



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/18/2022

45 Day Lock Exp.: 4/4/2022

60 Day Lock Exp.: 4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 2:15 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.858	99.858	99.405	3.250	99.464	99.464	99.011	1.875	93.950	93.950	93.650	3.125	99.068	99.068	98.768
3.375	100.250	100.250	99.797	3.375	99.781	99.781	99.328	2.000	92.814	92.814	92.514	3.250	100.151	100.151	99.851
3.500	100.740	100.740	100.286	3.500	100.169	100.169	99.716	2.125	94.881	94.881	94.581	3.375	100.510	100.510	100.210
3.625	101.174	101.174	100.720	3.625	100.578	100.578	100.125	2.250	95.406	95.406	95.086	3.500	100.403	100.403	100.103
3.750	101.155	101.155	100.724	3.750	100.735	100.735	100.304	2.375	95.860	95.860	95.540	3.625	99.625	99.625	99.325
3.875	101.516	101.516	101.085	3.875	101.010	101.010	100.578	2.500	96.292	96.292	95.972	Margin = 2.250		Index = 0.980	
4.000	101.964	101.964	101.532	4.000	101.333	101.333	100.901	2.625	96.742	96.742	96.422	30 Year OTC			
4.125	102.371	102.371	101.940	4.125	101.698	101.698	101.267	2.750	97.415	97.415	96.962	Rate	30 Day	45 Day	60 Day
4.250	102.444	102.444	102.116	4.250	101.989	101.989	101.660	2.875	97.851	97.851	97.398	4.000	101.372	101.372	100.810
4.375	102.739	102.739	102.411	4.375	102.207	102.207	101.879	3.000	98.245	98.245	97.792	4.125	101.779	101.779	101.217
4.500	103.141	103.141	102.813	4.500	102.338	102.338	102.010	3.125	98.639	98.639	98.186	4.500	102.549	102.549	102.049
4.625	103.485	103.485	103.157	4.625	102.594	102.594	102.266	3.250	98.739	98.739	98.426	4.625	102.893	102.893	102.393
4.750	103.173	103.173	102.973	4.750	102.733	102.733	102.533	3.375	99.131	99.131	98.818	4.750	102.481	102.481	101.981
4.875	103.373	103.373	103.173	4.875	102.895	102.895	102.695	3.500	99.494	99.494	99.181	4.875	102.781	102.781	102.281
5.000	103.715	103.715	103.515	5.000	103.121	103.121	102.921	3.625	99.878	99.878	99.565	5.000	103.123	103.123	102.623
5.125	103.753	103.753	103.553	5.125	103.377	103.377	103.177	3.750	97.957	97.957	97.657	5.125	103.161	103.161	102.661
5.250	101.482	101.482	101.282	5.250	101.194	101.194	100.994	3.875	98.306	98.306	98.006	5.500	102.781	102.781	102.281
5.375	101.692	101.692	101.492	5.375	101.356	101.356	101.156	4.000	98.604	98.604	98.304	5.625	103.022	103.022	102.522
6.250	106.000	106.000	105.800	6.250	102.363	102.363	102.163	4.125	98.945	98.945	98.645	6.250	103.459	103.459	102.959

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	99.958	99.858	99.858	99.405	3.250	99.264	99.164	99.164	98.711	1.875	96.080	95.980	95.980	95.680	
3.375	100.450	100.350	100.350	99.897	3.375	99.681	99.581	99.581	99.128	2.000	94.944	94.844	94.844	94.544	
3.500	100.940	100.840	100.840	100.386	3.500	100.069	99.969	99.969	99.516	2.125	97.011	96.911	96.911	96.611	
3.625	101.374	101.274	101.274	100.820	3.625	100.478	100.378	100.378	99.925	2.250	97.536	97.436	97.436	97.136	
3.750	101.355	101.255	101.255	100.824	3.750	100.935	100.835	100.835	100.404	2.375	97.990	97.890	97.890	97.570	
3.875	101.816	101.716	101.716	101.285	3.875	101.310	101.210	101.210	100.778	2.500	98.422	98.322	98.322	98.002	
4.000	102.264	102.164	102.164	101.732	4.000	101.633	101.533	101.533	101.101	2.625	98.872	98.772	98.772	98.452	
4.125	102.671	102.571	102.571	102.140	4.125	101.998	101.898	101.898	101.467	2.750	98.445	98.345	98.345	97.892	
4.250	102.644	102.544	102.544	102.216	4.250	102.189	102.089	102.089	101.760	2.875	98.881	98.781	98.781	98.328	
4.375	103.039	102.939	102.939	102.611	4.375	102.507	102.407	102.407	102.079	3.000	99.275	99.175	99.175	98.722	
4.500	103.441	103.341	103.341	103.013	4.500	102.638	102.538	102.538	102.210	3.125	99.669	99.569	99.569	99.116	
4.625	103.785	103.685	103.685	103.357	4.625	102.894	102.794	102.794	102.466	3.250	100.369	100.269	100.269	99.956	
4.750	103.373	103.273	103.273	103.073	4.750	102.833	102.733	102.733	102.403	3.375	100.761	100.661	100.661	100.348	

