



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: 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	99.968	99.968	99.514	3.250	99.573	99.573	99.120	1.875	94.071	94.071	93.771	3.125	99.068	99.068	98.768
3.375	100.359	100.359	99.906	3.375	99.891	99.891	99.437	2.000	92.935	92.935	92.635	3.250	100.151	100.151	99.851
3.500	100.849	100.849	100.396	3.500	100.278	100.278	99.825	2.125	95.002	95.002	94.702	3.375	100.510	100.510	100.210
3.625	101.283	101.283	100.830	3.625	100.687	100.687	100.234	2.250	95.481	95.481	95.153	3.500	100.403	100.403	100.103
3.750	101.265	101.265	100.880	3.750	100.844	100.844	100.460	2.375	95.934	95.934	95.606	3.625	99.625	99.625	99.325
3.875	101.625	101.625	101.241	3.875	101.119	101.119	100.735	2.500	96.367	96.367	96.038	Margin = 2.250		Index = 0.980	
4.000	102.073	102.073	101.689	4.000	101.442	101.442	101.058	2.625	96.817	96.817	96.489	30 Year OTC			
4.125	102.481	102.481	102.096	4.125	101.807	101.807	101.423	2.750	97.474	97.474	97.013	Rate	30 Day	45 Day	60 Day
4.250	102.100	102.100	101.772	4.250	101.645	101.645	101.317	2.875	97.909	97.909	97.448	4.000	101.481	101.481	100.981
4.375	102.395	102.395	102.067	4.375	101.863	101.863	101.535	3.000	98.304	98.304	97.843	4.125	101.889	101.889	101.389
4.500	102.797	102.797	102.469	4.500	101.994	101.994	101.666	3.125	98.697	98.697	98.236	4.500	102.205	102.205	101.705
4.625	103.141	103.141	102.813	4.625	102.250	102.250	101.922	3.250	98.625	98.625	98.325	4.625	102.549	102.549	102.049
4.750	102.454	102.454	102.254	4.750	102.014	102.014	101.814	3.375	99.018	99.018	98.718	4.750	101.762	101.762	101.262
4.875	102.654	102.654	102.454	4.875	102.176	102.176	101.976	3.500	99.380	99.380	99.080	4.875	102.062	102.062	101.562
5.000	102.996	102.996	102.796	5.000	102.402	102.402	102.202	3.625	99.765	99.765	99.465	5.000	102.404	102.404	101.904
5.125	103.034	103.034	102.834	5.125	102.658	102.658	102.458	3.750	99.144	99.144	98.844	5.125	102.442	102.442	101.942
5.250	101.279	101.279	100.991	5.250	100.991	100.991	100.703	3.875	99.494	99.494	99.194	5.500	102.578	102.578	102.078
5.375	101.489	101.489	101.201	5.375	101.153	101.153	100.865	4.000	99.792	99.792	99.492	5.625	102.819	102.819	102.319
6.250	106.000	106.000	105.800	6.250	102.144	102.144	101.944	4.125	100.132	100.132	99.832	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	100.068	99.968	99.968	99.514	3.250	99.373	99.273	99.273	98.820	1.875	96.201	96.101	96.101	95.801
3.375	100.559	100.459	100.459	100.006	3.375	99.791	99.691	99.691	99.237	2.000	95.065	94.965	94.965	94.665
3.500	101.049	100.949	100.949	100.496	3.500	100.178	100.078	100.078	99.625	2.125	97.132	97.032	97.032	96.732
3.625	101.483	101.383	101.383	100.930	3.625	100.587	100.487	100.487	100.034	2.250	97.611	97.511	97.511	97.183
3.750	101.465	101.365	101.365	100.980	3.750	101.044	100.944	100.944	100.560	2.375	98.064	97.964	97.964	97.636
3.875	101.925	101.825	101.825	101.441	3.875	101.419	101.319	101.319	100.935	2.500	98.497	98.397	98.397	98.068
4.000	102.373	102.273	102.273	101.889	4.000	101.742	101.642	101.642	101.258	2.625	98.947	98.847	98.847	98.519
4.125	102.781	102.681	102.681	102.296	4.125	102.107	102.007	102.007	101.623	2.750	98.504	98.404	98.404	97.943
4.250	102.300	102.200	102.200	101.872	4.250	101.845	101.745	101.745	101.417	2.875	98.939	98.839	98.839	98.378
4.375	102.695	102.595	102.595	102.267	4.375	102.163	102.063	102.063	101.735	3.000	99.334	99.234	99.234	98.773
4.500	103.097	102.997	102.997	102.669	4.500	102.294	102.194	102.194	101.866	3.125	99.727	99.627	99.627	99.166
4.625	103.441	103.341	103.341	103.013	4.625	102.550	102.450	102.450	102.122	3.250	100.255	100.155	100.155	99.855
4.750	102.654	102.554	102.554	102.354	4.750	102.214	102.114	102.114	101.914	3.375	100.648	100.548	100.548	100.248

