

W. Rate Sheet Dated: 2/15/2022

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
3.250	99.733	99.733	99.264	3.250	99.339	99.339	98.870	1.875	94.087	94.087	93.787	3.125	99.068	99.068	98.768
3.375	100.125	100.125	99.656	3.375	99.656	99.656	99.187	2.000	92.951	92.951	92.651	3.250	100.151	100.151	99.851
3.500	100.615	100.615	100.146	3.500	100.044	100.044	99.575	2.125	95.018	95.018	94.718	3.375	100.510	100.510	100.210
3.625	101.049	101.049	100.580	3.625	100.453	100.453	99.984	2.250	95.551	95.551	95.207	3.500	100.403	100.403	100.103
3.750	100.921	100.921	100.490	3.750	100.501	100.501	100.069	2.375	96.005	96.005	95.661	3.625	99.625	99.625	99.325
3.875	101.282	101.282	100.850	3.875	100.775	100.775	100.344	2.500	96.437	96.437	96.093	Margin = 2.250		Index = 0.980	
4.000	101.729	101.729	101.298	4.000	101.098	101.098	100.667	2.625	96.887	96.887	96.543	30 Year OTC			
4.125	102.137	102.137	101.706	4.125	101.464	101.464	101.032	2.750	97.470	97.470	96.938	Rate	30 Day	45 Day	60 Day
4.250	101.975	101.975	101.750	4.250	101.520	101.520	101.295	2.875	97.905	97.905	97.374	4.000	101.137	101.137	100.575
4.375	102.270	102.270	102.045	4.375	101.738	101.738	101.513	3.000	98.300	98.300	97.768	4.125	101.545	101.545	100.983
4.500	102.672	102.672	102.447	4.500	101.869	101.869	101.644	3.125	98.693	98.693	98.162	4.500	102.080	102.080	101.580
4.625	103.016	103.016	102.791	4.625	102.125	102.125	101.900	3.250	98.719	98.719	98.399	4.625	102.424	102.424	101.924
4.750	102.720	102.720	102.520	4.750	102.280	102.280	102.080	3.375	99.111	99.111	98.791	4.750	102.028	102.028	101.528
4.875	102.920	102.920	102.720	4.875	102.442	102.442	102.242	3.500	99.474	99.474	99.154	4.875	102.328	102.328	101.828
5.000	103.262	103.262	103.062	5.000	102.668	102.668	102.468	3.625	99.858	99.858	99.538	5.000	102.670	102.670	102.170
5.125	103.300	103.300	103.100	5.125	102.924	102.924	102.724	3.750	98.160	98.160	97.860	5.125	102.708	102.708	102.208
5.250	103.373	103.373	103.173	5.250	103.084	103.084	102.884	3.875	98.509	98.509	98.209	5.500	104.672	104.672	104.172
5.375	103.582	103.582	103.382	5.375	103.247	103.247	103.047	4.000	98.807	98.807	98.507	5.625	104.913	104.913	104.413
6.250	106.000	106.000	105.800	6.250	102.144	102.144	101.944	4.125	99.148	99.148	98.848	6.250	103.240	103.240	102.740

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
3.250	99.833	99.733	99.733	99.264	3.250	99.139	99.039	99.039	98.570	1.875	96.217	96.117	96.117	95.817
3.375	100.325	100.225	100.225	99.756	3.375	99.556	99.456	99.456	98.987	2.000	95.081	94.981	94.981	94.681
3.500	100.815	100.715	100.715	100.246	3.500	99.944	99.844	99.844	99.375	2.125	97.148	97.048	97.048	96.748
3.625	101.249	101.149	101.149	100.680	3.625	100.353	100.253	100.253	99.784	2.250	97.681	97.581	97.581	97.237
3.750	101.121	101.021	101.021	100.590	3.750	100.701	100.601	100.601	100.169	2.375	98.135	98.035	98.035	97.691
3.875	101.582	101.482	101.482	101.050	3.875	101.075	100.975	100.975	100.544	2.500	98.567	98.467	98.467	98.123
4.000	102.029	101.929	101.929	101.498	4.000	101.398	101.298	101.298	100.867	2.625	99.017	98.917	98.917	98.573
4.125	102.437	102.337	102.337	101.906	4.125	101.764	101.664	101.664	101.232	2.750	98.500	98.400	98.400	97.868
4.250	102.175	102.075	102.075	101.850	4.250	101.720	101.620	101.620	101.395	2.875	98.935	98.835	98.835	98.304
4.375	102.570	102.470	102.470	102.245	4.375	102.038	101.938	101.938	101.713	3.000	99.330	99.230	99.230	98.698
4.500	102.972	102.872	102.872	102.647	4.500	102.169	102.069	102.069	101.844	3.125	99.723	99.623	99.623	99.092
4.625	103.316	103.216	103.216	102.991	4.625	102.425	102.325	102.325	102.100	3.250	100.349	100.249	100.249	99.929
4.750	102.920	102.820	102.820	102.620	4.750	102.480	102.380	102.380	102.180	3.375	100.741	100.641	100.641	100.321