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
3.25-3.625	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
4.25-4.625	0.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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
#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
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	98.622	98.622	98.060	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.029	99.029	98.467	5.250	101.000	101.000	100.500
3.875	95.896	95.896	95.287	5.250	103.750	103.750	103.500	4.500	99.799	99.799	99.299	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.449	95.449	94.839					4.625	100.143	100.143	99.643	Rate	30 Day	45 Day	60 Day
4.125	95.041	95.041	94.432					4.750	99.731	99.731	99.231	5.750	100.000	100.000	99.500
4.250	97.694	97.694	97.194					4.875	100.031	100.031	99.531	6.250	102.750	102.750	102.250
4.375	97.299	97.299	96.799					5.000	100.373	100.373	99.873		DPA Advantage Adjustment		
4.500	96.897	96.897	96.397					5.125	100.411	100.411	99.911		203(k) / 203(k)s		-1.000
4.625	96.553	96.553	96.053					5.500	100.031	100.031	99.531		203(k) & 203(k)s are Borrower Paid		
4.750	98.558	98.558	98.058					5.625	100.272	100.272	99.772		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	100.709	100.709	100.209				

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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30 Day Lock Exp.:

3/18/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 2:15 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
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	95.964	95.964	95.511	3.500	100.153	100.153	99.853
3.750	100.030	100.030	99.599	3.750	99.710	99.710	99.279	2.875	96.399	96.399	95.946	3.625	99.375	99.375	99.075
3.875	100.491	100.491	100.060	3.875	100.085	100.085	99.654	3.000	96.794	96.794	96.341	Margin = 2.250		Index = .980	
4.000	100.939	100.939	100.508	4.000	100.408	100.408	99.977	3.125	97.187	97.187	96.734	30 Year OTC			
4.125	101.346	101.346	100.915	4.125	100.773	100.773	100.342	3.250	97.544	97.544	97.232	Rate	30 Day	45 Day	60 Day
4.250	100.819	100.819	100.491	4.250	100.464	100.464	100.136	3.375	97.936	97.936	97.624	3.250	98.771	98.771	98.271
4.375	101.214	101.214	100.886	4.375	100.782	100.782	100.454	3.500	98.299	98.299	97.987	3.375	99.262	99.262	98.762
4.500	101.616	101.616	101.288	4.500	100.913	100.913	100.585	3.625	98.683	98.683	98.371	3.500	99.752	99.752	99.252
4.625	101.960	101.960	101.632	4.625	101.169	101.169	100.841	3.750	97.262	97.262	96.962	3.625	100.186	100.186	99.686
4.750	100.173	100.173	99.973	4.750	99.833	99.833	99.633	3.875	N/A	N/A	N/A	3.750	100.030	100.030	99.421
4.875	100.473	100.473	100.273	4.875	100.095	100.095	99.895	4.000	N/A	N/A	N/A	3.875	100.491	100.491	99.882
5.000	100.815	100.815	100.615	5.000	100.321	100.321	100.121	4.125	N/A	N/A	N/A	4.000	100.939	100.939	100.330
5.125	100.853	100.853	100.653	5.125	100.577	100.577	100.377	4.250	N/A	N/A	N/A	4.125	101.346	101.346	100.737
5.250	98.382	98.382	98.182	5.250	98.194	98.194	97.994	4.375	N/A	N/A	N/A	4.250	100.819	100.819	100.319
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	100.130	100.030	100.030	99.599	3.750	99.810	99.710	99.710	99.279	2.750	97.282	97.182	97.182	96.729
3.875	100.591	100.491	100.491	100.060	3.875	100.185	100.085	100.085	99.654	2.875	97.718	97.618	97.618	97.165
4.000	101.039	100.939	100.939	100.508	4.000	100.508	100.408	100.408	99.977	3.000	98.112	98.012	98.012	97.559
4.125	101.446	101.346	101.346	100.915	4.125	100.873	100.773	100.773	100.342	3.125	98.506	98.406	98.406	97.953
4.250	100.919	100.819	100.819	100.491	4.250	100.564	100.464	100.464	100.136	3.250	99.581	99.481	99.481	99.169
4.375	101.314	101.214	101.214	100.886	4.375	100.882	100.782	100.782	100.454	3.375	99.973	99.873	99.873	99.561
4.500	101.716	101.616	101.616	101.288	4.500	101.013	100.913	100.913	100.585	3.500	100.336	100.236	100.236	99.924
4.625	102.060	101.960	101.960	101.632	4.625	101.269	101.169	101.169	100.841	3.625	100.720	100.620	100.620	100.308
4.750	100.273	100.173	100.173	99.973	4.750	99.933	99.833	99.833	99.633	3.750	98.862	98.762	98.762	98.462

