

W. Rate Sheet Dated: 2/17/2022

Release Time: 2:30 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	100.124	100.124	99.671	3.250	99.730	99.730	99.277	1.875	94.005	94.005	93.705	3.125	99.068	99.068	98.768
3.375	100.516	100.516	100.062	3.375	100.047	100.047	99.594	2.000	92.869	92.869	92.569	3.250	100.151	100.151	99.851
3.500	101.005	101.005	100.552	3.500	100.434	100.434	99.981	2.125	94.936	94.936	94.636	3.375	100.510	100.510	100.210
3.625	101.439	101.439	100.986	3.625	100.844	100.844	100.391	2.250	95.551	95.551	95.231	3.500	100.403	100.403	100.103
3.750	101.312	101.312	100.880	3.750	100.891	100.891	100.460	2.375	96.005	96.005	95.684	3.625	99.625	99.625	99.325
3.875	101.672	101.672	101.241	3.875	101.166	101.166	100.735	2.500	96.437	96.437	96.117	Margin = 2.250		Index = 0.980	
4.000	102.120	102.120	101.689	4.000	101.489	101.489	101.058	2.625	96.887	96.887	96.567	30 Year OTC			
4.125	102.528	102.528	102.096	4.125	101.854	101.854	101.423	2.750	97.630	97.630	97.153	Rate	30 Day	45 Day	60 Day
4.250	102.444	102.444	102.131	4.250	101.989	101.989	101.676	2.875	98.066	98.066	97.589	4.000	101.528	101.528	100.966
4.375	102.739	102.739	102.426	4.375	102.207	102.207	101.895	3.000	98.460	98.460	97.983	4.125	101.936	101.936	101.374
4.500	103.141	103.141	102.828	4.500	102.338	102.338	102.026	3.125	98.854	98.854	98.377	4.500	102.549	102.549	102.049
4.625	103.485	103.485	103.172	4.625	102.594	102.594	102.281	3.250	98.813	98.813	98.399	4.625	102.893	102.893	102.393
4.750	103.408	103.408	103.208	4.750	102.967	102.967	102.767	3.375	99.205	99.205	98.791	4.750	102.716	102.716	102.216
4.875	103.608	103.608	103.408	4.875	103.129	103.129	102.929	3.500	99.568	99.568	99.154	4.875	103.016	103.016	102.516
5.000	103.949	103.949	103.749	5.000	103.355	103.355	103.155	3.625	99.952	99.952	99.538	5.000	103.357	103.357	102.857
5.125	103.987	103.987	103.787	5.125	103.611	103.611	103.411	3.750	98.597	98.597	98.297	5.125	103.395	103.395	102.895
5.250	102.623	102.623	102.423	5.250	102.334	102.334	102.134	3.875	98.947	98.947	98.647	5.500	103.922	103.922	103.422
5.375	102.832	102.832	102.632	5.375	102.497	102.497	102.297	4.000	99.245	99.245	98.945	5.625	104.163	104.163	103.663
6.250	106.000	106.000	105.800	6.250	102.488	102.488	102.288	4.125	99.585	99.585	99.285	6.250	103.584	103.584	103.084

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.224	100.124	100.124	99.671	3.250	99.530	99.430	99.430	98.977	1.875	96.135	96.035	96.035	95.735
3.375	100.716	100.616	100.616	100.162	3.375	99.947	99.847	99.847	99.394	2.000	94.999	94.899	94.899	94.599
3.500	101.205	101.105	101.105	100.652	3.500	100.334	100.234	100.234	99.781	2.125	97.066	96.966	96.966	96.666
3.625	101.639	101.539	101.539	101.086	3.625	100.744	100.644	100.644	100.191	2.250	97.681	97.581	97.581	97.261
3.750	101.512	101.412	101.412	100.980	3.750	101.091	100.991	100.991	100.560	2.375	98.135	98.035	98.035	97.714
3.875	101.972	101.872	101.872	101.441	3.875	101.466	101.366	101.366	100.935	2.500	98.567	98.467	98.467	98.147
4.000	102.420	102.320	102.320	101.889	4.000	101.789	101.689	101.689	101.258	2.625	99.017	98.917	98.917	98.597
4.125	102.828	102.728	102.728	102.296	4.125	102.154	102.054	102.054	101.623	2.750	98.660	98.560	98.560	98.083
4.250	102.644	102.544	102.544	102.231	4.250	102.189	102.089	102.089	101.776	2.875	99.096	98.996	98.996	98.519
4.375	103.039	102.939	102.939	102.626	4.375	102.507	102.407	102.407	102.095	3.000	99.490	99.390	99.390	98.913
4.500	103.441	103.341	103.341	103.028	4.500	102.638	102.538	102.538	102.226	3.125	99.884	99.784	99.784	99.307
4.625	103.785	103.685	103.685	103.372	4.625	102.894	102.794	102.794	102.481	3.250	100.443	100.343	100.343	99.929
4.750	103.608	103.508	103.508	103.308	4.750	103.167	103.067	103.067	102.867	3.375	100.835	100.735	100.735	100.321