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	98.387	98.387	97.825	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.795	98.795	98.233	5.250	101.000	101.000	100.500
3.875	95.662	95.662	95.053	5.250	103.750	103.750	103.500	4.500	99.330	99.330	98.830	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	95.214	95.214	94.605					4.625	99.674	99.674	99.174	Rate	30 Day	45 Day	60 Day
4.125	94.807	94.807	94.197					4.750	99.278	99.278	98.778	5.750	103.750	103.750	103.250
4.250	97.225	97.225	96.725					4.875	99.578	99.578	99.078	6.250	105.750	105.750	105.250
4.375	96.830	96.830	96.330					5.000	99.920	99.920	99.420	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	96.428	96.428	95.928					5.125	99.958	99.958	99.458				
4.625	96.084	96.084	95.584					5.500	101.922	101.922	101.422				
4.750	98.105	98.105	97.605					5.625	102.163	102.163	101.663				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.490	100.490	99.990				

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 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" (JA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/17/2022

45 Day Lock Exp.:

4/1/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/15/2022

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
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.818	98.818	98.518
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.901	99.901	99.601
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	100.260	100.260	99.960
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	96.018	96.018	95.487	3.500	100.153	100.153	99.853
3.750	99.734	99.734	99.303	3.750	99.413	99.413	98.982	2.875	96.454	96.454	95.923	3.625	99.375	99.375	99.075
3.875	100.194	100.194	99.763	3.875	99.788	99.788	99.357	3.000	96.848	96.848	96.317	Margin = 2.250		Index = .980	
4.000	100.642	100.642	100.211	4.000	100.111	100.111	99.680	3.125	97.242	97.242	96.711	30 Year OTC			
4.125	101.049	101.049	100.618	4.125	100.476	100.476	100.045	3.250	97.524	97.524	97.204	Rate	30 Day	45 Day	60 Day
4.250	100.225	100.225	100.000	4.250	99.870	99.870	99.645	3.375	97.916	97.916	97.596	3.250	99.021	99.021	98.521
4.375	100.620	100.620	100.395	4.375	100.188	100.188	99.963	3.500	98.279	98.279	97.959	3.375	99.512	99.512	99.012
4.500	101.022	101.022	100.797	4.500	100.319	100.319	100.094	3.625	98.663	98.663	98.343	3.500	100.002	100.002	99.502
4.625	101.366	101.366	101.141	4.625	100.575	100.575	100.350	3.750	97.465	97.465	97.165	3.625	100.436	100.436	99.936
4.750	99.720	99.720	99.520	4.750	99.380	99.380	99.180	3.875	N/A	N/A	N/A	3.750	99.734	99.734	99.125
4.875	100.020	100.020	99.820	4.875	99.642	99.642	99.442	4.000	N/A	N/A	N/A	3.875	100.194	100.194	99.585
5.000	100.362	100.362	100.162	5.000	99.868	99.868	99.668	4.125	N/A	N/A	N/A	4.000	100.642	100.642	100.033
5.125	100.400	100.400	100.200	5.125	100.124	100.124	99.924	4.250	N/A	N/A	N/A	4.125	101.049	101.049	100.440
5.250	100.273	100.273	100.073	5.250	100.084	100.084	99.884	4.375	N/A	N/A	N/A	4.250	100.225	100.225	99.725
5.375	N/A	N/A	N/A	5.375	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
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.750	99.834	99.734	99.734	99.303	3.750	99.513	99.413	99.413	98.982	2.750	98.087	97.987	97.987	97.456
3.875	100.294	100.194	100.194	99.763	3.875	99.888	99.788	99.788	99.357	2.875	98.523	98.423	98.423	97.892
4.000	100.742	100.642	100.642	100.211	4.000	100.211	100.111	100.111	99.680	3.000	98.917	98.817	98.817	98.286
4.125	101.149	101.049	101.049	100.618	4.125	100.576	100.476	100.476	100.045	3.125	99.311	99.211	99.211	98.680
4.250	100.325	100.225	100.225	100.000	4.250	99.970	99.870	99.870	99.645	3.250	99.937	99.837	99.837	99.517
4.375	100.720	100.620	100.620	100.395	4.375	100.288	100.188	100.188	99.963	3.375	100.329	100.229	100.229	99.909
4.500	101.122	101.022	101.022	100.797	4.500	100.419	100.319	100.319	100.094	3.500	100.692	100.592	100.592	100.272
4.625	101.466	101.366	101.366	101.141	4.625	100.675	100.575	100.575	100.350	3.625	101.076	100.976	100.976	100.656
4.750	99.820	99.720	99.720	99.520	4.750	99.480	99.380	99.380	99.180	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											