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	98.731	98.731	98.231	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.139	99.139	98.639	5.250	101.000	101.000	100.500
3.875	96.006	96.006	95.428	5.250	103.750	103.750	103.500	4.500	99.455	99.455	98.955	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.558	95.558	94.980					4.625	99.799	99.799	99.299	Rate	30 Day	45 Day	60 Day
4.125	95.151	95.151	94.572					4.750	99.012	99.012	98.512	5.750	103.750	103.750	103.250
4.250	97.350	97.350	96.850					4.875	99.312	99.312	98.812	6.250	105.750	105.750	105.250
4.375	96.955	96.955	96.455					5.000	99.654	99.654	99.154		DPA Advantage Adjustment		
4.500	96.553	96.553	96.053					5.125	99.692	99.692	99.192		203(k) / 203(k)s		-1.000
4.625	96.209	96.209	95.709					5.500	99.828	99.828	99.328		203(k) & 203(k)s are Borrower Paid only		
4.750	97.839	97.839	97.339					5.625	100.069	100.069	99.569				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.490	100.490	99.990				
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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
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	96.022	96.022	95.561	3.500	100.153	100.153	99.853
3.750	100.077	100.077	99.693	3.750	99.757	99.757	99.373	2.875	96.458	96.458	95.997	3.625	99.375	99.375	99.075
3.875	100.538	100.538	100.154	3.875	100.131	100.131	99.747	3.000	96.852	96.852	96.391	Margin = 2.250		Index = .980	
4.000	100.986	100.986	100.602	4.000	100.455	100.455	100.071	3.125	97.246	97.246	96.785	30 Year OTC			
4.125	101.393	101.393	101.009	4.125	100.820	100.820	100.436	3.250	97.430	97.430	97.130	Rate	30 Day	45 Day	60 Day
4.250	100.350	100.350	100.022	4.250	99.995	99.995	99.667	3.375	97.823	97.823	97.523	3.250	99.255	99.255	98.755
4.375	100.745	100.745	100.417	4.375	100.313	100.313	99.985	3.500	98.185	98.185	97.885	3.375	99.747	99.747	99.247
4.500	101.147	101.147	100.819	4.500	100.444	100.444	100.116	3.625	98.570	98.570	98.270	3.500	100.236	100.236	99.736
4.625	101.491	101.491	101.163	4.625	100.700	100.700	100.372	3.750	98.449	98.449	98.149	3.625	100.670	100.670	100.170
4.750	99.454	99.454	99.254	4.750	99.114	99.114	98.914	3.875	N/A	N/A	N/A	3.750	100.077	100.077	99.499
4.875	99.754	99.754	99.554	4.875	99.376	99.376	99.176	4.000	N/A	N/A	N/A	3.875	100.538	100.538	99.960
5.000	100.096	100.096	99.896	5.000	99.602	99.602	99.402	4.125	N/A	N/A	N/A	4.000	100.986	100.986	100.408
5.125	100.134	100.134	99.934	5.125	99.858	99.858	99.658	4.250	N/A	N/A	N/A	4.125	101.393	101.393	100.815
5.250	98.179	98.179	97.892	5.250	97.991	97.991	97.704	4.375	N/A	N/A	N/A	4.250	100.350	100.350	99.850
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	100.177	100.077	100.077	99.693	3.750	99.857	99.757	99.757	99.373	2.750	98.091	97.991	97.991	97.530
3.875	100.638	100.538	100.538	100.154	3.875	100.231	100.131	100.131	99.747	2.875	98.527	98.427	98.427	97.966
4.000	101.086	100.986	100.986	100.602	4.000	100.555	100.455	100.455	100.071	3.000	98.921	98.821	98.821	98.360
4.125	101.493	101.393	101.393	101.009	4.125	100.920	100.820	100.820	100.436	3.125	99.315	99.215	99.215	98.754
4.250	100.450	100.350	100.350	100.022	4.250	100.095	99.995	99.995	99.667	3.250	99.843	99.743	99.743	99.443
4.375	100.845	100.745	100.745	100.417	4.375	100.413	100.313	100.313	99.985	3.375	100.235	100.135	100.135	99.835
4.500	101.247	101.147	101.147	100.819	4.500	100.544	100.444	100.444	100.116	3.500	100.598	100.498	100.498	100.198
4.625	101.591	101.491	101.491	101.163	4.625	100.800	100.700	100.700	100.372	3.625	100.982	100.882	100.882	100.582
4.750	99.554	99.454	99.454	99.254	4.750	99.214	99.114	99.114	98.914	3.750	99.987	99.887	99.887	99.587