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.250%-4.125%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.778	98.778	98.216	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.186	99.186	98.624	5.250	101.000	101.000	100.500
3.875	96.053	96.053	95.443	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	95.605	95.605	94.996					4.625	100.143	100.143	99.643	Rate	30 Day	45 Day	60 Day
4.125	95.197	95.197	94.588					4.750	99.966	99.966	99.466	5.750	100.000	100.000	99.500
4.250	97.694	97.694	97.194					4.875	100.266	100.266	99.766	6.250	102.750	102.750	102.250
4.375	97.299	97.299	96.799					5.000	100.607	100.607	100.107	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	96.897	96.897	96.397					5.125	100.645	100.645	100.145				
4.625	96.553	96.553	96.053					5.500	101.172	101.172	100.672				
4.750	98.792	98.792	98.292					5.625	101.413	101.413	100.913				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.834	100.834	100.334				

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)

W. Rate Sheet Dated: 2/17/2022

Release Time: 2:30 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	96.179	96.179	95.702	3.500	100.153	100.153	99.853
3.750	100.187	100.187	99.756	3.750	99.866	99.866	99.435	2.875	96.614	96.614	96.137	3.625	99.375	99.375	99.075
3.875	100.647	100.647	100.216	3.875	100.241	100.241	99.810	3.000	97.009	97.009	96.532	Margin = 2.250		Index = .980	
4.000	101.095	101.095	100.664	4.000	100.564	100.564	100.133	3.125	97.402	97.402	96.925	30 Year OTC			
4.125	101.503	101.503	101.072	4.125	100.929	100.929	100.498	3.250	97.618	97.618	97.204	Rate	30 Day	45 Day	60 Day
4.250	100.819	100.819	100.507	4.250	100.464	100.464	100.152	3.375	98.010	98.010	97.596	3.250	99.036	99.036	98.536
4.375	101.214	101.214	100.902	4.375	100.782	100.782	100.470	3.500	98.373	98.373	97.959	3.375	99.528	99.528	99.028
4.500	101.616	101.616	101.304	4.500	100.913	100.913	100.601	3.625	98.757	98.757	98.343	3.500	100.018	100.018	99.518
4.625	101.960	101.960	101.648	4.625	101.169	101.169	100.857	3.750	97.902	97.902	97.602	3.625	100.452	100.452	99.952
4.750	100.408	100.408	100.208	4.750	100.067	100.067	99.867	3.875	N/A	N/A	N/A	3.750	100.187	100.187	99.578
4.875	100.708	100.708	100.508	4.875	100.329	100.329	100.129	4.000	N/A	N/A	N/A	3.875	100.647	100.647	100.038
5.000	101.049	101.049	100.849	5.000	100.555	100.555	100.355	4.125	N/A	N/A	N/A	4.000	101.095	101.095	100.486
5.125	101.087	101.087	100.887	5.125	100.811	100.811	100.611	4.250	N/A	N/A	N/A	4.125	101.503	101.503	100.894
5.250	99.523	99.523	99.323	5.250	99.334	99.334	99.134	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	100.287	100.187	100.187	99.756	3.750	99.966	99.866	99.866	99.435	2.750	97.497	97.397	97.397	96.920
3.875	100.747	100.647	100.647	100.216	3.875	100.341	100.241	100.241	99.810	2.875	97.933	97.833	97.833	97.356
4.000	101.195	101.095	101.095	100.664	4.000	100.664	100.564	100.564	100.133	3.000	98.327	98.227	98.227	97.750
4.125	101.603	101.503	101.503	101.072	4.125	101.029	100.929	100.929	100.498	3.125	98.721	98.621	98.621	98.144
4.250	100.919	100.819	100.819	100.507	4.250	100.564	100.464	100.464	100.152	3.250	99.655	99.555	99.555	99.141
4.375	101.314	101.214	101.214	100.902	4.375	100.882	100.782	100.782	100.470	3.375	100.048	99.948	99.948	99.534
4.500	101.716	101.616	101.616	101.304	4.500	101.013	100.913	100.913	100.601	3.500	100.410	100.310	100.310	99.896
4.625	102.060	101.960	101.960	101.648	4.625	101.269	101.169	101.169	100.857	3.625	100.795	100.695	100.695	100.281
4.750	100.508	100.408	100.408	100.208	4.750	100.167	100.067	100.067	99.867	3.750	99.502	99.402	99.402	99.102

