

W. Rate Sheet Dated: 2/22/2022

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	99.889	99.889	99.421	3.250	99.755	99.755	99.286	1.875	93.930	93.930	93.630	3.125	99.401	99.401	99.101
3.375	100.281	100.281	99.812	3.375	100.060	100.060	99.591	2.000	94.410	94.410	94.110	3.250	100.510	100.510	100.210
3.500	100.771	100.771	100.302	3.500	100.469	100.469	100.000	2.125	94.878	94.878	94.578	3.375	100.403	100.403	100.103
3.625	101.205	101.205	100.736	3.625	100.792	100.792	100.324	2.250	95.448	95.448	95.128	3.500	99.625	99.625	99.325
3.750	101.046	101.046	100.452	3.750	100.887	100.887	100.294	2.375	95.898	95.898	95.578	3.625	99.658	99.658	99.358
3.875	101.407	101.407	100.813	3.875	101.127	101.127	100.533	2.500	96.348	96.348	96.028	Margin = 2.250		Index = 0.980	
4.000	101.854	101.854	101.261	4.000	101.492	101.492	100.899	2.625	96.772	96.772	96.452	30 Year OTC			
4.125	102.262	102.262	101.668	4.125	101.695	101.695	101.101	2.750	97.538	97.538	97.054	Rate	30 Day	45 Day	60 Day
4.250	102.163	102.163	101.803	4.250	101.930	101.930	101.571	2.875	97.955	97.955	97.470	4.000	101.262	101.262	100.668
4.375	102.458	102.458	102.098	4.375	101.990	101.990	101.630	3.000	98.356	98.356	97.871	4.125	101.670	101.670	101.076
4.500	102.859	102.859	102.500	4.500	102.245	102.245	101.886	3.125	98.754	98.754	98.270	4.500	102.267	102.267	101.767
4.625	103.204	103.204	102.844	4.625	102.566	102.566	102.207	3.250	98.637	98.637	98.199	4.625	102.612	102.612	102.112
4.750	102.814	102.814	102.448	4.750	102.557	102.557	102.191	3.375	99.017	99.017	98.579	4.750	102.122	102.122	101.622
4.875	103.014	103.014	102.648	4.875	102.694	102.694	102.329	3.500	99.401	99.401	98.964	4.875	102.422	102.422	101.922
5.000	103.355	103.355	102.990	5.000	102.950	102.950	102.584	3.625	99.699	99.699	99.262	5.000	102.763	102.763	102.263
5.125	103.394	103.394	103.028	5.125	103.271	103.271	102.905	3.750	98.248	98.248	97.948	5.125	102.802	102.802	102.302
5.250	102.591	102.591	102.391	5.250	102.486	102.486	102.286	3.875	98.562	98.562	98.262	5.500	103.890	103.890	103.390
5.375	102.801	102.801	102.601	5.375	102.624	102.624	102.424	4.000	98.902	98.902	98.602	5.625	104.131	104.131	103.631
6.250	106.000	106.000	105.800	6.250	102.343	102.343	102.143	4.125	99.131	99.131	98.831	6.250	103.256	103.256	102.756

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	99.989	99.889	99.889	99.421	3.250	99.555	99.455	99.455	98.986	1.875	96.060	95.960	95.960	95.660
3.375	100.481	100.381	100.381	99.912	3.375	99.960	99.860	99.860	99.391	2.000	96.540	96.440	96.440	96.140
3.500	100.971	100.871	100.871	100.402	3.500	100.369	100.269	100.269	99.800	2.125	97.008	96.908	96.908	96.608
3.625	101.405	101.305	101.305	100.836	3.625	100.692	100.592	100.592	100.124	2.250	97.578	97.478	97.478	97.158
3.750	101.246	101.146	101.146	100.552	3.750	101.087	100.987	100.987	100.394	2.375	98.028	97.928	97.928	97.608
3.875	101.707	101.607	101.607	101.013	3.875	101.427	101.327	101.327	100.733	2.500	98.478	98.378	98.378	98.058
4.000	102.154	102.054	102.054	101.461	4.000	101.792	101.692	101.692	101.099	2.625	98.902	98.802	98.802	98.482
4.125	102.562	102.462	102.462	101.868	4.125	101.995	101.895	101.895	101.301	2.750	98.568	98.468	98.468	97.984
4.250	102.363	102.263	102.263	101.903	4.250	102.130	102.030	102.030	101.671	2.875	98.985	98.885	98.885	98.400
4.375	102.758	102.658	102.658	102.298	4.375	102.290	102.190	102.190	101.830	3.000	99.386	99.286	99.286	98.801
4.500	103.159	103.059	103.059	102.700	4.500	102.545	102.445	102.445	102.086	3.125	99.784	99.684	99.684	99.200
4.625	103.504	103.404	103.404	103.044	4.625	102.866	102.766	102.766	102.407	3.250	100.267	100.167	100.167	99.729
4.750	103.014	102.914	102.914	102.548	4.750	102.757	102.657	102.657	102.291	3.375	100.647	100.547	100.547	100.100

