



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.: 3/21/2022

45 Day Lock Exp.: 4/4/2022

60 Day Lock Exp.: 4/19/2022

W. Rate Sheet Dated: 2/18/2022

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	99.843	99.843	99.343	3.250	99.439	99.439	98.939	1.875	94.128	94.128	93.828	3.125	99.401	99.401	99.101
3.375	100.234	100.234	99.734	3.375	99.744	99.744	99.244	2.000	94.608	94.608	94.308	3.250	100.510	100.510	100.210
3.500	100.724	100.724	100.224	3.500	100.153	100.153	99.653	2.125	95.076	95.076	94.776	3.375	100.403	100.403	100.103
3.625	101.158	101.158	100.658	3.625	100.477	100.477	99.977	2.250	95.615	95.615	95.287	3.500	99.625	99.625	99.325
3.750	100.921	100.921	100.296	3.750	100.493	100.493	99.868	2.375	96.065	96.065	95.737	3.625	99.658	99.658	99.358
3.875	101.282	101.282	100.657	3.875	100.733	100.733	100.108	2.500	96.515	96.515	96.187	Margin = 2.250		Index = 0.980	
4.000	101.729	101.729	101.104	4.000	101.098	101.098	100.473	2.625	96.939	96.939	96.611	30 Year OTC			
4.125	102.137	102.137	101.512	4.125	101.341	101.341	100.716	2.750	97.681	97.681	97.189	Rate	30 Day	45 Day	60 Day
4.250	102.147	102.147	101.725	4.250	101.686	101.686	101.264	2.875	98.098	98.098	97.606	4.000	101.137	101.137	100.450
4.375	102.442	102.442	102.020	4.375	101.786	101.786	101.364	3.000	98.499	98.499	98.007	4.125	101.545	101.545	100.858
4.500	102.844	102.844	102.422	4.500	102.041	102.041	101.619	3.125	98.897	98.897	98.405	4.500	102.252	102.252	101.752
4.625	103.188	103.188	102.766	4.625	102.362	102.362	101.940	3.250	98.729	98.729	98.292	4.625	102.596	102.596	102.096
4.750	103.251	103.251	103.051	4.750	102.806	102.806	102.606	3.375	99.109	99.109	98.672	4.750	102.559	102.559	102.059
4.875	103.451	103.451	103.251	4.875	102.943	102.943	102.743	3.500	99.494	99.494	99.056	4.875	102.859	102.859	102.359
5.000	103.793	103.793	103.593	5.000	103.199	103.199	102.999	3.625	99.792	99.792	99.354	5.000	103.201	103.201	102.701
5.125	103.831	103.831	103.631	5.125	103.520	103.520	103.320	3.750	97.278	97.278	96.978	5.125	103.239	103.239	102.739
5.250	103.341	103.341	103.141	5.250	103.048	103.048	102.848	3.875	97.592	97.592	97.292	5.500	104.640	104.640	104.140
5.375	103.551	103.551	103.351	5.375	103.186	103.186	102.986	4.000	97.932	97.932	97.632	5.625	104.881	104.881	104.381
6.250	106.000	106.000	105.800	6.250	102.280	102.280	102.080	4.125	98.156	98.156	97.856	6.250	103.381	103.381	102.881

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	99.943	99.843	99.843	99.343	3.250	99.239	99.139	99.139	98.639	1.875	96.258	96.158	96.158	95.858	
3.375	100.434	100.334	100.334	99.834	3.375	99.644	99.544	99.544	99.044	2.000	96.738	96.638	96.638	96.338	
3.500	100.924	100.824	100.824	100.324	3.500	100.053	99.953	99.953	99.453	2.125	97.206	97.106	97.106	96.806	
3.625	101.358	101.258	101.258	100.758	3.625	100.377	100.277	100.277	99.777	2.250	97.745	97.645	97.645	97.317	
3.750	101.121	101.021	101.021	100.396	3.750	100.693	100.593	100.593	99.968	2.375	98.195	98.095	98.095	97.767	
3.875	101.582	101.482	101.482	100.857	3.875	101.033	100.933	100.933	100.308	2.500	98.645	98.545	98.545	98.217	
4.000	102.029	101.929	101.929	101.304	4.000	101.398	101.298	101.298	100.673	2.625	99.069	98.969	98.969	98.641	
4.125	102.437	102.337	102.337	101.712	4.125	101.641	101.541	101.541	100.916	2.750	98.711	98.611	98.611	98.119	
4.250	102.347	102.247	102.247	101.825	4.250	101.886	101.786	101.786	101.364	2.875	99.128	99.028	99.028	98.536	
4.375	102.742	102.642	102.642	102.220	4.375	102.086	101.986	101.986	101.564	3.000	99.529	99.429	99.429	98.937	
4.500	103.144	103.044	103.044	102.622	4.500	102.341	102.241	102.241	101.819	3.125	99.927	99.827	99.827	99.335	
4.625	103.488	103.388	103.388	102.966	4.625	102.662	102.562	102.562	102.140	3.250	100.359	100.259	100.259	99.822	
4.750	103.451	103.351	103.351	103.151	4.750	103.006	102.906	102.906	102.706	3.375	100.739	100.639	100.639	100.202	