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 $\leq$ 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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A					
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A					
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A					
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	5.750	N/A	N/A	N/A	
								6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/21/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/17/2022

Release Time: 2:30 pm ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
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	95.814	95.814	95.614	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.541	95.541	95.341	2.000	N/A	N/A	N/A
3.125	96.345	96.345	96.145	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.349	96.349	96.149	2.125	N/A	N/A	N/A
3.250	97.105	97.105	96.905	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.037	97.037	96.837	2.250	N/A	N/A	N/A
3.375	98.050	98.050	97.850	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	97.933	97.933	97.733	2.375	N/A	N/A	N/A
3.500	98.563	98.563	98.363	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.681	98.681	98.481	2.500	N/A	N/A	N/A
3.625	99.242	99.242	99.042	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.402	99.402	99.202	2.625	N/A	N/A	N/A
3.750	99.919	99.919	99.719	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.009	100.009	99.809	2.750	N/A	N/A	N/A
3.875	100.481	100.481	100.281	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.505	100.505	100.305	2.875	N/A	N/A	N/A
3.990	100.865	100.865	100.665	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.761	100.761	100.561	2.990	N/A	N/A	N/A
4.000	100.965	100.965	100.765	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.861	100.861	100.661	3.000	N/A	N/A	N/A
4.125	101.455	101.455	101.255	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.245	101.245	101.045	3.125	N/A	N/A	N/A
4.250	101.990	101.990	101.790	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.699	101.699	101.499	3.250	N/A	N/A	N/A
4.375	102.451	102.451	102.251	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.080	102.080	101.880	3.375	N/A	N/A	N/A
4.500	102.857	102.857	102.657	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.344	102.344	102.144	3.500	N/A	N/A	N/A
4.625	103.219	103.219	103.019	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.509	102.509	102.309	3.625	N/A	N/A	N/A
4.750	103.679	103.679	103.479	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.151	102.151	101.951	3.750	N/A	N/A	N/A
4.875	104.146	104.146	103.946	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.542	102.542	102.342	3.875	N/A	N/A	N/A
4.990	104.402	104.402	104.202	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.671	102.671	102.471	3.990	N/A	N/A	N/A
5.000	104.502	104.502	104.302	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.771	102.771	102.571	4.000	N/A	N/A	N/A
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				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
2.750	N/A	N/A	N/A	3.000	96.822	96.822	96.622	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.440	97.440	97.240
2.875	N/A	N/A	N/A	3.125	97.647	97.647	97.447	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.928	97.928	97.728
2.990	N/A	N/A	N/A	3.250	98.296	98.296	98.096	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.458	98.458	98.258
3.000	N/A	N/A	N/A	3.375	99.128	99.128	98.928	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.893	98.893	98.693
3.125	N/A	N/A	N/A	3.500	99.749	99.749	99.549	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.345	99.345	99.145
3.250	N/A	N/A	N/A	3.625	100.482	100.482	100.282	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.445	99.445	99.245
3.375	N/A	N/A	N/A	3.750	101.059	101.059	100.859	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.016	100.016	99.816
3.500	N/A	N/A	N/A	3.875	101.571	101.571	101.371	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.515	100.515	100.315
3.625	N/A	N/A	N/A	3.990	101.886	101.886	101.686	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.157	101.157	100.957
3.750	N/A	N/A	N/A	4.000	101.986	101.986	101.786	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.552	101.552	101.352
3.875	N/A	N/A	N/A	4.125	102.366	102.366	102.166	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.031	102.031	101.831
3.990	N/A	N/A	N/A	4.250	102.621	102.621	102.421	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.937	101.937	101.737
4.000	N/A	N/A	N/A	4.375	102.678	102.678	102.478	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.428	102.428	102.228
4.125	N/A	N/A	N/A	4.500	103.022	103.022	102.822	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.819	102.819	102.619
4.250	N/A	N/A	N/A	4.625	103.349	103.349	103.149	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.919	102.919	102.719
4.375	N/A	N/A	N/A	4.750	103.663	103.663	103.463	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.348	103.348	103.148
4.500	N/A	N/A	N/A	4.875	104.088	104.088	103.888	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.891	102.891	102.691
4.625	N/A	N/A	N/A	4.990	104.285	104.285	104.085	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.188	103.188	102.988
4.750	N/A	N/A	N/A	5.000	104.385	104.385	104.185	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.283	103.283	103.083
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 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
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.341	97.341	97.141	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	97.772	97.772	97.572	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.147	98.147	97.947	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	98.449	98.449	98.249	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	98.737	98.737	98.537	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	98.837	98.837	98.637	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	99.272	99.272	99.072	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	99.621	99.621	99.421	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	100.126	100.126	99.926	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	100.399	100.399	100.199	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	100.730	100.730	100.530	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	100.107	100.107	99.907	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	100.440	100.440	100.240	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	100.681	100.681	100.481	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	100.781	100.781	100.581	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	101.077	101.077	100.877	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.497	100.497	100.297	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.698	100.698	100.498	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.763	100.763	100.563	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500
< 620 *	-1.500	-2.500	-4.000	-4.000	-4.250	-4.250	-4.250	-4.750	-4.750