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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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	95.336	95.336	95.336	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.267	95.267	95.067	2.000	N/A	N/A	N/A	3.000	95.298	95.198	95.098
3.125	95.950	95.950	95.750	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.078	96.078	95.878	2.125	N/A	N/A	N/A	3.125	95.897	95.788	95.682
3.250	96.703	96.703	96.503	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	96.760	96.760	96.560	2.250	N/A	N/A	N/A	3.250	96.650	96.541	96.435
3.375	97.643	97.643	97.443	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	97.658	97.658	97.458	2.375	N/A	N/A	N/A	3.375	97.590	97.481	97.375
3.500	98.154	98.154	97.954	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.400	98.400	98.200	2.500	N/A	N/A	N/A	3.500	98.102	97.993	97.887
3.625	98.862	98.862	98.662	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.116	99.116	98.916	2.625	N/A	N/A	N/A	3.625	98.868	98.696	98.533
3.750	99.535	99.535	99.335	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	99.719	99.719	99.519	2.750	N/A	N/A	N/A	3.750	99.541	99.369	99.206
3.875	100.095	100.095	99.895	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.213	100.213	100.013	2.875	N/A	N/A	N/A	3.875	100.101	99.929	99.767
3.990	100.473	100.473	100.273	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.464	100.464	100.264	2.990	N/A	N/A	N/A	3.990	100.479	100.307	100.144
4.000	100.573	100.573	100.373	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.564	100.564	100.364	3.000	N/A	N/A	N/A	4.000	100.579	100.407	100.244
4.125	100.990	100.990	100.790	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.768	100.768	100.568	3.125	N/A	N/A	N/A	4.125	101.014	100.913	100.800
4.250	101.451	101.451	101.251	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.176	101.176	100.976	3.250	N/A	N/A	N/A	4.250	101.466	101.366	101.266
4.375	101.911	101.911	101.711	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.558	101.558	101.358	3.375	N/A	N/A	N/A	4.375	101.926	101.826	101.726
4.500	102.319	102.319	102.119	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.822	101.822	101.622	3.500	N/A	N/A	N/A	4.500	102.334	102.234	102.134
4.625	102.721	102.721	102.521	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.986	101.986	101.786	3.625	N/A	N/A	N/A	4.625	102.738	102.638	102.538
4.750	103.295	103.295	103.095	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.782	101.782	101.582	3.750	N/A	N/A	N/A	4.750	103.304	103.195	103.080
4.875	103.762	103.762	103.562	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.174	102.174	101.974	3.875	N/A	N/A	N/A	4.875	103.772	103.663	103.548
4.990	104.018	104.018	103.818	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.303	102.303	102.103	3.990	N/A	N/A	N/A	4.990	104.028	103.919	103.804
5.000	104.118	104.118	103.918	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.403	102.403	102.203	4.000	N/A	N/A	N/A	5.000	104.128	104.019	103.904
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	96.449	96.449	96.249	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.209	97.209	97.009	2.500	97.134	97.034	96.934
2.875	N/A	N/A	N/A	3.125	97.265	97.265	97.065	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.721	97.721	97.521	2.625	97.638	97.538	97.438
2.990	N/A	N/A	N/A	3.250	97.908	97.908	97.708	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.254	98.254	98.054	2.750	98.171	98.071	97.971
3.000	N/A	N/A	N/A	3.375	98.736	98.736	98.536	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.686	98.686	98.486	2.875	98.725	98.601	98.476