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				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/18/2022

45 Day Lock Exp.: 4/4/2022

60 Day Lock Exp.: 4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 10:00 am ET

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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	95.774	95.774	95.574	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.642	95.642	95.442	2.000	N/A	N/A	N/A	3.000	95.734	95.634	95.534
3.125	96.325	96.325	96.125	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.453	96.453	96.253	2.125	N/A	N/A	N/A	3.125	96.277	96.177	96.077
3.250	97.078	97.078	96.878	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.135	97.135	96.935	2.250	N/A	N/A	N/A	3.250	97.029	96.929	96.829
3.375	98.018	98.018	97.818	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.011	98.011	97.811	2.375	N/A	N/A	N/A	3.375	97.969	97.869	97.769
3.500	98.529	98.529	98.329	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.588	98.588	98.388	2.500	N/A	N/A	N/A	3.500	98.481	98.381	98.281
3.625	99.050	99.050	98.850	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.304	99.304	99.104	2.625	N/A	N/A	N/A	3.625	99.064	98.923	98.785
3.750	99.722	99.722	99.522	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	99.907	99.907	99.707	2.750	N/A	N/A	N/A	3.750	99.737	99.596	99.455
3.875	100.282	100.282	100.082	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.400	100.400	100.200	2.875	N/A	N/A	N/A	3.875	100.296	100.155	100.013
3.990	100.661	100.661	100.461	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.652	100.652	100.452	2.990	N/A	N/A	N/A	3.990	100.675	100.534	100.393
4.000	100.761	100.761	100.561	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.752	100.752	100.552	3.000	N/A	N/A	N/A	4.000	100.775	100.634	100.493
4.125	101.324	101.324	101.124	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.130	101.130	100.930	3.125	N/A	N/A	N/A	4.125	101.317	101.176	101.032
4.250	101.857	101.857	101.657	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.582	101.582	101.382	3.250	N/A	N/A	N/A	4.250	101.849	101.708	101.564
4.375	102.317	102.317	102.117	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.964	101.964	101.764	3.375	N/A	N/A	N/A	4.375	102.310	102.169	102.025
4.500	102.725	102.725	102.525	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.228	102.228	102.028	3.500	N/A	N/A	N/A	4.500	102.717	102.576	102.432
4.625	103.127	103.127	102.927	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.393	102.393	102.193	3.625	N/A	N/A	N/A	4.625	103.137	102.928	102.913
4.750	103.701	103.701	103.501	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.188	102.188	101.988	3.750	N/A	N/A	N/A	4.750	103.711	103.602	103.487
4.875	104.168	104.168	103.968	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.580	102.580	102.380	3.875	N/A	N/A	N/A	4.875	104.178	104.069	103.954
4.990	104.424	104.424	104.224	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.709	102.709	102.509	3.990	N/A	N/A	N/A	4.990	104.434	104.325	104.210
5.000	104.524	104.524	104.324	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.809	102.809	102.609	4.000	N/A	N/A	N/A	5.000	104.534	104.425	104.310
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	96.980	96.980	96.780	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.272	97.272	97.072	2.500	97.197	97.097	96.997
2.875	N/A	N/A	N/A	3.125	97.796	97.796	97.596	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.815	97.815	97.615	2.625	97.732	97.632	97.532
2.990	N/A	N/A	N/A	3.250	98.439	98.439	98.239	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.348	98.348	98.148	2.750	98.264	98.164	98.064
3.000	N/A	N/A	N/A	3.375	99.267	99.267	99.067	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.780	98.780	98.580	2.875	98.712	98.612	98.512
3.125	N/A	N/A	N/A	3.500	99.706	99.706	99.506	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.176	99.176	98.976	2.990	99.219	99.087	98.955
3.250	N/A	N/A	N/A	3.625	100.273	100.273	100.073	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.276	99.276	99.076	3.000	99.319	99.187	99.055
3.375	N/A	N/A	N/A	3.750	100.846	100.846	100.646	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.802	99.802	99.602	3.125	99.887	99.755	99.623
3.500	N/A	N/A	N/A	3.875	101.357	101.357	101.157	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.299	100.299	100.099	3.250	100.384	100.252	100.120
3.625	N/A	N/A	N/A	3.990	101.669	101.669	101.469	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.939	100.939	100.739	3.375	101.024	100.892	100.760
3.750	N/A	N/A	N/A	4.000	101.769	101.769	101.569	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.331	101.331	101.131	3.500	101.416	101.284	101.152
3.875	N/A	N/A	N/A	4.125	102.147	102.147	101.947	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.808	101.808	101.608	3.625	101.893	101.761	101.629
3.990	N/A	N/A	N/A	4.250	101.972	101.972	101.772	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.676	101.676	101.476	3.750	101.881	101.864	101.747
4.000	N/A	N/A	N/A	4.375	102.388	102.388	102.188	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.166	102.166	101.966	3.875	102.471	102.354	102.237
4.125	N/A	N/A	N/A	4.500	102.734	102.734	102.534	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.560	102.560	102.360	3.990	102.865	102.748	102.631
4.250	N/A	N/A	N/A	4.625	103.216	103.216	103.016	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.660	102.660	102.460	4.000	102.965	102.848	102.731
4.375	N/A	N/A	N/A	4.750	103.701	103.701	103.501	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.089	103.089	102.889	4.125	103.394	103.277	103.160
4.500	N/A	N/A	N/A	4.875	104.126	104.126	103.926	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.633	102.633	102.433	4.250	102.803	102.686	102.569
4.625	N/A	N/A	N/A	4.990	104.323	104.323	104.123	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.929	102.929	102.729	4.375	103.100	102.961	102.822
4.750	N/A	N/A	N/A	5.000	104.423	104.423	104.223	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.024	103.024	102.824	4.500	103.195	103.056	102.917
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	97.239	97.239	97.039	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.621	98.621	98.421
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.666	97.666	97.466	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.109	99.109	98.909
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.038	98.038	97.838	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.327	99.327	99.127
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.339	98.339	98.139	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.758	99.758	99.558
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.583	98.583	98.383	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.160	100.160	99.960
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.683	98.683	98.483	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.260	100.260	100.060
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.059	99.059	98.859	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.717	100.717	100.517
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.405	99.405	99.205	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.668	100.668	100.468
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.908	99.908	99.708	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.115	101.115	100.915
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.182	100.182	99.982	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.515	101.515	101.315
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.513	100.513	100.313	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.995	101.995	101.795
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.848	99.848	99.648	3.250	N/A	N/A	N/A	3.250	N/A	N					