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.:

3/21/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/17/2022

Release Time: 2:30 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	95.814	95.814	95.614	3.000	95.541	95.541	95.341	3.000	96.822	96.822	96.622	2.500	97.440	97.440	97.240	2.500	97.341	97.341	97.141
3.125	96.345	96.345	96.145	3.125	96.349	96.349	96.149	3.125	97.647	97.647	97.447	2.625	97.928	97.928	97.728	2.625	97.772	97.772	97.572
3.250	97.105	97.105	96.905	3.250	97.037	97.037	96.837	3.250	98.296	98.296	98.096	2.750	98.458	98.458	98.258	2.750	98.147	98.147	97.947
3.375	98.050	98.050	97.850	3.375	97.933	97.933	97.733	3.375	99.128	99.128	98.928	2.875	98.893	98.893	98.693	2.875	98.449	98.449	98.249
3.500	98.563	98.563	98.363	3.500	98.681	98.681	98.481	3.500	99.749	99.749	99.549	2.990	99.345	99.345	99.145	2.990	98.737	98.737	98.537
3.625	99.242	99.242	99.042	3.625	99.402	99.402	99.202	3.625	100.482	100.482	100.282	3.000	99.445	99.445	99.245	3.000	98.837	98.837	98.637
3.750	99.919	99.919	99.719	3.750	100.009	100.009	99.809	3.750	101.059	101.059	100.859	3.125	100.016	100.016	99.816	3.125	99.272	99.272	99.072
3.875	100.481	100.481	100.281	3.875	100.505	100.505	100.305	3.875	101.571	101.571	101.371	3.250	100.515	100.515	100.315	3.250	99.621	99.621	99.421
3.990	100.865	100.865	100.665	3.990	100.761	100.761	100.561	3.990	101.886	101.886	101.686	3.375	101.157	101.157	100.957	3.375	100.126	100.126	99.926
4.000	100.965	100.965	100.765	4.000	100.861	100.861	100.661	4.000	101.986	101.986	101.786	3.500	101.552	101.552	101.352	3.500	100.399	100.399	100.199
4.125	101.455	101.455	101.255	4.125	101.245	101.245	101.045	4.125	102.366	102.366	102.166	3.625	102.031	102.031	101.831	3.625	100.730	100.730	100.530
4.250	101.990	101.990	101.790	4.250	101.699	101.699	101.499	4.250	102.261	102.261	102.061	3.750	101.937	101.937	101.737	3.750	100.107	100.107	99.907
4.375	102.451	102.451	102.251	4.375	102.080	102.080	101.880	4.375	102.678	102.678	102.478	3.875	102.428	102.428	102.228	3.875	100.440	100.440	100.240
4.500	102.857	102.857	102.657	4.500	102.344	102.344	102.144	4.500	103.022	103.022	102.822	3.990	102.819	102.819	102.619	3.990	100.681	100.681	100.481
4.625	103.219	103.219	103.019	4.625	102.509	102.509	102.309	4.625	103.349	103.349	103.149	4.000	102.919	102.919	102.719	4.000	100.781	100.781	100.581
4.750	103.679	103.679	103.479	4.750	102.151	102.151	101.951	4.750	103.663	103.663	103.463	4.125	103.348	103.348	103.148	4.125	101.077	101.077	100.877
4.875	104.146	104.146	103.946	4.875	102.542	102.542	102.342	4.875	104.088	104.088	103.888	4.250	102.891	102.891	102.691	4.250	100.497	100.497	100.297
4.990	104.402	104.402	104.202	4.990	102.671	102.671	102.471	4.990	104.285	104.285	104.085	4.375	103.188	103.188	102.988	4.375	100.698	100.698	100.498
5.000	104.502	104.502	104.302	5.000	102.771	102.771	102.571	5.000	104.385	104.385	104.185	4.500	103.283	103.283	103.083	4.500	100.763	100.763	100.563

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.	
FHA ID# - 1358600006	



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.: 3/21/2022
45 Day Lock Exp.: 4/4/2022
60 Day Lock Exp.: 4/18/2022