3.125	N/A	N/A	N/A	3.500	99.359	99.359	99.159	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.150	99.150	98.950	2.990	99.235	99.111	98.986
3.250	N/A	N/A	N/A	3.625	100.085	100.085	99.885	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.250	99.250	99.050	3.000	99.335	99.211	99.086
3.375	N/A	N/A	N/A	3.750	100.658	100.658	100.458	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.818	99.818	99.618	3.125	99.903	99.779	99.654
3.500	N/A	N/A	N/A	3.875	101.169	101.169	100.969	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.315	100.315	100.115	3.250	100.400	100.276	100.151
3.625	N/A	N/A	N/A	3.990	101.481	101.481	101.281	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.954	100.954	100.754	3.375	101.040	100.916	100.791
3.750	N/A	N/A	N/A	4.000	101.581	101.581	101.381	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.347	101.347	101.147	3.500	101.432	101.308	101.183
3.875	N/A	N/A	N/A	4.125	101.960	101.960	101.760	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.824	101.824	101.624	3.625	101.909	101.785	101.660
3.990	N/A	N/A	N/A	4.250	101.566	101.566	101.366	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.723	101.723	101.523	3.750	102.027	101.895	101.763
4.000	N/A	N/A	N/A	4.375	101.982	101.982	101.782	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.213	102.213	102.013	3.875	102.516	102.384	102.252
4.125	N/A	N/A	N/A	4.500	102.328	102.328	102.128	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.607	102.607	102.407	3.990	102.911	102.779	102.647
4.250	N/A	N/A	N/A	4.625	102.809	102.809	102.609	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.707	102.707	102.507	4.000	103.011	102.879	102.747
4.375	N/A	N/A	N/A	4.750	103.295	103.295	103.095	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.136	103.136	102.936	4.125	103.439	103.307	103.175
4.500	N/A	N/A	N/A	4.875	103.720	103.720	103.520	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.680	102.680	102.480	4.250	102.850	102.711	102.572
4.625	N/A	N/A	N/A	4.990	103.917	103.917	103.717	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.976	102.976	102.776	4.375	103.147	103.008	102.869
4.750	N/A	N/A	N/A	5.000	104.017	104.017	103.817	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.071	103.071	102.871	4.500	103.242	103.103	102.964
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	97.145	97.145	96.945	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.464	98.464	98.264
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.572	97.572	97.372	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.953	98.953	98.753
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.944	97.944	97.744	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.170	99.170	98.970
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.245	98.245	98.045	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.602	99.602	99.402
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.543	98.543	98.343	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.004	100.004	99.804
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.643	98.643	98.443	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.104	100.104	99.904
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.075	99.075	98.875	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.560	100.560	100.360
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.421	99.421	99.221	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.684	100.684	100.484
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.923	99.923	99.723	2.990	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.:

3/18/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 2:15 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.336	95.336	95.136	3.000	95.267	95.267	95.067	3.000	96.449	96.449	96.249	2.500	97.209	97.209	97.009	2.500	97.145	97.145	96.945
3.125	95.950	95.950	95.750	3.125	96.078	96.078	95.878	3.125	97.265	97.265	97.065	2.625	97.721	97.721	97.521	2.625	97.572	97.572	97.372
3.250	96.703	96.703	96.503	3.250	96.760	96.760	96.560	3.250	97.908	97.908	97.708	2.750	98.254	98.254	98.054	2.750	97.944	97.944	97.744
3.375	97.643	97.643	97.443	3.375	97.658	97.658	97.458	3.375	98.736	98.736	98.536	2.875	98.686	98.686	98.486	2.875	98.245	98.245	98.045
3.500	98.154	98.154	97.954	3.500	98.400	98.400	98.200	3.500	99.359	99.359	99.159	2.990	99.150	99.150	98.950	2.990	98.543	98.543	98.343
3.625	98.862	98.862	98.662	3.625	99.116	99.116	98.916	3.625	100.085	100.085	99.885	3.000	99.250	99.250	99.050	3.000	98.643	98.643	98.443
3.750	99.535	99.535	99.335	3.750	99.719	99.719	99.519	3.750	100.658	100.658	100.458	3.125	99.818	99.818	99.618	3.125	99.075	99.075	98.875
3.875	100.095	100.095	99.895	3.875	100.213	100.213	100.013	3.875	101.169	101.169	100.969	3.250	100.315	100.315	100.115	3.250	99.421	99.421	99.221
3.990	100.473	100.473	100.273	3.990	100.464	100.464	100.264	3.990	101.481	101.481	101.281	3.375	100.954	100.954	100.754	3.375	99.923	99.923	99.723
4.000	100.573	100.573	100.373	4.000	100.564	100.564	100.364	4.000	101.581	101.581	101.381	3.500	101.347	101.347	101.147	3.500	100.198	100.198	99.998
4.125	100.990	100.990	100.790	4.125	100.768	100.768	100.568	4.125	101.960	101.960	101.760	3.625	101.824	101.824	101.624	3.625	100.528	100.528	100.328
4.250	101.451	101.451	101.251	4.250	101.176	101.176	100.976	4.250	101.566	101.566	101.366	3.750	101.723	101.723	101.523	3.750	99.895	99.895	99.695
4.375	101.911	101.911	101.711	4.375	101.558	101.558	101.358	4.375	101.982	101.982	101.782	3.875	102.213	102.213	102.013	3.875	100.228	100.228	100.028
4.500	102.319	102.319	102.119	4.500	101.822	101.822	101.622	4.500	102.328	102.328	102.128	3.990	102.607	102.607	102.407	3.990	100.469	100.469	100.269
4.625	102.721	102.721	102.521	4.625	101.986	101.986	101.786	4.625	102.809	102.809	102.609	4.000	102.707	102.707	102.507	4.000	100.569	100.569	100.369
4.750	103.295	103.295	103.095	4.750	101.782	101.782	101.582	4.750	103.295	103.295	103.095	4.125	103.136	103.136	102.936	4.125	100.865	100.865	100.665
4.875	103.762	103.762	103.562	4.875	102.174	102.174	101.974	4.875	103.720	103.720	103.520	4.250	102.680	102.680	102.480	4.250	100.286	100.286	100.086
4.990	104.018	104.018	103.818	4.990	102.303	102.303	102.103	4.990	103.917	103.917	103.717	4.375	102.976	102.976	102.776	4.375	100.486	100.486	100.286
5.000	104.118	104.118	103.918	5.000	102.403	102.403	102.203	5.000	104.017	104.017	103.817	4.500	103.071	103.071	102.871	4.500	100.552	100.552	100.352