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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.387	98.387	97.700	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.795	98.795	98.108	5.250	100.000	100.000	100.500
3.875	95.662	95.662	95.037	5.250	103.750	103.750	103.500	4.500	99.502	99.502	99.002	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.214	95.214	94.589					4.625	99.846	99.846	99.346	Rate	30 Day	45 Day	60 Day
4.125	94.807	94.807	94.182					4.750	99.809	99.809	99.309	5.750	100.000	100.000	99.500
4.250	97.397	97.397	96.897					4.875	100.109	100.109	99.609	6.250	102.750	102.750	102.250
4.375	97.002	97.002	96.502					5.000	100.451	100.451	99.951		DPA Advantage Adjustment		
4.500	96.600	96.600	96.100					5.125	100.489	100.489	99.989		203(k) / 203(k)s		-0.250
4.625	96.256	96.256	95.756					5.500	101.890	101.890	101.390		203(k) & 203(k)s are Borrower Paid only		
4.750	98.636	98.636	98.136					5.625	102.131	102.131	101.631				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.631	100.631	100.131				

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.:

3/21/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/19/2022

W. Rate Sheet Dated: 2/18/2022

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	99.151	99.151	98.851
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	100.260	100.260	99.960
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	100.153	100.153	99.853
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	96.230	96.230	95.738	3.500	99.375	99.375	99.075
3.750	99.796	99.796	99.171	3.750	99.468	99.468	98.843	2.875	96.647	96.647	96.155	3.625	99.408	99.408	99.108
3.875	100.257	100.257	99.632	3.875	99.808	99.808	99.183	3.000	97.048	97.048	96.556	Margin = 2.250		Index = .980	
4.000	100.704	100.704	100.079	4.000	100.173	100.173	99.548	3.125	97.446	97.446	96.954	30 Year OTC			
4.125	101.112	101.112	100.487	4.125	100.416	100.416	99.791	3.250	97.534	97.534	97.097	Rate	30 Day	45 Day	60 Day
4.250	100.522	100.522	100.100	4.250	100.161	100.161	99.739	3.375	97.914	97.914	97.477	3.250	98.755	98.755	98.239
4.375	100.917	100.917	100.495	4.375	100.361	100.361	99.939	3.500	98.299	98.299	97.862	3.375	99.247	99.247	98.731
4.500	101.319	101.319	100.897	4.500	100.616	100.616	100.194	3.625	98.597	98.597	98.160	3.500	99.736	99.736	99.220
4.625	101.663	101.663	101.241	4.625	100.937	100.937	100.515	3.750	96.583	96.583	96.283	3.625	100.170	100.170	99.654
4.750	100.251	100.251	100.051	4.750	99.906	99.906	99.706	3.875	N/A	N/A	N/A	3.750	99.796	99.796	99.171
4.875	100.551	100.551	100.351	4.875	100.143	100.143	99.943	4.000	N/A	N/A	N/A	3.875	100.257	100.257	99.632
5.000	100.893	100.893	100.693	5.000	100.399	100.399	100.199	4.125	N/A	N/A	N/A	4.000	100.704	100.704	100.079
5.125	100.931	100.931	100.731	5.125	100.720	100.720	100.520	4.250	N/A	N/A	N/A	4.125	101.112	101.112	100.487
5.250	100.241	100.241	100.041	5.250	100.048	100.048	99.848	4.375	N/A	N/A	N/A	4.250	100.522	100.522	100.022
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.750	99.896	99.796	99.796	99.171	3.750	99.568	99.468	99.468	98.843	2.750	97.549	97.449	97.449	96.957
3.875	100.357	100.257	100.257	99.632	3.875	99.908	99.808	99.808	99.183	2.875	97.965	97.865	97.865	97.373
4.000	100.804	100.704	100.704	100.079	4.000	100.273	100.173	100.173	99.548	3.000	98.367	98.267	98.267	97.775
4.125	101.212	101.112	101.112	100.487	4.125	100.516	100.416	100.416	99.791	3.125	98.765	98.665	98.665	98.173
4.250	100.622	100.522	100.522	100.100	4.250	100.261	100.161	100.161	99.739	3.250	99.572	99.472	99.472	99.035
4.375	101.017	100.917	100.917	100.495	4.375	100.461	100.361	100.361	99.939	3.375	99.952	99.852	99.852	99.415
4.500	101.419	101.319	101.319	100.897	4.500	100.716	100.616	100.616	100.194	3.500	100.336	100.236	100.236	99.799
4.625	101.763	101.663	101.663	101.241	4.625	101.037	100.937	100.937	100.515	3.625	100.634	100.534	100.534	100.097
4.750	100.351	100.251	100.251	100.051	4.750	100.006	99.906	99.906	99.706	3.750	98.183	98.083	98.083	97.783