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.: 3/17/2022

45 Day Lock Exp.: 4/1/2022

60 Day Lock Exp.: 4/18/2022

W. Rate Sheet Dated: 2/15/2022

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	95.596	95.596	95.596	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.856	95.856	95.856	2.000	N/A	N/A	N/A	3.000	95.557	95.457	95.357				
3.125	96.087	96.087	95.887	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.651	96.651	96.451	2.125	N/A	N/A	N/A	3.125	96.042	95.942	95.842				
3.250	96.832	96.832	96.632	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.329	97.329	97.129	2.250	N/A	N/A	N/A	3.250	96.783	96.683	96.583				
3.375	97.756	97.756	97.556	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.198	98.198	97.998	2.375	N/A	N/A	N/A	3.375	97.707	97.607	97.507				
3.500	98.265	98.265	98.065	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.579	98.579	98.379	2.500	N/A	N/A	N/A	3.500	98.216	98.116	98.016				
3.625	98.814	98.814	98.614	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.262	99.262	99.062	2.625	N/A	N/A	N/A	3.625	98.829	98.688	98.548				
3.750	99.524	99.524	99.324	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	99.898	99.898	99.698	2.750	N/A	N/A	N/A	3.750	99.539	99.398	99.258				
3.875	100.075	100.075	99.875	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.390	100.390	100.190	2.875	N/A	N/A	N/A	3.875	100.090	99.949	99.809				
3.990	100.407	100.407	100.207	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.642	100.642	100.442	2.990	N/A	N/A	N/A	3.990	100.422	100.281	100.141				
4.000	100.507	100.507	100.307	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.742	100.742	100.542	3.000	N/A	N/A	N/A	4.000	100.522	100.381	100.241				
4.125	101.175	101.175	100.975	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.992	100.992	100.792	3.125	N/A	N/A	N/A	4.125	101.167	101.026	100.885				
4.250	101.675	101.675	101.475	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.431	101.431	101.231	3.250	N/A	N/A	N/A	4.250	101.668	101.527	101.386				
4.375	102.071	102.071	101.871	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.827	101.827	101.627	3.375	N/A	N/A	N/A	4.375	102.064	101.923	101.782				
4.500	102.458	102.458	102.258	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.107	102.107	101.907	3.500	N/A	N/A	N/A	4.500	102.451	102.310	102.169				
4.625	102.868	102.868	102.668	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.280	102.280	102.080	3.625	N/A	N/A	N/A	4.625	102.878	102.737	102.595				
4.750	103.476	103.476	103.276	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.998	101.998	101.798	3.750	N/A	N/A	N/A	4.750	103.486	103.377	103.263				
4.875	103.876	103.876	103.676	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.390	102.390	102.190	3.875	N/A	N/A	N/A	4.875	103.887	103.778	103.664				
4.990	104.099	104.099	103.899	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.521	102.521	102.321	3.990	N/A	N/A	N/A	4.990	104.109	104.000	103.886				
5.000	104.199	104.199	103.999	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.621	102.621	102.421	4.000	N/A	N/A	N/A	5.000	104.209	104.100	103.986				
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	96.742	96.742	96.542	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	96.999	96.999	96.799	2.500	96.907	96.807	96.707				
2.875	N/A	N/A	N/A	3.125	97.665	97.665	97.465	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.556	97.556	97.356	2.625	97.463	97.363	97.263				
2.990	N/A	N/A	N/A	3.250	98.354	98.354	98.154	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.083	98.083	97.883	2.750	97.991	97.891	97.791				
3.000	N/A	N/A	N/A	3.375	99.218	99.218	99.018	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.510	98.510	98.310	2.875	98.418	98.318	98.218				
3.125	N/A	N/A	N/A	3.500	99.693	99.693	99.493	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	98.908	98.908	98.708	2.990	98.856	98.756	98.656				
3.250	N/A	N/A	N/A	3.625	100.115	100.115	99.915	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.008	99.008	98.808	3.000	98.956	98.856	98.756				