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

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

W. Rate Sheet Dated: 2/16/2022

Release Time: 2:15 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.582	95.582	95.582	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.432	93.432	93.432	2.750	N/A	N/A	N/A	3.000	94.963	94.963	94.963
3.125	96.365	96.365	96.365	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.215	94.215	94.015	2.875	N/A	N/A	N/A	3.125	95.799	95.699	95.599
3.250	97.087	97.087	96.876	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	94.937	94.937	94.726	2.990	N/A	N/A	N/A	3.250	96.343	96.243	96.132
3.375	98.103	98.103	97.893	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	95.953	95.953	95.743	3.000	N/A	N/A	N/A	3.375	97.359	97.259	97.149
3.500	98.591	98.591	98.379	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.441	96.441	96.229	3.125	N/A	N/A	N/A	3.500	97.847	97.747	97.635
3.625	99.032	99.032	98.788	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	96.882	96.882	96.638	3.250	N/A	N/A	N/A	3.625	98.289	98.189	98.045
3.750	99.861	99.861	99.580	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.711	97.711	97.430	3.375	N/A	N/A	N/A	3.750	97.996	97.867	97.715
3.875	100.418	100.418	100.139	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.268	98.268	97.989	3.500	N/A	N/A	N/A	3.875	98.553	98.424	98.274
3.990	100.650	100.650	100.372	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.500	98.500	98.222	3.625	N/A	N/A	N/A	3.990	98.785	98.657	98.507
4.000	100.750	100.750	100.472	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.600	98.600	98.322	3.750	N/A	N/A	N/A	4.000	98.885	98.757	98.607
4.125	101.241	101.241	100.991	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.091	99.091	98.841	3.875	N/A	N/A	N/A	4.125	99.376	99.249	99.126
4.250	101.848	101.848	101.598	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.698	99.698	99.448	3.990	N/A	N/A	N/A	4.250	98.933	98.805	98.683
4.375	102.251	102.251	102.002	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.101	100.101	99.852	4.000	N/A	N/A	N/A	4.375	99.337	99.210	99.088
4.500	102.673	102.673	102.423	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.523	100.523	100.273	4.125	N/A	N/A	N/A	4.500	99.758	99.630	99.508
4.625	102.923	102.923	102.677	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.773	100.773	100.527	4.250	N/A	N/A	N/A	4.625	100.348	100.221	100.102
4.750	103.637	103.637	103.354	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.487	101.487	101.204	4.375	N/A	N/A	N/A	4.750	100.481	100.330	100.198
4.875	103.974	103.974	103.692	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.824	101.824	101.542	4.500	N/A	N/A	N/A	4.875	100.818	100.667	100.536
4.990	104.136	104.136	103.857	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.986	101.986	101.707	4.625	N/A	N/A	N/A	4.990	100.979	100.828	100.700
5.000	104.236	104.236	103.957	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.086	102.086	101.807	4.750	N/A	N/A	N/A	5.000	101.079	100.928	100.800
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	96.705	96.705	96.444	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.359	97.359	97.159	2.500	96.813	96.713	96.613
2.875	N/A	N/A	N/A	3.125	97.506	97.506	97.244	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.880	97.880	97.680	2.625	97.256	97.156	97.056
2.990	N/A	N/A	N/A	3.250	98.129	98.129	97.780	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.395	98.395	98.195	2.750	97.208	97.108	97.008
3.000	N/A	N/A	N/A	3.375	99.081	99.081	98.727	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.001	99.001	98.801	2.875	97.814	97.714	97.614
3.125	N/A	N/A	N/A	3.500	99.935	99.935	99.180	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.159	99.159	98.959	2.990	97.972	97.872	97.772
3.250	N/A	N/A	N/A	3.625	99.913	99.913	99.558	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.259	99.259	99.059	3.000	98.072	97.972	97.872
3.375	N/A	N/A	N/A	3.750	100.667	100.667	100.309	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.935	99.935	99.690	3.125	99.502	99.402	99.257
3.500	N/A	N/A	N/A	3.875	101.195	101.195	100.837	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.320	100.320	100.075	3.250	98.496	98.396	98.251
3.625	N/A	N/A	N/A	3.990	101.473	101.473	101.113	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.920	100.920	100.674	3.375	99.097	98.997	98.851
3.750	N/A	N/A	N/A	4.000	101.573	101.573	101.213	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.276	101.276	101.031	3.500	99.453	99.353	99.208
3.875	N/A	N/A	N/A	4.125	101.719	101.719	101.400	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.316	101.316	101.114	3.625	100.303	100.198	100.101
3.990	N/A	N/A	N/A	4.250	102.047	102.047	101.727	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.739	101.739	101.537	3.750	99.812	99.707	99.610
4.000	N/A	N/A	N/A	4.375	102.398	102.398	102.029	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.151	102.151	101.950	3.875	100.224	100.120	100.023
4.125	N/A	N/A	N/A	4.500	102.838	102.838	102.461	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.429	102.429	102.227	3.990	100.502	100.397	100.300
4.250	N/A	N/A	N/A	4.625	103.426	103.426	103.048	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.529	102.529	102.327	4.000	100.602	100.497	100.400
4.375	N/A	N/A	N/A	4.750	104.474	104.474	104.097	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.307	101.307	101.107	4.125	99.557	99.457	99.357
4.500	N/A	N/A	N/A	4.875	104.801	104.801	104.425	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.683	101.683	101.483	4.250	99.434	99.334	99.234
4.625	N/A	N/A	N/A	4.990	104.899	104.899	104.524	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.031	102.031	101.831	4.375	99.782	99.682	99.582
4.750	N/A	N/A	N/A	5.000	104.999	104.999	104.624	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.216	102.216	102.016	4.500	99.967	99.867	99.767
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	95.159	95.159	94.959	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	95.680	95.680	95.480	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.195	96.195	95.995	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	96.801	96.801	96.601	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	96.959	96.959	96.759	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.059	97.059	96.859	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	97.735	97.735	97.490	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	98.120	98.120	97.875	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	98.720	98.720	98.474	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	99.076	99.076	98.831	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N																						