W. Rate Sheet Dated: 2/17/2022

Release Time: 2:30 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	95.805	95.805	95.605	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.655	93.655	93.455	2.750	N/A	N/A	N/A	3.000	95.186	95.086	94.986
3.125	96.579	96.579	96.379	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.429	94.429	94.229	2.875	N/A	N/A	N/A	3.125	96.013	95.913	95.813
3.250	97.327	97.327	97.103	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.177	95.177	94.953	2.990	N/A	N/A	N/A	3.250	96.583	96.483	96.359
3.375	98.319	98.319	98.098	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.169	96.169	95.948	3.000	N/A	N/A	N/A	3.375	97.575	97.475	97.354
3.500	98.805	98.805	98.586	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.655	96.655	96.436	3.125	N/A	N/A	N/A	3.500	98.061	97.961	97.842
3.625	99.324	99.324	99.050	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.174	97.174	96.900	3.250	N/A	N/A	N/A	3.625	98.581	98.480	98.307
3.750	100.130	100.130	99.858	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.980	97.980	97.708	3.375	N/A	N/A	N/A	3.750	98.265	98.145	97.993
3.875	100.681	100.681	100.413	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.531	98.531	98.263	3.500	N/A	N/A	N/A	3.875	98.816	98.696	98.548
3.990	100.926	100.926	100.657	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.776	98.776	98.507	3.625	N/A	N/A	N/A	3.990	99.061	98.942	98.792
4.000	101.026	101.026	100.757	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.876	98.876	98.607	3.750	N/A	N/A	N/A	4.000	99.161	99.042	98.892
4.125	101.512	101.512	101.285	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.362	99.362	99.135	3.875	N/A	N/A	N/A	4.125	99.647	99.542	99.420
4.250	102.135	102.135	101.907	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.985	99.985	99.757	3.990	N/A	N/A	N/A	4.250	99.220	99.114	98.992
4.375	102.529	102.529	102.304	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.379	100.379	100.154	4.000	N/A	N/A	N/A	4.375	99.615	99.510	99.390
4.500	102.945	102.945	102.718	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.795	100.795	100.568	4.125	N/A	N/A	N/A	4.500	100.030	99.925	99.803
4.625	103.166	103.166	102.943	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.016	101.016	100.793	4.250	N/A	N/A	N/A	4.625	100.591	100.486	100.368
4.750	103.697	103.697	103.483	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.547	101.547	101.333	4.375	N/A	N/A	N/A	4.750	100.541	100.431	100.327
4.875	104.027	104.027	103.815	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.877	101.877	101.665	4.500	N/A	N/A	N/A	4.875	100.871	100.762	100.659
4.990	104.182	104.182	103.974	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.032	102.032	101.824	4.625	N/A	N/A	N/A	4.990	101.025	100.915	100.817
5.000	104.282	104.282	104.074	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.132	102.132	101.924	4.750	N/A	N/A	N/A	5.000	101.125	101.015	100.917
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	96.784	96.784	96.519	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.460	97.460	97.260	2.500	96.914	96.814	96.714
2.875	N/A	N/A	N/A	3.125	97.628	97.628	97.351	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.996	97.996	97.796	2.625	97.372	97.272	97.172
2.990	N/A	N/A	N/A	3.250	98.380	98.380	98.063	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.514	98.514	98.314	2.750	97.327	97.227	97.127