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: 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	95.774	95.774	95.574	3.000	95.642	95.642	95.442	3.000	96.980	96.980	96.780	2.500	97.272	97.272	97.072	2.500	97.239	97.239	97.039
3.125	96.325	96.325	96.125	3.125	96.453	96.453	96.253	3.125	97.796	97.796	97.596	2.625	97.815	97.815	97.615	2.625	97.666	97.666	97.466
3.250	97.078	97.078	96.878	3.250	97.135	97.135	96.935	3.250	98.439	98.439	98.239	2.750	98.348	98.348	98.148	2.750	98.038	98.038	97.838
3.375	98.018	98.018	97.818	3.375	98.011	98.011	97.811	3.375	99.267	99.267	99.067	2.875	98.780	98.780	98.580	2.875	98.339	98.339	98.139
3.500	98.529	98.529	98.329	3.500	98.588	98.588	98.388	3.500	99.706	99.706	99.506	2.990	99.176	99.176	98.976	2.990	98.583	98.583	98.383
3.625	99.050	99.050	98.850	3.625	99.304	99.304	99.104	3.625	100.273	100.273	100.073	3.000	99.276	99.276	99.076	3.000	98.683	98.683	98.483
3.750	99.722	99.722	99.522	3.750	99.907	99.907	99.707	3.750	100.846	100.846	100.646	3.125	99.802	99.802	99.602	3.125	99.059	99.059	98.859
3.875	100.282	100.282	100.082	3.875	100.400	100.400	100.200	3.875	101.357	101.357	101.157	3.250	100.299	100.299	100.099	3.250	99.405	99.405	99.205
3.990	100.661	100.661	100.461	3.990	100.652	100.652	100.452	3.990	101.669	101.669	101.469	3.375	100.939	100.939	100.739	3.375	99.908	99.908	99.708
4.000	100.761	100.761	100.561	4.000	100.752	100.752	100.552	4.000	101.769	101.769	101.569	3.500	101.331	101.331	101.131	3.500	100.182	100.182	99.982
4.125	101.324	101.324	101.124	4.125	101.130	101.130	100.930	4.125	102.147	102.147	101.947	3.625	101.808	101.808	101.608	3.625	100.513	100.513	100.313
4.250	101.857	101.857	101.657	4.250	101.582	101.582	101.382	4.250	101.972	101.972	101.772	3.750	101.676	101.676	101.476	3.750	99.848	99.848	99.648
4.375	102.317	102.317	102.117	4.375	101.964	101.964	101.764	4.375	102.388	102.388	102.188	3.875	102.166	102.166	101.966	3.875	100.182	100.182	99.982
4.500	102.725	102.725	102.525	4.500	102.228	102.228	102.028	4.500	102.734	102.734	102.534	3.990	102.560	102.560	102.360	3.990	100.422	100.422	100.222
4.625	103.127	103.127	102.927	4.625	102.393	102.393	102.193	4.625	103.216	103.216	103.016	4.000	102.660	102.660	102.460	4.000	100.522	100.522	100.322
4.750	103.701	103.701	103.501	4.750	102.188	102.188	101.988	4.750	103.701	103.701	103.501	4.125	103.089	103.089	102.889	4.125	100.818	100.818	100.618
4.875	104.168	104.168	103.968	4.875	102.580	102.580	102.380	4.875	104.126	104.126	103.926	4.250	102.633	102.633	102.433	4.250	100.239	100.239	100.039
4.990	104.424	104.424	104.224	4.990	102.709	102.709	102.509	4.990	104.323	104.323	104.123	4.375	102.929	102.929	102.729	4.375	100.440	100.440	100.240
5.000	104.524	104.524	104.324	5.000	102.809	102.809	102.609	5.000	104.423	104.423	104.223	4.500	103.024	103.024	102.824	4.500	100.505	100.505	100.305