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	-0.250
203(k) & 203(k)s are Borrower Paid only	

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

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



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30 Day Lock Exp.:

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45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/19/2022

W. Rate Sheet Dated: 2/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.849	95.849	95.649	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.607	95.607	95.407	2.000	N/A	N/A	N/A	3.000	95.812	95.712	95.612
3.125	96.414	96.414	96.214	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.418	96.418	96.218	2.125	N/A	N/A	N/A	3.125	96.366	96.266	96.166
3.250	97.159	97.159	96.959	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.090	97.090	96.890	2.250	N/A	N/A	N/A	3.250	97.111	97.011	96.911
3.375	98.089	98.089	97.889	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	97.968	97.968	97.768	2.375	N/A	N/A	N/A	3.375	98.041	97.941	97.841
3.500	98.603	98.603	98.403	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.705	98.705	98.505	2.500	N/A	N/A	N/A	3.500	98.556	98.456	98.356
3.625	99.258	99.258	99.058	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.418	99.418	99.218	2.625	N/A	N/A	N/A	3.625	99.298	99.190	99.002
3.750	99.940	99.940	99.740	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.030	100.030	99.830	2.750	N/A	N/A	N/A	3.750	99.980	99.832	99.684
3.875	100.497	100.497	100.297	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.521	100.521	100.321	2.875	N/A	N/A	N/A	3.875	100.537	100.389	100.241
3.990	100.876	100.876	100.676	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.773	100.773	100.573	2.990	N/A	N/A	N/A	3.990	100.916	100.768	100.620
4.000	100.976	100.976	100.776	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.873	100.873	100.673	3.000	N/A	N/A	N/A	4.000	101.016	100.868	100.720
4.125	101.432	101.432	101.232	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.238	101.238	101.038	3.125	N/A	N/A	N/A	4.125	101.455	101.314	101.172
4.250	101.897	101.897	101.697	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.622	101.622	101.422	3.250	N/A	N/A	N/A	4.250	101.920	101.779	101.637
4.375	102.369	102.369	102.169	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.017	102.017	101.817	3.375	N/A	N/A	N/A	4.375	102.391	102.250	102.108
4.500	102.793	102.793	102.593	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.297	102.297	102.097	3.500	N/A	N/A	N/A	4.500	102.816	102.675	102.533
4.625	103.166	103.166	102.966	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.448	102.448	102.248	3.625	N/A	N/A	N/A	4.625	103.204	103.095	102.984
4.750	103.715	103.715	103.515	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.704	102.704	102.504	3.750	N/A	N/A	N/A	4.750	103.755	103.646	103.535
4.875	104.152	104.152	103.952	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.571	102.571	102.371	3.875	N/A	N/A	N/A	4.875	104.191	104.082	103.971
4.990	104.367	104.367	104.167	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.668	102.668	102.468	3.990	N/A	N/A	N/A	4.990	104.407	104.298	104.187
5.000	104.467	104.467	104.267	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.768	102.768	102.568	4.000	N/A	N/A	N/A	5.000	104.507	104.398	104.287
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	96.900	96.900	96.700	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.482	97.482	97.282	2.500	97.414	97.314	97.214
2.875	N/A	N/A	N/A	3.125	97.715	97.715	97.515	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.003	98.003	97.803	2.625	97.920	97.820	97.720
2.990	N/A	N/A	N/A	3.250	98.349	98.349	98.149	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.537	98.537	98.337	2.750	98.454	98.354	98.254
3.000	N/A	N/A	N/A	3.375	99.169	99.169	98.969	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.967	98.967	98.767	2.875	98.925	98.823	98.722
3.125	N/A	N/A	N/A	3.500	99.771	99.771	99.571	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.449	99.449	99.249	2.990	99.436	99.304	99.173