3.000	N/A	N/A	N/A	3.375	99.327	99.327	98.991	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.122	99.122	98.922	2.875	97.935	97.835	97.735
3.125	N/A	N/A	N/A	3.500	99.815	99.815	99.481	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.356	99.356	99.156	2.990	98.169	98.069	97.969
3.250	N/A	N/A	N/A	3.625	100.286	100.286	99.949	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.456	99.456	99.256	3.000	98.269	98.169	98.069
3.375	N/A	N/A	N/A	3.750	100.943	100.943	100.605	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.068	100.068	99.790	3.125	99.635	99.535	99.357
3.500	N/A	N/A	N/A	3.875	101.467	101.467	101.129	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.511	100.511	100.233	3.250	98.687	98.587	98.409
3.625	N/A	N/A	N/A	3.990	101.742	101.742	101.404	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.165	101.165	100.887	3.375	99.342	99.242	99.064
3.750	N/A	N/A	N/A	4.000	101.842	101.842	101.504	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.537	101.537	101.259	3.500	99.714	99.614	99.436
3.875	N/A	N/A	N/A	4.125	102.084	102.084	101.786	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.500	101.500	101.300	3.625	100.487	100.387	100.287
3.990	N/A	N/A	N/A	4.250	102.212	102.212	101.915	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.920	101.920	101.720	3.750	99.993	99.893	99.793
4.000	N/A	N/A	N/A	4.375	102.513	102.513	102.215	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.330	102.330	102.130	3.875	100.403	100.303	100.203
4.125	N/A	N/A	N/A	4.500	102.924	102.924	102.635	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.605	102.605	102.405	3.990	100.678	100.578	100.478
4.250	N/A	N/A	N/A	4.625	103.507	103.507	103.218	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.705	102.705	102.505	4.000	100.778	100.678	100.578
4.375	N/A	N/A	N/A	4.750	104.548	104.548	104.260	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.920	101.920	101.720	4.125	100.170	100.070	99.970
4.500	N/A	N/A	N/A	4.875	104.871	104.871	104.584	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.294	102.294	102.094	4.250	100.045	99.945	99.845
4.625	N/A	N/A	N/A	4.990	104.966	104.966	104.679	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.636	102.636	102.436	4.375	100.387	100.287	100.187
4.750	N/A	N/A	N/A	5.000	105.066	105.066	104.779	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.972	102.972	102.772	4.500	100.723	100.623	100.523
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	95.260	95.260	95.060	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	95.796	95.796	95.596	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	96.314	96.314	96.114	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	96.922	96.922	96.722	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	97.156	97.156	96.956	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	97.256	97.256	97.056	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	97.868	97.868	97.590	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	98.311	98.311	98.033	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	98.965	98.965	98.687	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	99.337	99.337	99.059	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/21/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/17/2022