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: 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	95.809	95.809	95.609	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.445	95.445	95.245	2.750	N/A	N/A	N/A	3.000	95.190	95.090	94.990
3.125	96.584	96.584	96.384	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.220	96.220	96.020	2.875	N/A	N/A	N/A	3.125	96.018	95.918	95.818
3.250	97.304	97.304	97.092	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.976	96.976	96.764	2.990	N/A	N/A	N/A	3.250	96.560	96.459	96.348
3.375	98.314	98.314	98.104	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.980	97.980	97.770	3.000	N/A	N/A	N/A	3.375	97.570	97.470	97.360
3.500	98.797	98.797	98.586	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.195	98.195	97.984	3.125	N/A	N/A	N/A	3.500	98.053	97.953	97.842
3.625	99.197	99.197	98.991	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.117	98.117	97.911	3.250	N/A	N/A	N/A	3.625	98.454	98.354	98.248
3.750	99.983	99.983	99.701	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.939	98.939	98.657	3.375	N/A	N/A	N/A	3.750	98.118	97.989	97.836
3.875	100.535	100.535	100.257	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.395	99.395	99.117	3.500	N/A	N/A	N/A	3.875	98.670	98.541	98.392
3.990	100.766	100.766	100.485	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.544	99.544	99.263	3.625	N/A	N/A	N/A	3.990	98.901	98.773	98.620
4.000	100.866	100.866	100.585	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.644	99.644	99.363	3.750	N/A	N/A	N/A	4.000	99.001	98.873	98.720
4.125	101.224	101.224	100.979	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.894	99.894	99.619	3.875	N/A	N/A	N/A	4.125	99.359	99.244	99.114
4.250	101.826	101.826	101.581	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.262	100.262	100.017	3.990	N/A	N/A	N/A	4.250	98.911	98.796	98.666
4.375	102.226	102.226	101.981	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.694	100.694	100.449	4.000	N/A	N/A	N/A	4.375	99.312	99.197	99.067
4.500	102.644	102.644	102.399	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.956	100.956	100.711	4.125	N/A	N/A	N/A	4.500	99.729	99.614	99.484
4.625	102.892	102.892	102.651	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.060	101.060	100.819	4.250	N/A	N/A	N/A	4.625	100.317	100.202	100.076
4.750	103.574	103.574	103.292	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.946	99.946	99.664	4.375	N/A	N/A	N/A	4.750	100.418	100.268	100.136
4.875	103.907	103.907	103.627	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.605	100.605	100.325	4.500	N/A	N/A	N/A	4.875	100.751	100.600	100.471
4.990	104.067	104.067	103.789	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.809	100.809	100.531	4.625	N/A	N/A	N/A	4.990	100.910	100.760	100.632
5.000	104.167	104.167	103.889	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.909	100.909	100.631	4.750	N/A	N/A	N/A	5.000	101.010	100.860	100.732
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	96.948	96.948	96.637	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.391	97.391	97.191	2.500	96.845	96.745	96.645
2.875	N/A	N/A	N/A	3.125	97.829	97.829	97.491	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.910	97.910	97.710	2.625	97.286	97.186	97.086
2.990	N/A	N/A	N/A	3.250	98.517	98.517	98.177	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.423	98.423	98.223	2.750	97.236	97.136	97.036
3.000	N/A	N/A	N/A	3.375	99.370	99.370	99.030	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.025	99.025	98.825	2.875	97.838	97.738	97.638
3.125	N/A	N/A	N/A	3.500	99.734	99.734	99.392	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.182	99.182	98.982	2.990	97.995	97.895	97.795
3.250	N/A	N/A	N/A	3.625	100.028	100.028	99.675	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.282	99.282	99.082	3.000	98.095	97.995	97.895
3.375	N/A	N/A	N/A	3.750	100.778	100.778	100.421	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.809	99.809	99.579	3.125	99.376	99.276	99.146
3.500	N/A	N/A	N/A	3.875	101.302	101.302	100.946	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.193	100.193	99.964	3.250	98.369	98.269	98.140
3.625	N/A	N/A	N/A	3.990	101.577	101.577	101.221	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.792	100.792	100.562	3.375	98.969	98.869	98.739
3.750	N/A	N/A	N/A	4.000	101.677	101.677	101.321	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.147	101.147	100.917	3.500	99.324	99.224	99.094
3.875	N/A	N/A	N/A	4.125	101.725	101.725	101.390	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.221	101.221	101.020	3.625	100.208	100.103	100.007
3.990	N/A	N/A	N/A	4.250	102.051	102.051	101.716	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.643	101.643	101.442	3.750	99.716	99.612	99.515
4.000	N/A	N/A	N/A	4.375	102.352	102.352	102.016	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.052	102.052	101.850	3.875	100.125	100.020	99.923
4.125	N/A	N/A	N/A	4.500	102.790	102.790	102.413	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.326	102.326	102.125	3.990	100.399	100.295	100.198
4.250	N/A	N/A	N/A	4.625	103.375	103.375	102.998	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.426	102.426	102.225	4.000	100.499	100.395	100.298
4.375	N/A	N/A	N/A	4.750	104.419	104.419	104.042	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.506	102.506	102.306	4.125	100.756	100.656	100.556
4.500	N/A	N/A	N/A	4.875	104.744	104.744	104.368	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.881	102.881	102.681	4.250	100.632	100.532	100.432
4.625	N/A	N/A	N/A	4.990	104.840	104.840	104.467	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.225	103.225	103.025	4.375	100.976	100.876	100.776
4.750	N/A	N/A	N/A	5.000	104.940	104.940	104.567	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.413	103.413	103.213	4.500	101.164	101.064	100.964
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.095	98.095	97.895	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.492	98.492	98.292	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.923	97.923	97.723	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.541	98.541	98.341	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.708	98.708	98.508	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.808	98.808	98.608	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.405	99.405	99.175	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	98.417	98.417	98.188	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.024	99.024	98.794	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	99.383	99.383	99.153	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.597	100.597	100.396	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.075	99.075	98.874	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	99.490	99.490	99.288	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	99.778	99.778	99.577	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	99.878	99.878	99.677	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	100.522	100.522	100.322	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A																