3.375	N/A	N/A	N/A	3.750	100.492	100.492	100.292	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.496	99.496	99.296	3.125	99.512	99.380	99.248				
3.500	N/A	N/A	N/A	3.875	101.040	101.040	100.840	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	99.986	99.986	99.786	3.250	100.003	99.871	99.739				
3.625	N/A	N/A	N/A	3.990	101.339	101.339	101.139	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.617	100.617	100.417	3.375	100.633	100.501	100.369				
3.750	N/A	N/A	N/A	4.000	101.439	101.439	101.239	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.005	101.005	100.805	3.500	101.021	100.889	100.757				
3.875	N/A	N/A	N/A	4.125	101.810	101.810	101.610	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.446	101.446	101.246	3.625	101.462	101.330	101.198				
3.990	N/A	N/A	N/A	4.250	101.808	101.808	101.608	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.531	101.531	101.331	3.750	101.743	101.643	101.543				
4.000	N/A	N/A	N/A	4.375	102.199	102.199	101.999	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.019	102.019	101.819	3.875	102.231	102.131	102.031				
4.125	N/A	N/A	N/A	4.500	102.564	102.564	102.364	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.413	102.413	102.213	3.990	102.625	102.525	102.425				
4.250	N/A	N/A	N/A	4.625	102.973	102.973	102.773	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.513	102.513	102.313	4.000	102.725	102.625	102.525				
4.375	N/A	N/A	N/A	4.750	103.489	103.489	103.289	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	102.925	102.925	102.725	4.125	103.137	103.037	102.937				
4.500	N/A	N/A	N/A	4.875	103.887	103.887	103.687	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.339	102.339	102.139	4.250	102.511	102.387	102.262				
4.625	N/A	N/A	N/A	4.990	104.089	104.089	103.889	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.649	102.649	102.449	4.375	102.821	102.697	102.572				
4.750	N/A	N/A	N/A	5.000	104.189	104.189	103.989	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.740	102.740	102.540	4.500	102.913	102.789	102.664				
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	96.989	96.989	96.789	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.331	98.331	98.131				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.408	97.408	97.208	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.809	98.809	98.609				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.775	97.775	97.575	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.052	99.052	98.852				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.073	98.073	97.873	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.479	99.479	99.279				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.318	98.318	98.118	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.876	99.876	99.676				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.418	98.418	98.218	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.976	99.976	99.776				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.731	98.731	98.531	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.423	100.423	100.223				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.034	99.034	98.834	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.284	100.284	100.084				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.530	99.530	99.330	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.915	100.915	100.715				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.798	99.798	99.598	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.303	101.303	101.103				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.093	100.093	99.893	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.744	101.744	101.544				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.612	99.612	99.412	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.579	101.579	101.379				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	99.947																		



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.:

3/17/2022

45 Day Lock Exp.:

4/1/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/15/2022

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	95.596	95.596	95.396	3.000	95.856	95.856	95.656	3.000	96.742	96.742	96.542	2.500	96.999	96.999	96.799	2.500	96.989	96.989	96.789
3.125	96.087	96.087	95.887	3.125	96.651	96.651	96.451	3.125	97.665	97.665	97.465	2.625	97.556	97.556	97.356	2.625	97.408	97.408	97.208
3.250	96.832	96.832	96.632	3.250	97.329	97.329	97.129	3.250	98.354	98.354	98.154	2.750	98.083	98.083	97.883	2.750	97.775	97.775	97.575
3.375	97.756	97.756	97.556	3.375	98.198	98.198	97.998	3.375	99.218	99.218	99.018	2.875	98.510	98.510	98.310	2.875	98.073	98.073	97.873
3.500	98.265	98.265	98.065	3.500	98.579	98.579	98.379	3.500	99.693	99.693	99.493	2.990	98.908	98.908	98.708	2.990	98.318	98.318	98.118
3.625	98.814	98.814	98.614	3.625	99.262	99.262	99.062	3.625	100.115	100.115	99.915	3.000	99.008	99.008	98.808	3.000	98.418	98.418	98.218
3.750	99.524	99.524	99.324	3.750	99.898	99.898	99.698	3.750	100.492	100.492	100.292	3.125	99.496	99.496	99.296	3.125	98.731	98.731	98.531
3.875	100.075	100.075	99.875	3.875	100.390	100.390	100.190	3.875	101.040	101.040	100.840	3.250	99.986	99.986	99.786	3.250	99.034	99.034	98.834
3.990	100.407	100.407	100.207	3.990	100.642	100.642	100.442	3.990	101.339	101.339	101.139	3.375	100.617	100.617	100.417	3.375	99.530	99.530	99.330
4.000	100.507	100.507	100.307	4.000	100.742	100.742	100.542	4.000	101.439	101.439	101.239	3.500	101.005	101.005	100.805	3.500	99.798	99.798	99.598
4.125	101.175	101.175	100.975	4.125	100.992	100.992	100.792	4.125	101.810	101.810	101.610	3.625	101.446	101.446	101.246	3.625	100.093	100.093	99.893
4.250	101.675	101.675	101.475	4.250	101.431	101.431	101.231	4.250	101.808	101.808	101.608	3.750	101.531	101.531	101.331	3.750	99.612	99.612	99.412
4.375	102.071	102.071	101.871	4.375	101.827	101.827	101.627	4.375	102.199	102.199	101.999	3.875	102.019	102.019	101.819	3.875	99.947	99.947	99.747
4.500	102.458	102.458	102.258	4.500	102.107	102.107	101.907	4.500	102.564	102.564	102.364	3.990	102.413	102.413	102.213	3.990	100.185	100.185	99.985
4.625	102.868	102.868	102.668	4.625	102.280	102.280	102.080	4.625	102.973	102.973	102.773	4.000	102.513	102.513	102.313	4.000	100.285	100.285	100.085
4.750	103.476	103.476	103.276	4.750	101.998	101.998	101.798	4.750	103.489	103.489	103.289	4.125	102.925	102.925	102.725	4.125	100.571	100.571	100.371
4.875	103.876	103.876	103.676	4.875	102.390	102.390	102.190	4.875	103.887	103.887	103.687	4.250	102.339	102.339	102.139	4.250	99.949	99.949	99.749
4.990	104.099	104.099	103.899	4.990	102.521	102.521	102.321	4.990	104.089	104.089	103.889	4.375	102.649	102.649	102.449	4.375	100.165	100.165	99.965
5.000	104.199	104.199	103.999	5.000	102.621	102.621	102.421	5.000	104.189	104.189	103.989	4.500	102.740	102.740	102.540	4.500	100.229	100.229	100.029