3.250	N/A	N/A	N/A	3.625	100.498	100.498	100.298	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.549	99.549	99.349	3.000	99.536	99.404	99.273
3.375	N/A	N/A	N/A	3.750	101.078	101.078	100.878	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.112	100.112	99.912	3.125	100.099	99.967	99.832
3.500	N/A	N/A	N/A	3.875	101.586	101.586	101.386	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.607	100.607	100.407	3.250	100.594	100.462	100.326
3.625	N/A	N/A	N/A	3.990	101.899	101.899	101.699	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.242	101.242	101.042	3.375	101.229	101.097	100.961
3.750	N/A	N/A	N/A	4.000	101.999	101.999	101.799	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.630	101.630	101.430	3.500	101.617	101.485	101.349
3.875	N/A	N/A	N/A	4.125	102.371	102.371	102.171	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.074	102.074	101.874	3.625	102.061	101.929	101.793
3.990	N/A	N/A	N/A	4.250	102.184	102.184	101.984	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.050	102.050	101.850	3.750	102.258	102.134	102.003
4.000	N/A	N/A	N/A	4.375	102.612	102.612	102.412	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.543	102.543	102.343	3.875	102.750	102.626	102.495
4.125	N/A	N/A	N/A	4.500	102.973	102.973	102.773	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.937	102.937	102.737	3.990	103.144	103.020	102.889
4.250	N/A	N/A	N/A	4.625	103.275	103.275	103.075	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.037	103.037	102.837	4.000	103.244	103.120	102.989
4.375	N/A	N/A	N/A	4.750	103.712	103.712	103.512	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.415	103.415	103.215	4.125	103.622	103.498	103.367
4.500	N/A	N/A	N/A	4.875	104.107	104.107	103.907	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.984	102.984	102.784	4.250	103.088	102.949	102.807
4.625	N/A	N/A	N/A	4.990	104.264	104.264	104.064	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.267	103.267	103.067	4.375	103.371	103.232	103.090
4.750	N/A	N/A	N/A	5.000	104.364	104.364	104.164	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.333	103.333	103.133	4.500	103.437	103.298	103.156
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	97.430	97.430	97.230	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.675	98.675	98.475
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.854	97.854	97.654	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.160	99.160	98.960
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.227	98.227	98.027	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.453	99.453	99.253
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.526	98.526	98.326	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.888	99.888	99.688
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.841	98.841	98.641	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.285	100.285	100.085
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.941	98.941	98.741	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.385	100.385	100.185
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.368	99.368	99.168	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.841	100.841	100.641
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.715	99.715	99.515	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.099	101.099	100.899
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.214	100.214	100.014	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.549	101.549	101.349
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.486	100.486	100.286	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.939	101.939	101.739
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.784	100.784	100.584	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.416	102.416	102.216
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.223	100.223	100.023	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.264	102.264	102.064



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.:

4/19/2022

W. Rate Sheet Dated: 2/18/2022

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	95.849	95.849	95.649	3.000	95.607	95.607	95.407	3.000	96.900	96.900	96.700	2.500	97.482	97.482	97.282	2.500	97.430	97.430	97.230
3.125	96.414	96.414	96.214	3.125	96.418	96.418	96.218	3.125	97.715	97.715	97.515	2.625	98.003	98.003	97.803	2.625	97.854	97.854	97.654
3.250	97.159	97.159	96.959	3.250	97.090	97.090	96.890	3.250	98.349	98.349	98.149	2.750	98.537	98.537	98.337	2.750	98.227	98.227	98.027
3.375	98.089	98.089	97.889	3.375	97.968	97.968	97.768	3.375	99.169	99.169	98.969	2.875	98.967	98.967	98.767	2.875	98.526	98.526	98.326
3.500	98.603	98.603	98.403	3.500	98.705	98.705	98.505	3.500	99.771	99.771	99.571	2.990	99.449	99.449	99.249	2.990	98.841	98.841	98.641
3.625	99.258	99.258	99.058	3.625	99.418	99.418	99.218	3.625	100.498	100.498	100.298	3.000	99.549	99.549	99.349	3.000	98.941	98.941	98.741
3.750	99.940	99.940	99.740	3.750	100.030	100.030	99.830	3.750	101.078	101.078	100.878	3.125	100.112	100.112	99.912	3.125	99.368	99.368	99.168
3.875	100.497	100.497	100.297	3.875	100.521	100.521	100.321	3.875	101.586	101.586	101.386	3.250	100.607	100.607	100.407	3.250	99.715	99.715	99.515
3.990	100.876	100.876	100.676	3.990	100.773	100.773	100.573	3.990	101.899	101.899	101.699	3.375	101.242	101.242	101.042	3.375	100.214	100.214	100.014
4.000	100.976	100.976	100.776	4.000	100.873	100.873	100.673	4.000	101.999	101.999	101.799	3.500	101.630	101.630	101.430	3.500	100.486	100.486	100.286
4.125	101.432	101.432	101.232	4.125	101.238	101.238	101.038	4.125	102.371	102.371	102.171	3.625	102.074	102.074	101.874	3.625	100.784	100.784	100.584
4.250	101.897	101.897	101.697	4.250	101.622	101.622	101.422	4.250	102.184	102.184	101.984	3.750	102.050	102.050	101.850	3.750	100.223	100.223	100.023
4.375	102.369	102.369	102.169	4.375	102.017	102.017	101.817	4.375	102.612	102.612	102.412	3.875	102.543	102.543	102.343	3.875	100.562	100.562	100.362
4.500	102.793	102.793	102.593	4.500	102.297	102.297	102.097	4.500	102.973	102.973	102.773	3.990	102.937	102.937	102.737	3.990	100.803	100.803	100.603
4.625	103.166	103.166	102.966	4.625	102.448	102.448	102.248	4.625	103.275	103.275	103.075	4.000	103.037	103.037	102.837	4.000	100.903	100.903	100.703
4.750	103.715	103.715	103.515	4.750	102.204	102.204	102.004	4.750	103.712	103.712	103.512	4.125	103.415	103.415	103.215	4.125	101.160	101.160	100.960
4.875	104.152	104.152	103.952	4.875	102.571	102.571	102.371	4.875	104.107	104.107	103.907	4.250	102.984	102.984	102.784	4.250	100.600	100.600	100.400
4.990	104.367	104.367	104.167	4.990	102.668	102.668	102.468	4.990	104.264	104.264	104.064	4.375	103.267	103.267	103.067	4.375	100.799	100.799	100.599
5.000	104.467	104.467	104.267	5.000	102.768	102.768	102.568	5.000	104.364	104.364	104.164	4.500	103.333	103.333	103.133	4.500	100.848	100.848	100.648

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.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.:

4/19/2022

W. Rate Sheet Dated: 2/18/2022

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	95.843	95.843	95.643	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.503	95.503	95.303	2.750	N/A	N/A	N/A	3.000	95.224	95.224	95.024
3.125	96.614	96.614	96.414	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.274	96.274	96.074	2.875	N/A	N/A	N/A	3.125	96.048	95.948	95.848
3.250	97.388	97.388	97.159	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.842	96.842	96.613	2.990	N/A	N/A	N/A	3.250	96.644	96.544	96.415
3.375	98.369	98.369	98.142	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.817	97.817	97.590	3.000	N/A	N/A	N/A	3.375	97.625	97.525	97.398
3.500	98.855	98.855	98.631	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.037	98.037	97.813	3.125	N/A	N/A	N/A	3.500	98.111	98.011	97.887
3.625	99.338	99.338	99.077	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.980	97.980	97.719	3.250	N/A	N/A	N/A	3.625	98.595	98.473	98.334
3.750	100.149	100.149	99.890	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.725	98.725	98.466	3.375	N/A	N/A	N/A	3.750	98.284	98.165	98.025
3.875	100.697	100.697	100.441	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.179	99.179	98.923	3.500	N/A	N/A	N/A	3.875	98.832	98.712	98.576
3.990	100.943	100.943	100.686	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.343	99.343	99.086	3.625	N/A	N/A	N/A	3.990	99.078	98.959	98.821
4.000	101.043	101.043	100.786	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.443	99.443	99.186	3.750	N/A	N/A	N/A	4.000	99.178	99.059	98.921
4.125	101.521	101.521	101.266	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.683	99.683	99.428	3.875	N/A	N/A	N/A	4.125	99.656	99.543	99.401
4.250	102.068	102.068	101.817	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.404	100.404	100.153	3.990	N/A	N/A	N/A	4.250	99.153	99.047	98.902
4.375	102.477	102.477	102.228	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.827	100.827	100.578	4.000	N/A	N/A	N/A	4.375	99.563	99.458	99.314
4.500	102.912	102.912	102.661	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.108	101.108	100.857	4.125	N/A	N/A	N/A	4.500	99.997	99.892	99.746
4.625	103.137	103.137	102.890	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.193	101.193	100.946	4.250	N/A	N/A	N/A	4.625	100.562	100.457	100.315
4.750	103.479	103.479	103.279	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.865	99.865	99.665	4.375	N/A	N/A	N/A	4.750	100.323	100.223	100.123
4.875	103.812	103.812	103.612	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.524	100.524	100.324	4.500	N/A	N/A	N/A	4.875	100.656	100.556	100.456
4.990	103.970	103.970	103.770	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.728	100.728	100.528	4.625	N/A	N/A	N/A	4.990	100.813	100.713	100.613
5.000	104.070	104.070	103.870	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.828	100.828	100.628	4.750	N/A	N/A	N/A	5.000	100.913	100.813	100.713
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	96.867	96.867	96.614	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.523	97.523	97.323	2.500	96.977	96.877	96.777
2.875	N/A	N/A	N/A	3.125	97.725	97.725	97.443	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.051	98.051	97.851	2.625	97.427	97.327	97.227
2.990	N/A	N/A	N/A	3.250	98.442	98.442	98.141	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.568	98.568	98.368	2.750	97.381	97.281	97.181
3.000	N/A	N/A	N/A	3.375	99.382	99.382	99.041	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.170	99.170	98.970	2.875	97.983	97.883	97.783
3.125	N/A	N/A	N/A	3.500	99.870	99.870	99.527	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.410	99.410	99.210	2.990	98.223	98.123	98.023
3.250	N/A	N/A	N/A	3.625	100.338	100.338	99.994	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.510	99.510	99.310	3.000	98.323	98.223	98.123
3.375	N/A	N/A	N/A	3.750	100.999	100.999	100.654	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.139	100.139	99.856	3.125	99.706	99.606	99.423
3.500	N/A	N/A	N/A	3.875	101.520	101.520	101.174	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.580	100.580	100.297	3.250	98.756	98.656	98.473
3.625	N/A	N/A	N/A	3.990	101.792	101.792	101.451	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.225	101.225	100.945	3.375	99.402	99.302	99.122
3.750	N/A	N/A	N/A	4.000	101.892	101.892	101.551	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.599	101.599	101.321	3.500	99.776	99.676	99.498
3.875	N/A	N/A	N/A	4.125	101.791	101.791	101.470	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.382	101.382	101.182	3.625	100.369	100.269	100.169
3.990	N/A	N/A	N/A	4.250	101.856	101.856	101.534	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.808	101.808	101.608	3.750	99.881	99.781	99.681
4.000	N/A	N/A	N/A	4.375	102.170	102.170	101.849	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.224	102.224	102.024	3.875	100.297	100.197	100.097
4.125	N/A	N/A	N/A	4.500	102.489	102.489	102.170	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.499	102.499	102.299	3.990	100.572	100.472	100.372
4.250	N/A	N/A	N/A	4.625	102.519	102.519	102.258	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.599	102.599	102.399	4.000	100.672	100.572	100.472
4.375	N/A	N/A	N/A	4.750	103.552	103.552	103.293	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.562	102.562	102.362	4.125	100.812	100.712	100.612
4.500	N/A	N/A	N/A	4.875	103.875	103.875	103.619	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.933	102.933	102.733	4.250	100.684	100.584	100.484
4.625	N/A	N/A	N/A	4.990	103.973	103.973	103.718	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.297	103.297	103.097	4.375	101.048	100.948	100.848
4.750	N/A	N/A	N/A	5.000	104.073	104.073	103.818	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.626	103.626	103.426	4.500	101.377	101.277	101.177