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: 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	95.809	95.809	95.809	3.000	95.445	95.445	95.245	3.000	96.948	96.948	96.637	2.500	97.391	97.391	97.191	2.500	98.095	98.095	97.895
3.125	96.584	96.584	96.584	3.125	96.220	96.220	96.020	3.125	97.829	97.829	97.491	2.625	97.910	97.910	97.710	2.625	98.492	98.492	98.292
3.250	97.304	97.304	97.092	3.250	96.976	96.976	96.764	3.250	98.517	98.517	98.177	2.750	98.423	98.423	98.223	2.750	97.923	97.923	97.723
3.375	98.314	98.314	98.104	3.375	97.980	97.980	97.770	3.375	99.370	99.370	99.030	2.875	99.025	99.025	98.825	2.875	98.541	98.541	98.341
3.500	98.797	98.797	98.586	3.500	98.195	98.195	97.984	3.500	99.734	99.734	99.392	2.990	99.182	99.182	98.982	2.990	98.708	98.708	98.508
3.625	99.197	99.197	98.991	3.625	98.117	98.117	97.911	3.625	100.028	100.028	99.675	3.000	99.282	99.282	99.082	3.000	98.808	98.808	98.608
3.750	99.983	99.983	99.701	3.750	98.939	98.939	98.657	3.750	100.778	100.778	100.421	3.125	99.809	99.809	99.579	3.125	99.405	99.405	99.175
3.875	100.535	100.535	100.257	3.875	99.395	99.395	99.117	3.875	101.302	101.302	100.946	3.250	100.193	100.193	99.964	3.250	98.417	98.417	98.188
3.990	100.766	100.766	100.485	3.990	99.544	99.544	99.263	3.990	101.577	101.577	101.221	3.375	100.792	100.792	100.562	3.375	99.024	99.024	98.794
4.000	100.866	100.866	100.585	4.000	99.644	99.644	99.363	4.000	101.677	101.677	101.321	3.500	101.147	101.147	100.917	3.500	99.383	99.383	99.153
4.125	101.224	101.224	100.979	4.125	99.894	99.894	99.649	4.125	101.725	101.725	101.390	3.625	101.221	101.221	101.020	3.625	100.597	100.597	100.396
4.250	101.826	101.826	101.581	4.250	100.262	100.262	100.017	4.250	102.051	102.051	101.716	3.750	101.643	101.643	101.442	3.750	99.075	99.075	98.874
4.375	102.226	102.226	101.981	4.375	100.694	100.694	100.449	4.375	102.352	102.352	102.016	3.875	102.052	102.052	101.850	3.875	99.490	99.490	99.288
4.500	102.644	102.644	102.399	4.500	100.956	100.956	100.711	4.500	102.790	102.790	102.413	3.990	102.326	102.326	102.125	3.990	99.778	99.778	99.577
4.625	102.892	102.892	102.651	4.625	101.060	101.060	100.819	4.625	103.375	103.375	102.998	4.000	102.426	102.426	102.225	4.000	99.878	99.878	99.677
4.750	103.574	103.574	103.292	4.750	99.946	99.946	99.664	4.750	104.419	104.419	104.042	4.125	102.506	102.506	102.306	4.125	100.522	100.522	100.322
4.875	103.907	103.907	103.627	4.875	100.605	100.605	100.325	4.875	104.744	104.744	104.368	4.250	102.881	102.881	102.681	4.250	99.783	99.783	99.583
4.990	104.067	104.067	103.789	4.990	100.809	100.809	100.531	4.990	104.840	104.840	104.467	4.375	103.225	103.225	103.025	4.375	100.137	100.137	99.937
5.000	104.167	104.167	103.889	5.000	100.909	100.909	100.631	5.000	104.940	104.940	104.567	4.500	103.413	103.413	103.213	4.500	100.339	100.339	100.139