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 LLPAs 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 <= 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	98.512	98.512	97.918	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.920	98.920	98.326	5.250	101.000	101.000	100.500
3.875	95.787	95.787	95.193	5.250	103.750	103.750	103.500	4.500	99.517	99.517	99.017	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.339	95.339	94.746					4.625	99.862	99.862	99.362	Rate	30 Day	45 Day	60 Day
4.125	94.932	94.932	94.338					4.750	99.372	99.372	98.872	5.750	100.000	100.000	99.500
4.250	97.412	97.412	96.912					4.875	99.672	99.672	99.172	6.250	102.750	102.750	102.250
4.375	97.017	97.017	96.517					5.000	100.013	100.013	99.513	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
4.500	96.616	96.616	96.116					5.125	100.052	100.052	99.552				
4.625	96.271	96.271	95.771					5.500	101.140	101.140	100.640				
4.750	98.199	98.199	97.683					5.625	101.381	101.381	100.881				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.506	100.506	100.006				

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/24/2022

45 Day Lock Exp.:

4/8/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/22/2022

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	96.087	96.087	95.603	3.500	99.375	99.375	99.075
3.750	99.921	99.921	99.327	3.750	99.862	99.862	99.268	2.875	96.503	96.503	96.019	3.625	99.408	99.408	99.108
3.875	100.382	100.382	99.788	3.875	100.202	100.202	99.608	3.000	96.905	96.905	96.421	Margin = 2.250		Index = .980	
4.000	100.829	100.829	100.235	4.000	100.567	100.567	99.973	3.125	97.303	97.303	96.819	30 Year OTC			
4.125	101.237	101.237	100.643	4.125	100.770	100.770	100.176	3.250	97.442	97.442	97.005	Rate	30 Day	45 Day	60 Day
4.250	100.538	100.538	100.179	4.250	100.405	100.405	100.046	3.375	97.822	97.822	97.385	3.250	98.802	98.802	98.302
4.375	100.933	100.933	100.574	4.375	100.565	100.565	100.206	3.500	98.206	98.206	97.769	3.375	99.294	99.294	98.794
4.500	101.334	101.334	100.975	4.500	100.820	100.820	100.461	3.625	98.504	98.504	98.067	3.500	99.783	99.783	99.283
4.625	101.679	101.679	101.320	4.625	101.141	101.141	100.782	3.750	97.553	97.553	97.253	3.625	100.217	100.217	99.717
4.750	99.814	99.814	99.448	4.750	99.657	99.657	99.291	3.875	N/A	N/A	N/A	3.750	99.921	99.921	99.327
4.875	100.114	100.114	99.748	4.875	99.894	99.894	99.528	4.000	N/A	N/A	N/A	3.875	100.382	100.382	99.788
5.000	100.455	100.455	100.089	5.000	100.150	100.150	99.784	4.125	N/A	N/A	N/A	4.000	100.829	100.829	100.235
5.125	100.494	100.494	100.128	5.125	100.471	100.471	100.105	4.250	N/A	N/A	N/A	4.125	101.237	101.237	100.643
5.250	99.491	99.491	99.291	5.250	99.486	99.486	99.286	4.375	N/A	N/A	N/A	4.250	100.538	100.538	100.038
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	100.021	99.921	99.921	99.327	3.750	99.962	99.862	99.862	99.268	2.750	97.406	97.306	97.306	96.822
3.875	100.482	100.382	100.382	99.788	3.875	100.302	100.202	100.202	99.608	2.875	97.822	97.722	97.722	97.238
4.000	100.929	100.829	100.829	100.235	4.000	100.667	100.567	100.567	99.973	3.000	98.223	98.123	98.123	97.639
4.125	101.337	101.237	101.237	100.643	4.125	100.870	100.770	100.770	100.176	3.125	98.622	98.522	98.522	98.038
4.250	100.638	100.538	100.538	100.179	4.250	100.505	100.405	100.405	100.046	3.250	99.479	99.379	99.379	98.942
4.375	101.033	100.933	100.933	100.574	4.375	100.665	100.565	100.565	100.206	3.375	99.859	99.759	99.759	99.322
4.500	101.434	101.334	101.334	100.975	4.500	100.920	100.820	100.820	100.461	3.500	100.244	100.144	100.144	99.707
4.625	101.779	101.679	101.679	101.320	4.625	101.241	101.141	101.141	100.782	3.625	100.542	100.442	100.442	100.005
4.750	99.914	99.814	99.814	99.448	4.750	99.757	99.657	99.657	99.291	3.750	99.153	99.053	99.053	98.753