Release Time: 2:30 pm 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	95.805	95.805	95.605	3.000	93.655	93.655	93.455	3.000	96.784	96.784	96.519	2.500	97.460	97.460	97.260	2.500	95.260	95.260	95.060
3.125	96.579	96.579	96.379	3.125	94.429	94.429	94.229	3.125	97.628	97.628	97.351	2.625	97.996	97.996	97.796	2.625	95.796	95.796	95.596
3.250	97.327	97.327	97.103	3.250	95.177	95.177	94.953	3.250	98.380	98.380	98.063	2.750	98.514	98.514	98.314	2.750	96.314	96.314	96.114
3.375	98.319	98.319	98.098	3.375	96.169	96.169	95.948	3.375	99.327	99.327	98.991	2.875	99.122	99.122	98.922	2.875	96.922	96.922	96.722
3.500	98.805	98.805	98.586	3.500	96.655	96.655	96.436	3.500	99.815	99.815	99.481	2.990	99.356	99.356	99.156	2.990	97.156	97.156	96.956
3.625	99.324	99.324	99.050	3.625	97.174	97.174	96.900	3.625	100.286	100.286	99.949	3.000	99.456	99.456	99.256	3.000	97.256	97.256	97.056
3.750	100.130	100.130	99.858	3.750	97.980	97.980	97.708	3.750	100.943	100.943	100.605	3.125	100.068	100.068	99.790	3.125	97.868	97.868	97.590
3.875	100.681	100.681	100.413	3.875	98.531	98.531	98.263	3.875	101.467	101.467	101.129	3.250	100.511	100.511	100.233	3.250	98.311	98.311	98.033
3.990	100.926	100.926	100.657	3.990	98.776	98.776	98.507	3.990	101.742	101.742	101.404	3.375	101.165	101.165	100.887	3.375	98.965	98.965	98.687
4.000	101.026	101.026	100.757	4.000	98.876	98.876	98.607	4.000	101.842	101.842	101.504	3.500	101.537	101.537	101.259	3.500	99.337	99.337	99.059
4.125	101.512	101.512	101.285	4.125	99.362	99.362	99.135	4.125	102.084	102.084	101.786	3.625	101.500	101.500	101.300	3.625	99.300	99.300	99.100
4.250	102.135	102.135	101.907	4.250	99.985	99.985	99.757	4.250	102.212	102.212	101.915	3.750	101.920	101.920	101.720	3.750	99.720	99.720	99.520
4.375	102.529	102.529	102.304	4.375	100.379	100.379	100.154	4.375	102.513	102.513	102.215	3.875	102.330	102.330	102.130	3.875	100.130	100.130	99.930
4.500	102.945	102.945	102.718	4.500	100.795	100.795	100.568	4.500	102.924	102.924	102.635	3.990	102.605	102.605	102.405	3.990	100.405	100.405	100.205
4.625	103.166	103.166	102.943	4.625	101.016	101.016	100.793	4.625	103.507	103.507	103.218	4.000	102.705	102.705	102.505	4.000	100.505	100.505	100.305
4.750	103.697	103.697	103.483	4.750	101.547	101.547	101.333	4.750	104.548	104.548	104.260	4.125	101.920	101.920	101.720	4.125	99.720	99.720	99.520
4.875	104.027	104.027	103.815	4.875	101.877	101.877	101.665	4.875	104.871	104.871	104.584	4.250	102.294	102.294	102.094	4.250	100.094	100.094	99.894
4.990	104.182	104.182	103.974	4.990	102.032	102.032	101.824	4.990	104.966	104.966	104.679	4.375	102.636	102.636	102.436	4.375	100.436	100.436	100.236
5.000	104.282	104.282	104.074	5.000	102.132	102.132	101.924	5.000	105.066	105.066	104.779	4.500	102.972	102.972	102.772	4.500	100.772	100.772	100.572

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.: 3/21/2022
45 Day Lock Exp.: 4/4/2022
60 Day Lock Exp.: 4/18/2022

W. Rate Sheet Dated: 2/17/2022

Release Time: 2:30 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.