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

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

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

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

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

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



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: 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.:

3/18/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 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	95.809	95.809	95.609	3.000	96.948	96.948	96.637	2.500	97.391	97.391	97.191	3.000	94.952	94.952	94.752	2.500	97.093	97.093	96.893
3.125	96.584	96.584	96.384	3.125	97.829	97.829	97.491	2.625	97.910	97.910	97.710	3.125	95.727	95.727	95.527	2.625	97.551	97.551	97.351
3.250	97.304	97.304	97.092	3.250	98.517	98.517	98.177	2.750	98.423	98.423	98.223	3.250	96.465	96.465	96.253	2.750	97.523	97.523	97.323
3.375	98.314	98.314	98.104	3.375	99.370	99.370	99.030	2.875	99.025	99.025	98.825	3.375	97.472	97.472	97.262	2.875	98.133	98.133	97.933
3.500	98.797	98.797	98.586	3.500	99.734	99.734	99.392	2.990	99.182	99.182	98.982	3.500	97.821	97.821	97.610	2.990	98.295	98.295	98.095
3.625	99.197	99.197	98.991	3.625	100.028	100.028	99.675	3.000	99.282	99.282	99.082	3.625	97.982	97.982	97.776	3.000	98.395	98.395	98.195
3.750	99.983	99.983	99.701	3.750	100.778	100.778	100.421	3.125	99.809	99.809	99.579	3.750	98.786	98.786	98.504	3.125	98.957	98.957	98.727
3.875	100.535	100.535	100.257	3.875	101.302	101.302	100.946	3.250	100.193	100.193	99.964	3.875	99.290	99.290	99.012	3.250	98.655	98.655	98.426
3.990	100.766	100.766	100.485	3.990	101.577	101.577	101.221	3.375	100.792	100.792	100.562	3.990	99.480	99.480	99.199	3.375	99.258	99.258	99.028
4.000	100.866	100.866	100.585	4.000	101.677	101.677	101.321	3.500	101.147	101.147	100.917	4.000	99.580	99.580	99.299	3.500	99.615	99.615	99.385
4.125	101.224	101.224	100.979	4.125	101.725	101.725	101.390	3.625	101.221	101.221	101.020	4.125	99.884	99.884	99.639	3.625	100.259	100.259	100.058
4.250	101.826	101.826	101.581	4.250	102.051	102.051	101.716	3.750	101.643	101.643	101.442	4.250	100.369	100.369	100.124	3.750	99.709	99.709	99.508
4.375	102.226	102.226	101.981	4.375	102.352	102.352	102.016	3.875	102.052	102.052	101.850	4.375	100.785	100.785	100.540	3.875	100.121	100.121	99.919
4.500	102.644	102.644	102.399	4.500	102.790	102.790	102.413	3.990	102.326	102.326	102.125	4.500	101.125	101.125	100.880	3.990	100.402	100.402	100.201
4.625	102.892	102.892	102.651	4.625	103.375	103.375	102.998	4.000	102.426	102.426	102.225	4.625	101.301	101.301	101.060	4.000	100.502	100.502	100.301
4.750	103.574	103.574	103.292	4.750	104.419	104.419	104.042	4.125	102.506	102.506	102.306	4.750	101.085	101.085	100.803	4.125	100.864	100.864	100.664
4.875	103.907	103.907	103.627	4.875	104.744	104.744	104.368	4.250	102.881	102.881	102.681	4.875	101.581	101.581	101.301	4.250	100.682	100.682	100.482
4.990	104.067	104.067	103.789	4.990	104.840	104.840	104.467	4.375	103.225	103.225	103.025	4.990	101.763	101.763	101.485	4.375	101.031	101.031	100.831
5.000	104.167	104.167	103.889	5.000	104.940	104.940	104.567	4.500	103.413	103.413	103.213	5.000	101.863	101.863	101.585	4.500	101.226	101.226	101.026