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

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

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

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

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



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

30 Day Lock Exp.: 3/17/2022
45 Day Lock Exp.: 4/1/2022
60 Day Lock Exp.: 4/18/2022

W. Rate Sheet Dated: 2/15/2022

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	95.685	95.685	95.485	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.363	95.363	95.163	2.750	N/A	N/A	N/A	3.000	95.066	94.966	94.866
3.125	96.455	96.455	96.255	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.135	96.135	95.935	2.875	N/A	N/A	N/A	3.125	95.889	95.789	95.689
3.250	97.065	97.065	96.868	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.803	96.803	96.586	2.990	N/A	N/A	N/A	3.250	96.321	96.221	96.104
3.375	98.064	98.064	97.849	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.798	97.798	97.583	3.000	N/A	N/A	N/A	3.375	97.320	97.220	97.105
3.500	98.549	98.549	98.336	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.015	98.015	97.802	3.125	N/A	N/A	N/A	3.500	97.805	97.705	97.592
3.625	98.962	98.962	98.730	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.020	98.020	97.788	3.250	N/A	N/A	N/A	3.625	98.219	98.111	97.987
3.750	99.800	99.800	99.539	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.850	98.850	98.589	3.375	N/A	N/A	N/A	3.750	97.935	97.818	97.674
3.875	100.351	100.351	100.089	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.307	99.307	99.045	3.500	N/A	N/A	N/A	3.875	98.486	98.369	98.224
3.990	100.597	100.597	100.340	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.473	99.473	99.216	3.625	N/A	N/A	N/A	3.990	98.732	98.615	98.475
4.000	100.697	100.697	100.440	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.573	99.573	99.316	3.750	N/A	N/A	N/A	4.000	98.832	98.715	98.575
4.125	101.257	101.257	101.001	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.685	99.685	99.429	3.875	N/A	N/A	N/A	4.125	99.392	99.275	99.136
4.250	101.794	101.794	101.537	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.108	100.108	99.851	3.990	N/A	N/A	N/A	4.250	98.879	98.762	98.622
4.375	102.210	102.210	101.954	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.556	100.556	100.300	4.000	N/A	N/A	N/A	4.375	99.296	99.179	99.040
4.500	102.648	102.648	102.391	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.840	100.840	100.583	4.125	N/A	N/A	N/A	4.500	99.733	99.616	99.476
4.625	102.901	102.901	102.645	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.947	100.947	100.691	4.250	N/A	N/A	N/A	4.625	100.326	100.209	100.070
4.750	103.252	103.252	103.052	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.628	99.628	99.428	4.375	N/A	N/A	N/A	4.750	100.096	99.996	99.896
4.875	103.590	103.590	103.390	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.392	100.392	100.092	4.500	N/A	N/A	N/A	4.875	100.434	100.334	100.234
4.990	103.751	103.751	103.551	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.497	100.497	100.297	4.625	N/A	N/A	N/A	4.990	100.594	100.494	100.394
5.000	103.851	103.851	103.651	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.597	100.597	100.397	4.750	N/A	N/A	N/A	5.000	100.694	100.594	100.494
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	96.799	96.799	96.515	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.184	97.184	96.984	2.500	96.638	96.538	96.438
2.875	N/A	N/A	N/A	3.125	97.637	97.637	97.305	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.699	97.699	97.499	2.625	97.075	96.975	96.875
2.990	N/A	N/A	N/A	3.250	98.313	98.313	97.968	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.213	98.213	98.013	2.750	97.026	96.926	96.826
3.000	N/A	N/A	N/A	3.375	99.157	99.157	98.811	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.817	98.817	98.617	2.875	97.630	97.530	97.430
3.125	N/A	N/A	N/A	3.500	99.520	99.520	99.173	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	98.975	98.975	98.775	2.990	97.788	97.688	97.588
3.250	N/A	N/A	N/A	3.625	99.806	99.806	99.458	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.075	99.075	98.875	3.000	97.888	97.788	97.688
3.375	N/A	N/A	N/A	3.750	100.547	100.547	100.199	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.646	99.646	99.446	3.125	99.213	99.113	99.013
3.500	N/A	N/A	N/A	3.875	101.070	101.070	100.720	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.030	100.030	99.830	3.250	98.206	98.106	98.006
3.625	N/A	N/A	N/A	3.990	101.349	101.349	100.998	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.625	100.625	100.425	3.375	98.802	98.702	98.602
3.750	N/A	N/A	N/A	4.000	101.449	101.449	101.098	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.986	100.986	100.786	3.500	99.163	99.063	98.963
3.875	N/A	N/A	N/A	4.125	101.743	101.743	101.416	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.959	100.959	100.759	3.625	99.946	99.846	99.746
3.990	N/A	N/A	N/A	4.250	102.006	102.006	101.677	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	102.322	102.322	101.993	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.805	101.805	101.605	3.875	99.878	99.778	99.678
4.125	N/A	N/A	N/A	4.500	102.645	102.645	102.392	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.087	102.087	101.887	3.990	100.160	100.060	99.960
4.250	N/A	N/A	N/A	4.625	103.165	103.165	102.965	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.187	102.187	101.987	4.000	100.260	100.160	100.060
4.375	N/A	N/A	N/A	4.750	104.205	104.205	104.005	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.223	101.223	101.023	4.125	99.473	99.373	99.273
4.500	N/A	N/A	N/A	4.875	104.531	104.531	104.331	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.600	101.600	101.400	4.250	99.351	99.251	99.151
4.625	N/A	N/A	N/A	4.990	104.632	104.632	104.432	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	101.965	101.965	101.765	4.375	99.716	99.616	99.516
4.750	N/A	N/A	N/A	5.000	104.732	104.732	104.532	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.149	102.149	101.949	4.500	99.900	99.800	99.700