AFR Loan Center

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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.:

4/19/2022

W. Rate Sheet Dated: 2/18/2022

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	95.843	95.843	95.643	3.000	95.503	95.503	95.303	3.000	96.867	96.867	96.614	2.500	97.523	97.523	97.323	2.500	98.071	98.071	97.871
3.125	96.614	96.614	96.414	3.125	96.274	96.274	96.074	3.125	97.725	97.725	97.443	2.625	98.051	98.051	97.851	2.625	98.467	98.467	98.267
3.250	97.388	97.388	97.159	3.250	96.842	96.842	96.613	3.250	98.442	98.442	98.141	2.750	98.568	98.568	98.368	2.750	98.070	98.070	97.870
3.375	98.369	98.369	98.142	3.375	97.817	97.817	97.590	3.375	99.382	99.382	99.041	2.875	99.170	99.170	98.970	2.875	98.688	98.688	98.488
3.500	98.855	98.855	98.631	3.500	98.037	98.037	97.813	3.500	99.870	99.870	99.527	2.990	99.410	99.410	99.210	2.990	98.940	98.940	98.740
3.625	99.338	99.338	99.077	3.625	97.980	97.980	97.719	3.625	100.338	100.338	99.994	3.000	99.510	99.510	99.310	3.000	99.040	99.040	98.840
3.750	100.149	100.149	99.890	3.750	98.725	98.725	98.466	3.750	100.999	100.999	100.654	3.125	100.139	100.139	99.856	3.125	99.591	99.591	99.308
3.875	100.697	100.697	100.441	3.875	99.179	99.179	98.923	3.875	101.520	101.520	101.174	3.250	100.580	100.580	100.297	3.250	98.806	98.806	98.523
3.990	100.943	100.943	100.686	3.990	99.343	99.343	99.086	3.990	101.792	101.792	101.451	3.375	101.225	101.225	100.945	3.375	99.459	99.459	99.179
4.000	101.043	101.043	100.786	4.000	99.443	99.443	99.186	4.000	101.892	101.892	101.551	3.500	101.599	101.599	101.321	3.500	99.837	99.837	99.559
4.125	101.521	101.521	101.266	4.125	99.683	99.683	99.428	4.125	101.791	101.791	101.470	3.625	101.382	101.382	101.182	3.625	100.804	100.804	100.604
4.250	102.068	102.068	101.817	4.250	100.404	100.404	100.153	4.250	101.856	101.856	101.534	3.750	101.808	101.808	101.608	3.750	99.244	99.244	99.044
4.375	102.477	102.477	102.228	4.375	100.827	100.827	100.578	4.375	102.170	102.170	101.849	3.875	102.224	102.224	102.024	3.875	99.666	99.666	99.466
4.500	102.912	102.912	102.661	4.500	101.108	101.108	100.857	4.500	102.489	102.489	102.170	3.990	102.499	102.499	102.299	3.990	99.955	99.955	99.755
4.625	103.137	103.137	102.890	4.625	101.193	101.193	100.946	4.625	102.519	102.519	102.258	4.000	102.599	102.599	102.399	4.000	100.055	100.055	99.855
4.750	103.479	103.479	103.279	4.750	99.865	99.865	99.665	4.750	103.552	103.552	103.293	4.125	102.562	102.562	102.362	4.125	104.138	104.138	103.938
4.875	103.812	103.812	103.612	4.875	100.524	100.524	100.324	4.875	103.875	103.875	103.619	4.250	102.933	102.933	102.733	4.250	100.727	100.727	100.527
4.990	103.970	103.970	103.770	4.990	100.728	100.728	100.528	4.990	103.973	103.973	103.718	4.375	103.297	103.297	103.097	4.375	100.731	100.731	100.531
5.000	104.070	104.070	103.870	5.000	100.828	100.828	100.628	5.000	104.073	104.073	103.818	4.500	103.626	103.626	103.426	4.500	100.600	100.600	100.400

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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FHA ID# - 1358600006			