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/18/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

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.:

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3/18/2022

4/4/2022

4/18/2022

W. Rate Sheet Dated: 2/16/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			101.800	
NOO without PPP*			101.300	
Rate	30 Day	45 Day	60 Day	
4.125	96.800	96.675	96.550	
4.250	97.675	97.550	97.425	
4.375	98.175	98.050	97.925	
4.500	98.675	98.550	98.425	
4.625	99.300	99.175	99.050	
4.750	99.925	99.800	99.675	
4.875	100.300	100.175	100.050	
4.990	100.530	100.405	100.280	
5.125	100.800	100.675	100.550	
5.250	101.175	101.050	100.925	
5.375	101.550	101.425	101.300	
5.500	101.800	101.675	101.550	
5.625	102.050	101.925	101.800	
5.750	102.300	102.175	102.050	
5.875	102.550	102.425	102.300	
5.990	102.780	102.655	102.530	
6.125	103.050	102.925	102.800	
6.250	103.300	103.175	103.050	
6.375	103.550	103.425	103.300	
6.500	103.800	103.675	103.550	
6.625	104.050	103.925	103.800	
6.750	104.300	104.175	104.050	
6.875	104.550	104.425	104.300	
6.990	104.780	104.655	104.530	
7.125	105.050	104.925	104.800	
7.250	105.300	105.175	105.050	
7.375	105.550	105.425	105.300	
7.500	105.800	105.675	105.550	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			101.800	
NOO without PPP*			101.300	
Rate	30 Day	45 Day	60 Day	
4.125	96.550	96.425	96.300	
4.250	97.425	97.300	97.175	
4.375	97.925	97.800	97.675	
4.500	98.425	98.300	98.175	
4.625	99.050	98.925	98.800	
4.750	99.675	99.550	99.425	
4.875	100.050	99.925	99.800	
4.990	100.280	100.155	100.030	
5.125	100.550	100.425	100.300	
5.250	100.925	100.800	100.675	
5.375	101.300	101.175	101.050	
5.500	101.550	101.425	101.300	
5.625	101.800	101.675	101.550	
5.750	102.050	101.925	101.800	
5.875	102.300	102.175	102.050	
5.990	102.530	102.405	102.280	
6.125	102.800	102.675	102.550	
6.250	103.050	102.925	102.800	
6.375	103.300	103.175	103.050	
6.500	103.550	103.425	103.300	
6.625	103.800	103.675	103.550	
6.750	104.050	103.925	103.800	
6.875	104.300	104.175	104.050	
6.990	104.530	104.405	104.280	
7.125	104.800	104.675	104.550	
7.250	105.050	104.925	104.800	
7.375	105.300	105.175	105.050	
7.500	105.550	105.425	105.300	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*				101.800
NOO without PPP*				101.300
Rate	30 Day	45 Day	60 Day	
4.250	97.175	97.050	96.925	
4.375	97.675	97.550	97.425	
4.500	98.175	98.050	97.925	
4.625	98.800	98.675	98.550	
4.750	99.425	99.300	99.175	
4.875	99.800	99.675	99.550	
4.990	100.030	99.905	99.780	
5.125	100.300	100.175	100.050	
5.250	100.675	100.550	100.425	
5.375	101.050	100.925	100.800	
5.500	101.300	101.175	101.050	
5.625	101.550	101.425	101.300	
5.750	101.800	101.675	101.550	
5.875	102.050	101.925	101.800	
5.990	102.280	102.155	102.030	
6.125	102.550	102.425	102.300	
6.250	102.800	102.675	102.550	
6.375	103.050	102.925	102.800	
6.500	103.300	103.175	103.050	
6.625	103.550	103.425	103.300	
6.750	103.800	103.675	103.550	
6.875	104.050	103.925	103.800	
6.990	104.280	104.155	104.030	
7.125	104.550	104.425	104.300	
7.250	104.800	104.675	104.550	
7.375	105.050	104.925	104.800	
7.500	105.300	105.175	105.050	
7.625	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006		
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