AFR Loan Center

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/17/2022

45 Day Lock Exp.:

4/1/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/15/2022

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	95.685	95.685	95.485	3.000	95.363	95.363	95.163	3.000	96.799	96.799	96.515	2.500	97.184	97.184	96.984	2.500	97.822	97.822	97.622
3.125	96.455	96.455	96.255	3.125	96.135	96.135	95.935	3.125	97.637	97.637	97.305	2.625	97.699	97.699	97.499	2.625	98.223	98.223	98.023
3.250	97.065	97.065	96.848	3.250	96.803	96.803	96.586	3.250	98.313	98.313	97.968	2.750	98.213	98.213	98.013	2.750	97.715	97.715	97.515
3.375	98.064	98.064	97.849	3.375	97.798	97.798	97.583	3.375	99.157	99.157	98.811	2.875	98.817	98.817	98.617	2.875	98.333	98.333	98.133
3.500	98.549	98.549	98.336	3.500	98.015	98.015	97.802	3.500	99.520	99.520	99.173	2.990	98.975	98.975	98.775	2.990	98.501	98.501	98.301
3.625	98.962	98.962	98.730	3.625	98.020	98.020	97.788	3.625	99.806	99.806	99.458	3.000	99.075	99.075	98.875	3.000	98.601	98.601	98.401
3.750	99.800	99.800	99.539	3.750	98.850	98.850	98.589	3.750	100.547	100.547	100.199	3.125	99.646	99.646	99.446	3.125	99.458	99.458	99.258
3.875	100.351	100.351	100.089	3.875	99.307	99.307	99.045	3.875	101.070	101.070	100.720	3.250	100.030	100.030	99.830	3.250	98.192	98.192	97.992
3.990	100.597	100.597	100.340	3.990	99.473	99.473	99.216	3.990	101.349	101.349	100.998	3.375	100.625	100.625	100.425	3.375	98.793	98.793	98.593
4.000	100.697	100.697	100.440	4.000	99.573	99.573	99.316	4.000	101.449	101.449	101.098	3.500	100.986	100.986	100.786	3.500	99.160	99.160	98.960
4.125	101.257	101.257	101.001	4.125	99.685	99.685	99.429	4.125	101.743	101.743	101.416	3.625	100.959	100.959	100.759	3.625	99.999	99.999	99.799
4.250	101.794	101.794	101.537	4.250	100.108	100.108	99.851	4.250	102.006	102.006	101.677	3.750	101.389	101.389	101.189	3.750	98.737	98.737	98.537
4.375	102.210	102.210	101.954	4.375	100.556	100.556	100.300	4.375	102.322	102.322	101.993	3.875	101.805	101.805	101.605	3.875	99.159	99.159	98.959
4.500	102.648	102.648	102.391	4.500	100.840	100.840	100.583	4.500	102.645	102.645	102.392	3.990	102.087	102.087	101.887	3.990	99.455	99.455	99.255
4.625	102.901	102.901	102.645	4.625	100.947	100.947	100.691	4.625	103.165	103.165	102.965	4.000	102.187	102.187	101.987	4.000	99.555	99.555	99.355
4.750	103.252	103.252	103.052	4.750	99.628	99.628	99.428	4.750	104.205	104.205	104.005	4.125	101.223	101.223	101.023	4.125	101.599	101.599	101.399
4.875	103.590	103.590	103.390	4.875	100.292	100.292	100.092	4.875	104.531	104.531	104.331	4.250	101.600	101.600	101.400	4.250	98.822	98.822	98.622
4.990	103.751	103.751	103.551	4.990	100.497	100.497	100.297	4.990	104.632	104.632	104.432	4.375	101.965	101.965	101.765	4.375	99.201	99.201	99.001
5.000	103.851	103.851	103.651	5.000	100.597	100.597	100.397	5.000	104.732	104.732	104.532	4.500	102.149	102.149	101.949	4.500	99.397	99.397	99.197

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	0.000	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.										