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/24/2022

45 Day Lock Exp.:

4/8/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/22/2022

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	95.734	95.734	95.534	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.539	95.539	95.339	2.000	N/A	N/A	N/A	3.000	95.696	95.596	95.496
3.125	96.343	96.343	96.143	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.346	96.346	96.146	2.125	N/A	N/A	N/A	3.125	96.297	96.197	96.097
3.250	97.083	97.083	96.883	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.015	97.015	96.815	2.250	N/A	N/A	N/A	3.250	97.037	96.937	96.837
3.375	98.010	98.010	97.810	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	97.904	97.904	97.704	2.375	N/A	N/A	N/A	3.375	97.964	97.864	97.764
3.500	98.521	98.521	98.321	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.648	98.648	98.448	2.500	N/A	N/A	N/A	3.500	98.477	98.377	98.277
3.625	99.196	99.196	98.996	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.356	99.356	99.156	2.625	N/A	N/A	N/A	3.625	99.231	99.083	98.931
3.750	99.873	99.873	99.673	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	99.963	99.963	99.763	2.750	N/A	N/A	N/A	3.750	99.907	99.759	99.607
3.875	100.425	100.425	100.225	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.451	100.451	100.251	2.875	N/A	N/A	N/A	3.875	100.459	100.311	100.159
3.990	100.800	100.800	100.600	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.700	100.700	100.500	2.990	N/A	N/A	N/A	3.990	100.834	100.686	100.534
4.000	100.900	100.900	100.700	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.800	100.800	100.600	3.000	N/A	N/A	N/A	4.000	100.934	100.786	100.634
4.125	101.337	101.337	101.137	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.142	101.142	100.942	3.125	N/A	N/A	N/A	4.125	101.353	101.205	101.058
4.250	101.797	101.797	101.597	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.522	101.522	101.322	3.250	N/A	N/A	N/A	4.250	101.813	101.665	101.518
4.375	102.263	102.263	102.063	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.911	101.911	101.711	3.375	N/A	N/A	N/A	4.375	102.279	102.131	101.984
4.500	102.683	102.683	102.483	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.190	102.190	101.990	3.500	N/A	N/A	N/A	4.500	102.699	102.551	102.404
4.625	103.015	103.015	102.815	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.339	102.339	102.139	3.625	N/A	N/A	N/A	4.625	103.040	102.906	102.780
4.750	103.514	103.514	103.314	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.604	102.604	102.404	3.750	N/A	N/A	N/A	4.750	103.551	103.442	103.324
4.875	103.947	103.947	103.747	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.367	102.367	102.167	3.875	N/A	N/A	N/A	4.875	103.985	103.876	103.758
4.990	104.159	104.159	103.959	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.461	102.461	102.261	3.990	N/A	N/A	N/A	4.990	104.197	104.088	103.970
5.000	104.259	104.259	104.059	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.561	102.561	102.361	4.000	N/A	N/A	N/A	5.000	104.297	104.188	104.070
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	96.840	96.840	96.640	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.317	97.317	97.117	2.500	97.237	97.137	97.037
2.875	N/A	N/A	N/A	3.125	97.651	97.651	97.451	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.878	97.878	97.678	2.625	97.796	97.696	97.596
2.990	N/A	N/A	N/A	3.250	98.282	98.282	98.082	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.407	98.407	98.207	2.750	98.325	98.225	98.125
3.000	N/A	N/A	N/A	3.375	99.118	99.118	98.918	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.837	98.837	98.637	2.875	98.813	98.698	98.588
3.125	N/A	N/A	N/A	3.500	99.773	99.773	99.573	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.323	99.323	99.123	2.990	99.317	99.185	99.051
3.250	N/A	N/A	N/A	3.625	100.494	100.494	100.294	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.423	99.423	99.223	3.000	99.417	99.285	99.151
3.375	N/A	N/A	N/A	3.750	101.069	101.069	100.869	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.981	99.981	99.781	3.125	99.975	99.843	99.699
3.500	N/A	N/A	N/A	3.875	101.573	101.573	101.373	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.473	100.473	100.273	3.250	100.467	100.335	100.180
3.625	N/A	N/A	N/A	3.990	101.882	101.882	101.682	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.133	101.133	100.933	3.375	101.127	100.995	100.840
3.750	N/A	N/A	N/A	4.000	101.982	101.982	101.782	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.516	101.516	101.316	3.500	101.511	101.379	101.224
3.875	N/A	N/A	N/A	4.125	102.353	102.353	102.153	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.958	101.958	101.758	3.625	101.952	101.820	101.665
3.990	N/A	N/A	N/A	4.250	102.143	102.143	101.943	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.942	101.942	101.742	3.750	102.143	102.019	101.866
4.000	N/A	N/A	N/A	4.375	102.566	102.566	102.366	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.429	102.429	102.229	3.875	102.630	102.506	102.352
4.125	N/A	N/A	N/A	4.500	102.922	102.922	102.722	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.818	102.818	102.618	3.990	103.019	102.895	102.742
4.250	N/A	N/A	N/A	4.625	103.220	103.220	103.020	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.918	102.918	102.718	4.000	103.119	102.995	102.842
4.375	N/A	N/A	N/A	4.750	103.570	103.570	103.370	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.298	103.298	103.098	4.125	103.499	103.375	103.222
4.500	N/A	N/A	N/A	4.875	103.960	103.960	103.760	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.889	102.889	102.689	4.250	102.984	102.845	102.690
4.625	N/A	N/A	N/A	4.990	104.116	104.116	103.916	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.170	103.170	102.970	4.375	103.265	103.126	102.971
4.750	N/A	N/A	N/A	5.000	104.216	104.216	104.016	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.237	103.237	103.037	4.500	103.332	103.193	103.038
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	97.308	97.308	97.108	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.496	98.496	98.296
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.729	97.729	97.529	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.983	98.983	98.783
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.099	98.099	97.899	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.324	99.324	99.124
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.396	98.396	98.196	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.758	99.758	99.558
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.730	98.730	98.530	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.148	100.148	99.948
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.830	98.830	98.630	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.248	100.248	100.048
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.254	99.254	99.054	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.696	100.696	100.496
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.596	99.596	99.396	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.976	100.976	100.776
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.124	100.124	99.924	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.423	101.423	101.223
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.392	100.392	100.192	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.810	101.810	101.610
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.689	100.689	100.489	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.283	102.283	102.083
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.117	100.117	99.917	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.151	102.151	101.951
3.375																							