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/18/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 2:15 pm ET

Prices are subject to change without notice.

FHLMC - OTC															
30/25 Year				30/25 Year SC				20 Year				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
3.000	95.582	95.582	95.382	3.000	93.432	93.432	93.232	3.000	96.705	96.705	96.444	2.500	97.359	97.359	97.159
3.125	96.365	96.365	96.165	3.125	94.215	94.215	94.015	3.125	97.506	97.506	97.244	2.625	97.880	97.880	97.680
3.250	97.087	97.087	96.876	3.250	94.937	94.937	94.726	3.250	98.129	98.129	97.780	2.750	98.395	98.395	98.195
3.375	98.103	98.103	97.893	3.375	95.953	95.953	95.743	3.375	99.081	99.081	98.727	2.875	99.001	99.001	98.801
3.500	98.591	98.591	98.379	3.500	96.441	96.441	96.229	3.500	99.535	99.535	99.180	2.990	99.159	99.159	98.959
3.625	99.032	99.032	98.788	3.625	96.882	96.882	96.638	3.625	99.913	99.913	99.558	3.000	99.259	99.259	99.059
3.750	99.861	99.861	99.580	3.750	97.711	97.711	97.430	3.750	100.667	100.667	100.309	3.125	99.935	99.935	99.690
3.875	100.418	100.418	100.139	3.875	98.268	98.268	97.989	3.875	101.195	101.195	100.837	3.250	100.320	100.320	100.075
3.990	100.650	100.650	100.372	3.990	98.500	98.500	98.222	3.990	101.473	101.473	101.113	3.375	100.920	100.920	100.674
4.000	100.750	100.750	100.472	4.000	98.600	98.600	98.322	4.000	101.573	101.573	101.213	3.500	101.276	101.276	101.031
4.125	101.241	101.241	100.991	4.125	99.091	99.091	98.841	4.125	101.719	101.719	101.400	3.625	101.316	101.316	101.114
4.250	101.848	101.848	101.598	4.250	99.698	99.698	99.448	4.250	102.047	102.047	101.727	3.750	101.739	101.739	101.537
4.375	102.251	102.251	102.002	4.375	100.101	100.101	99.852	4.375	102.398	102.398	102.029	3.875	102.151	102.151	101.950
4.500	102.673	102.673	102.423	4.500	100.523	100.523	100.273	4.500	102.838	102.838	102.461	3.990	102.429	102.429	102.227
4.625	102.923	102.923	102.677	4.625	100.773	100.773	100.527	4.625	103.426	103.426	103.048	4.000	102.529	102.529	102.327
4.750	103.637	103.637	103.354	4.750	101.487	101.487	101.204	4.750	104.474	104.474	104.097	4.125	101.307	101.307	101.107
4.875	103.974	103.974	103.692	4.875	101.824	101.824	101.542	4.875	104.801	104.801	104.425	4.250	101.683	101.683	101.483
4.990	104.136	104.136	103.857	4.990	101.986	101.986	101.707	4.990	104.899	104.899	104.524	4.375	102.031	102.031	101.831
5.000	104.236	104.236	103.957	5.000	102.086	102.086	101.807	5.000	104.999	104.999	104.624	4.500	102.216	102.216	102.016

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.

