3.875	100.504	100.504	100.237	3.875	101.324	101.324	100.990	3.250	100.110	100.110	99.910	3.875	99.303	99.303	99.036	3.250	98.542	98.542	98.342
3.990	100.734	100.734	100.466	3.990	101.596	101.596	101.265	3.375	100.700	100.700	100.500	3.990	99.476	99.476	99.208	3.375	99.135	99.135	98.935
4.000	100.834	100.834	100.566	4.000	101.696	101.696	101.365	3.500	101.057	101.057	100.857	4.000	99.576	99.576	99.308	3.500	99.495	99.495	99.295
4.125	101.311	101.311	101.111	4.125	101.871	101.871	101.546	3.625	100.963	100.963	100.763	4.125	99.818	99.818	99.618	3.625	99.788	99.788	99.588
4.250	101.845	101.845	101.645	4.250	102.132	102.132	101.807	3.750	101.389	101.389	101.189	4.250	100.298	100.298	100.098	3.750	99.415	99.415	99.215
4.375	102.257	102.257	102.057	4.375	102.446	102.446	102.121	3.875	101.802	101.802	101.602	4.375	100.726	100.726	100.526	3.875	99.832	99.832	99.632
4.500	102.691	102.691	102.491	4.500	102.765	102.765	102.441	3.990	102.076	102.076	101.876	4.500	101.084	101.084	100.884	3.990	100.113	100.113	99.913
4.625	102.939	102.939	102.739	4.625	103.229	103.229	102.874	4.000	102.176	102.176	101.976	4.625	101.261	101.261	101.061	4.000	100.213	100.213	100.013
4.750	103.321	103.321	103.121	4.750	104.260	104.260	103.907	4.125	100.227	100.227	100.027	4.750	100.809	100.809	100.609	4.125	99.805	99.805	99.605
4.875	103.652	103.652	103.452	4.875	104.582	104.582	104.231	4.250	101.347	101.347	101.147	4.875	101.303	101.303	101.103	4.250	99.106	99.106	98.906
4.990	103.810	103.810	103.610	4.990	104.679	104.679	104.330	4.375	101.899	101.899	101.699	4.990	101.483	101.483	101.283	4.375	99.664	99.664	99.464
5.000	103.910	103.910	103.710	5.000	104.779	104.779	104.430	4.500	102.246	102.246	102.046	5.000	101.583	101.583	101.383	4.500	99.908	99.908	99.708

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.		
For use by mortgage professionals only and should not be distributed to borrowers.		
FHA ID# - 1358600006		



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.:

3/16/2022

45 Day Lock Exp.:

3/31/2022

60 Day Lock Exp.:

4/15/2022

W. Rate Sheet Dated: 2/14/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

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Lockdesk Phone:

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3/31/2022

4/15/2022

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Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			101.800	
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*			101.800	
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*				101.800
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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