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.:

3/24/2022

45 Day Lock Exp.:

4/8/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/22/2022

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	95.734	95.734	95.534	3.000	95.539	95.539	95.339	3.000	96.840	96.840	96.640	2.500	97.317	97.317	97.117	2.500	97.308	97.308	97.108
3.125	96.343	96.343	96.143	3.125	96.346	96.346	96.146	3.125	97.651	97.651	97.451	2.625	97.878	97.878	97.678	2.625	97.729	97.729	97.529
3.250	97.083	97.083	96.883	3.250	97.015	97.015	96.815	3.250	98.282	98.282	98.082	2.750	98.407	98.407	98.207	2.750	98.099	98.099	97.899
3.375	98.010	98.010	97.810	3.375	97.904	97.904	97.704	3.375	99.118	99.118	98.918	2.875	98.837	98.837	98.637	2.875	98.396	98.396	98.196
3.500	98.521	98.521	98.321	3.500	98.648	98.648	98.448	3.500	99.773	99.773	99.573	2.990	99.323	99.323	99.123	2.990	98.730	98.730	98.530
3.625	99.196	99.196	98.996	3.625	99.356	99.356	99.156	3.625	100.494	100.494	100.294	3.000	99.423	99.423	99.223	3.000	98.830	98.830	98.630
3.750	99.873	99.873	99.673	3.750	99.963	99.963	99.763	3.750	101.069	101.069	100.869	3.125	99.981	99.981	99.781	3.125	99.254	99.254	99.054
3.875	100.425	100.425	100.225	3.875	100.451	100.451	100.251	3.875	101.573	101.573	101.373	3.250	100.473	100.473	100.273	3.250	99.596	99.596	99.396
3.990	100.800	100.800	100.600	3.990	100.700	100.700	100.500	3.990	101.882	101.882	101.682	3.375	101.133	101.133	100.933	3.375	100.124	100.124	99.924
4.000	100.900	100.900	100.700	4.000	100.800	100.800	100.600	4.000	101.982	101.982	101.782	3.500	101.516	101.516	101.316	3.500	100.392	100.392	100.192
4.125	101.337	101.337	101.137	4.125	101.142	101.142	100.942	4.125	102.353	102.353	102.153	3.625	101.958	101.958	101.758	3.625	100.689	100.689	100.489
4.250	101.797	101.797	101.597	4.250	101.522	101.522	101.322	4.250	102.143	102.143	101.943	3.750	101.942	101.942	101.742	3.750	100.117	100.117	99.917
4.375	102.263	102.263	102.063	4.375	101.911	101.911	101.711	4.375	102.566	102.566	102.366	3.875	102.429	102.429	102.229	3.875	100.451	100.451	100.251
4.500	102.683	102.683	102.483	4.500	102.190	102.190	101.990	4.500	102.922	102.922	102.722	3.990	102.818	102.818	102.618	3.990	100.689	100.689	100.489
4.625	103.015	103.015	102.815	4.625	102.339	102.339	102.139	4.625	103.220	103.220	103.020	4.000	102.918	102.918	102.718	4.000	100.789	100.789	100.589
4.750	103.514	103.514	103.314	4.750	102.004	102.004	101.804	4.750	103.570	103.570	103.370	4.125	103.298	103.298	103.098	4.125	101.049	101.049	100.849
4.875	103.947	103.947	103.747	4.875	102.367	102.367	102.167	4.875	103.960	103.960	103.760	4.250	102.889	102.889	102.689	4.250	100.509	100.509	100.309
4.990	104.159	104.159	103.959	4.990	102.461	102.461	102.261	4.990	104.116	104.116	103.916	4.375	103.170	103.170	102.970	4.375	100.705	100.705	100.505
5.000	104.259	104.259	104.059	5.000	102.561	102.561	102.361	5.000	104.216	104.216	104.016	4.500	103.237	103.237	103.037	4.500	100.751	100.751	100.551