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)	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.: 3/18/2022
45 Day Lock Exp.: 4/4/2022
60 Day Lock Exp.: 4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 2:15 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00 UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

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AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/18/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 2:15 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.582	95.582	95.382	3.000	96.705	96.705	96.444	2.500	97.359	97.359	97.159	3.000	93.832	93.832	93.632	2.500	95.609	95.609	95.409
3.125	96.365	96.365	96.165	3.125	97.506	97.506	97.244	2.625	97.880	97.880	97.680	3.125	94.615	94.615	94.415	2.625	96.130	96.130	95.930
3.250	97.087	97.087	96.876	3.250	98.129	98.129	97.780	2.750	98.395	98.395	98.195	3.250	95.337	95.337	95.126	2.750	96.645	96.645	96.445
3.375	98.103	98.103	97.893	3.375	99.081	99.081	98.727	2.875	99.001	99.001	98.801	3.375	96.353	96.353	96.143	2.875	97.251	97.251	97.051
3.500	98.591	98.591	98.379	3.500	99.535	99.535	99.180	2.990	99.159	99.159	98.959	3.500	96.841	96.841	96.629	2.990	97.409	97.409	97.209
3.625	99.032	99.032	98.788	3.625	99.913	99.913	99.558	3.000	99.259	99.259	99.059	3.625	97.282	97.282	97.038	3.000	97.509	97.509	97.309
3.750	99.861	99.861	99.580	3.750	100.667	100.667	100.309	3.125	99.935	99.935	99.690	3.750	98.111	98.111	97.830	3.125	98.185	98.185	97.940
3.875	100.418	100.418	100.139	3.875	101.195	101.195	100.837	3.250	100.320	100.320	100.075	3.875	98.668	98.668	98.389	3.250	98.570	98.570	98.325
3.990	100.650	100.650	100.372	3.990	101.473	101.473	101.113	3.375	100.920	100.920	100.674	3.990	98.900	98.900	98.622	3.375	99.170	99.170	98.924
4.000	100.750	100.750	100.472	4.000	101.573	101.573	101.213	3.500	101.276	101.276	101.031	4.000	99.000	99.000	98.722	3.500	99.526	99.526	99.281
4.125	101.241	101.241	100.991	4.125	101.719	101.719	101.400	3.625	101.316	101.316	101.114	4.125	99.491	99.491	99.241	3.625	99.566	99.566	99.364
4.250	101.848	101.848	101.598	4.250	102.047	102.047	101.727	3.750	101.739	101.739	101.537	4.250	100.098	100.098	99.848	3.750	99.989	99.989	99.787
4.375	102.251	102.251	102.002	4.375	102.398	102.398	102.029	3.875	102.151	102.151	101.950	4.375	100.501	100.501	100.252	3.875	100.401	100.401	100.200
4.500	102.673	102.673	102.423	4.500	102.838	102.838	102.461	3.990	102.429	102.429	102.227	4.500	100.923	100.923	100.673	3.990	100.679	100.679	100.477
4.625	102.923	102.923	102.677	4.625	103.426	103.426	103.048	4.000	102.529	102.529	102.327	4.625	101.173	101.173	100.927	4.000	100.779	100.779	100.577
4.750	103.637	103.637	103.354	4.750	104.474	104.474	104.097	4.125	101.307	101.307	101.107	4.750	101.887	101.887	101.604	4.125	99.557	99.557	99.357
4.875	103.974	103.974	103.692	4.875	104.801	104.801	104.425	4.250	101.683	101.683	101.483	4.875	102.224	102.224	101.942	4.250	99.933	99.933	99.733
4.990	104.136	104.136	103.857	4.990	104.899	104.899	104.524	4.375	102.031	102.031	101.831	4.990	102.386	102.386	102.107	4.375	100.281	100.281	100.081
5.000	104.236	104.236	103.957	5.000	104.999	104.999	104.624	4.500	102.216	102.216	102.016	5.000	102.486	102.486	102.207	4.500	100.466	100.466	100.266

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	Fee divided by loan amount to the exact decimal.
Tax Service Fee = \$70.00 (IA & ME exempt)		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.:

3/18/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 2:15 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

3/18/2022

4/4/2022

4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 2:15 pm 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)