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4/4/2022

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4/19/2022

W. Rate Sheet Dated: 2/18/2022

Release Time: 10:00 am ET

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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.:

3/21/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/19/2022

W. Rate Sheet Dated: 2/18/2022

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	95.843	95.843	95.643	3.000	96.867	96.867	96.614	2.500	97.523	97.523	97.323	3.000	94.998	94.998	94.798	2.500	97.147	97.147	96.947
3.125	96.614	96.614	96.414	3.125	97.725	97.725	97.443	2.625	98.051	98.051	97.851	3.125	95.769	95.769	95.569	2.625	97.609	97.609	97.409
3.250	97.388	97.388	97.159	3.250	98.442	98.442	98.141	2.750	98.568	98.568	98.368	3.250	96.440	96.440	96.211	2.750	97.669	97.669	97.469
3.375	98.369	98.369	98.142	3.375	99.382	99.382	99.041	2.875	99.170	99.170	98.970	3.375	97.418	97.418	97.191	2.875	98.279	98.279	98.079
3.500	98.855	98.855	98.631	3.500	99.870	99.870	99.527	2.990	99.410	99.410	99.210	3.500	97.771	97.771	97.547	2.990	98.525	98.525	98.325
3.625	99.338	99.338	99.077	3.625	100.338	100.338	99.994	3.000	99.510	99.510	99.310	3.625	97.984	97.984	97.723	3.000	98.625	98.625	98.425
3.750	100.149	100.149	99.890	3.750	100.999	100.999	100.654	3.125	100.139	100.139	99.856	3.750	98.762	98.762	98.503	3.125	99.215	99.215	98.932
3.875	100.697	100.697	100.441	3.875	101.520	101.520	101.174	3.250	100.580	100.580	100.297	3.875	99.263	99.263	99.007	3.250	99.043	99.043	98.760
3.990	100.943	100.943	100.686	3.990	101.792	101.792	101.451	3.375	101.225	101.225	100.945	3.990	99.468	99.468	99.211	3.375	99.692	99.692	99.412
4.000	101.043	101.043	100.786	4.000	101.892	101.892	101.551	3.500	101.599	101.599	101.321	4.000	99.568	99.568	99.311	3.500	100.068	100.068	99.790
4.125	101.521	101.521	101.266	4.125	101.791	101.791	101.470	3.625	101.382	101.382	101.182	4.125	99.927	99.927	99.672	3.625	100.443	100.443	100.243
4.250	102.068	102.068	101.817	4.250	101.856	101.856	101.534	3.750	101.808	101.808	101.608	4.250	100.561	100.561	100.310	3.750	99.876	99.876	99.676
4.375	102.477	102.477	102.228	4.375	102.170	102.170	101.849	3.875	102.224	102.224	102.024	4.375	100.977	100.977	100.728	3.875	100.295	100.295	100.095
4.500	102.912	102.912	102.661	4.500	102.489	102.489	102.170	3.990	102.499	102.499	102.299	4.500	101.335	101.335	101.084	3.990	100.577	100.577	100.377
4.625	103.137	103.137	102.890	4.625	102.519	102.519	102.258	4.000	102.599	102.599	102.399	4.625	101.490	101.490	101.243	4.000	100.677	100.677	100.477
4.750	103.479	103.479	103.279	4.750	103.552	103.552	103.293	4.125	102.562	102.562	102.362	4.750	100.997	100.997	100.797	4.125	102.700	102.700	102.500
4.875	103.812	103.812	103.612	4.875	103.875	103.875	103.619	4.250	102.933	102.933	102.733	4.875	101.493	101.493	101.293	4.250	101.180	101.180	100.980
4.990	103.970	103.970	103.770	4.990	103.973	103.973	103.718	4.375	103.297	103.297	103.097	4.990	101.674	101.674	101.474	4.375	101.364	101.364	101.164
5.000	104.070	104.070	103.870	5.000	104.073	104.073	103.818	4.500	103.626	103.626	103.426	5.000	101.774	101.774	101.574	4.500	101.463	101.463	101.263

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/21/2022

45 Day Lock Exp.:

4/4/2022

60 Day Lock Exp.:

4/19/2022

W. Rate Sheet Dated: 2/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

3/21/2022

4/4/2022

4/19/2022

W. Rate Sheet Dated: 2/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

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

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

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

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

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