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		

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

Lock Desk Policy			
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4/1/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/15/2022

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.:

3/17/2022

45 Day Lock Exp.:

4/1/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/15/2022

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	95.685	95.685	95.485	3.000	96.799	96.799	96.515	2.500	97.184	97.184	96.984	3.000	94.849	94.849	94.649	2.500	96.853	96.853	96.653
3.125	96.455	96.455	96.255	3.125	97.637	97.637	97.305	2.625	97.699	97.699	97.499	3.125	95.620	95.620	95.420	2.625	97.311	97.311	97.111
3.250	97.065	97.065	96.848	3.250	98.313	98.313	97.968	2.750	98.213	98.213	98.013	3.250	96.259	96.259	96.042	2.750	97.314	97.314	97.114
3.375	98.064	98.064	97.849	3.375	99.157	99.157	98.811	2.875	98.817	98.817	98.617	3.375	97.256	97.256	97.041	2.875	97.925	97.925	97.725
3.500	98.549	98.549	98.336	3.500	99.520	99.520	99.173	2.990	98.975	98.975	98.775	3.500	97.607	97.607	97.394	2.990	98.088	98.088	97.888
3.625	98.962	98.962	98.730	3.625	99.806	99.806	99.458	3.000	99.075	99.075	98.875	3.625	97.816	97.816	97.584	3.000	98.188	98.188	97.988
3.750	99.800	99.800	99.539	3.750	100.547	100.547	100.199	3.125	99.646	99.646	99.446	3.750	98.650	98.650	98.389	3.125	98.902	98.902	98.702
3.875	100.351	100.351	100.089	3.875	101.070	101.070	100.720	3.250	100.030	100.030	99.830	3.875	99.154	99.154	98.892	3.250	98.461	98.461	98.261
3.990	100.597	100.597	100.340	3.990	101.349	101.349	100.998	3.375	100.625	100.625	100.425	3.990	99.360	99.360	99.103	3.375	99.059	99.059	98.859
4.000	100.697	100.697	100.440	4.000	101.449	101.449	101.098	3.500	100.986	100.986	100.786	4.000	99.460	99.460	99.203	3.500	99.423	99.423	99.223
4.125	101.257	101.257	101.001	4.125	101.743	101.743	101.416	3.625	100.959	100.959	100.759	4.125	99.796	99.796	99.540	3.625	99.829	99.829	99.629
4.250	101.794	101.794	101.537	4.250	102.006	102.006	101.677	3.750	101.389	101.389	101.189	4.250	100.276	100.276	100.019	3.750	99.413	99.413	99.213
4.375	102.210	102.210	101.954	4.375	102.322	102.322	101.993	3.875	101.805	101.805	101.605	4.375	100.708	100.708	100.452	3.875	99.832	99.832	99.632
4.500	102.648	102.648	102.391	4.500	102.645	102.645	102.392	3.990	102.087	102.087	101.887	4.500	101.069	101.069	100.812	3.990	100.121	100.121	99.921
4.625	102.901	102.901	102.645	4.625	103.165	103.165	102.965	4.000	102.187	102.187	101.987	4.625	101.249	101.249	100.993	4.000	100.221	100.221	100.021
4.750	103.252	103.252	103.052	4.750	104.205	104.205	104.005	4.125	101.223	101.223	101.023	4.750	100.765	100.765	100.565	4.125	100.761	100.761	100.561
4.875	103.590	103.590	103.390	4.875	104.531	104.531	104.331	4.250	101.600	101.600	101.400	4.875	101.266	101.266	101.066	4.250	99.561	99.561	99.361
4.990	103.751	103.751	103.551	4.990	104.632	104.632	104.432	4.375	101.965	101.965	101.765	4.990	101.449	101.449	101.249	4.375	99.933	99.933	99.733
5.000	103.851	103.851	103.651	5.000	104.732	104.732	104.532	4.500	102.149	102.149	101.949	5.000	101.549	101.549	101.349	4.500	100.123	100.123	99.923

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

Lock Desk Policy		
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.		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.:

3/17/2022

45 Day Lock Exp.:

4/1/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/15/2022

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/17/2022

45 Day Lock Exp.:

4/1/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/15/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

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

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)