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/21/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/17/2022

Release Time: 2:30 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	95.805	95.805	95.605	3.000	96.784	96.784	96.519	2.500	97.460	97.460	97.260	3.000	94.055	94.055	93.855	2.500	95.710	95.710	95.510
3.125	96.579	96.579	96.379	3.125	97.628	97.628	97.351	2.625	97.996	97.996	97.796	3.125	94.829	94.829	94.629	2.625	96.246	96.246	96.046
3.250	97.327	97.327	97.103	3.250	98.380	98.380	98.063	2.750	98.514	98.514	98.314	3.250	95.577	95.577	95.353	2.750	96.764	96.764	96.564
3.375	98.319	98.319	98.098	3.375	99.327	99.327	98.991	2.875	99.122	99.122	98.922	3.375	96.569	96.569	96.348	2.875	97.372	97.372	97.172
3.500	98.805	98.805	98.586	3.500	99.815	99.815	99.481	2.990	99.356	99.356	99.156	3.500	97.055	97.055	96.836	2.990	97.606	97.606	97.406
3.625	99.324	99.324	99.050	3.625	100.286	100.286	99.949	3.000	99.456	99.456	99.256	3.625	97.574	97.574	97.300	3.000	97.706	97.706	97.506
3.750	100.130	100.130	99.858	3.750	100.943	100.943	100.605	3.125	100.068	100.068	99.790	3.750	98.380	98.380	98.108	3.125	98.318	98.318	98.040
3.875	100.681	100.681	100.413	3.875	101.467	101.467	101.129	3.250	100.511	100.511	100.233	3.875	98.931	98.931	98.663	3.250	98.761	98.761	98.483
3.990	100.926	100.926	100.657	3.990	101.742	101.742	101.404	3.375	101.165	101.165	100.887	3.990	99.176	99.176	98.907	3.375	99.415	99.415	99.137
4.000	101.026	101.026	100.757	4.000	101.842	101.842	101.504	3.500	101.537	101.537	101.259	4.000	99.276	99.276	99.007	3.500	99.787	99.787	99.509
4.125	101.512	101.512	101.285	4.125	102.084	102.084	101.786	3.625	101.500	101.500	101.300	4.125	99.762	99.762	99.535	3.625	99.750	99.750	99.550
4.250	102.135	102.135	101.907	4.250	102.212	102.212	101.915	3.750	101.920	101.920	101.720	4.250	100.385	100.385	100.157	3.750	100.170	100.170	99.970
4.375	102.529	102.529	102.304	4.375	102.513	102.513	102.215	3.875	102.330	102.330	102.130	4.375	100.779	100.779	100.554	3.875	100.580	100.580	100.380
4.500	102.945	102.945	102.718	4.500	102.924	102.924	102.635	3.990	102.605	102.605	102.405	4.500	101.195	101.195	100.968	3.990	100.855	100.855	100.655
4.625	103.166	103.166	102.943	4.625	103.507	103.507	103.218	4.000	102.705	102.705	102.505	4.625	101.416	101.416	101.193	4.000	100.955	100.955	100.755
4.750	103.697	103.697	103.483	4.750	104.548	104.548	104.260	4.125	101.920	101.920	101.720	4.750	101.947	101.947	101.733	4.125	100.170	100.170	99.970
4.875	104.027	104.027	103.815	4.875	104.871	104.871	104.584	4.250	102.294	102.294	102.094	4.875	102.277	102.277	102.065	4.250	100.544	100.544	100.344
4.990	104.182	104.182	103.974	4.990	104.966	104.966	104.679	4.375	102.636	102.636	102.436	4.990	102.432	102.432	102.224	4.375	100.886	100.886	100.686
5.000	104.282	104.282	104.074	5.000	105.066	105.066	104.779	4.500	102.972	102.972	102.772	5.000	102.532	102.532	102.324	4.500	101.222	101.222	101.022

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/21/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/18/2022

W. Rate Sheet Dated: 2/17/2022

Release Time: 2:30 pm ET

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Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

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W. Rate Sheet Dated: 2/17/2022

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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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