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

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

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

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

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



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

30 Day Lock Exp.: 3/24/2022
45 Day Lock Exp.: 4/8/2022
60 Day Lock Exp.: 4/25/2022

W. Rate Sheet Dated: 2/22/2022

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	Rate	30 Day	45 Day	60 Day				
3.000	95.708	95.708	95.508	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.400	95.400	95.200	2.750	N/A	N/A	N/A	3.000	95.089	94.989	94.889	3.125	96.473	96.473	96.273	2.875	N/A	N/A	N/A
3.125	96.473	96.473	96.273	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.165	96.165	95.965	2.875	N/A	N/A	N/A	3.125	95.907	95.807	95.707	3.250	97.312	97.312	97.079	2.990	N/A	N/A	N/A
3.250	97.312	97.312	97.079	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.784	96.784	96.551	2.990	N/A	N/A	N/A	3.250	96.568	96.468	96.335	3.375	98.288	98.288	98.057	3.000	N/A	N/A	N/A
3.375	98.288	98.288	98.057	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.754	97.754	97.523	3.000	N/A	N/A	N/A	3.375	97.544	97.444	97.311	3.500	98.771	98.771	98.542	3.125	N/A	N/A	N/A
3.500	98.771	98.771	98.542	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.973	97.973	97.744	3.125	N/A	N/A	N/A	3.500	98.027	97.927	97.798	3.625	99.282	99.282	99.011	3.250	N/A	N/A	N/A
3.625	99.282	99.282	99.011	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.978	97.978	97.707	3.250	N/A	N/A	N/A	3.625	98.539	98.439	98.268	3.750	100.088	100.088	99.817	3.375	N/A	N/A	N/A
3.750	100.088	100.088	99.817	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.678	98.678	98.407	3.375	N/A	N/A	N/A	3.750	98.223	98.096	97.952	3.875	100.632	100.632	100.363	3.500	N/A	N/A	N/A
3.875	100.632	100.632	100.363	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.128	99.128	98.859	3.500	N/A	N/A	N/A	3.875	98.767	98.640	98.498	3.990	100.872	100.872	100.605	3.625	N/A	N/A	N/A
3.990	100.872	100.872	100.605	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.292	99.292	99.025	3.625	N/A	N/A	N/A	3.990	99.007	98.881	98.740	4.000	100.972	100.972	100.705	3.750	N/A	N/A	N/A
4.000	100.972	100.972	100.705	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.392	99.392	99.125	3.750	N/A	N/A	N/A	4.000	99.107	98.981	98.840	4.125	101.450	101.450	101.184	3.875	N/A	N/A	N/A
4.125	101.450	101.450	101.184	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.632	99.632	99.366	3.875	N/A	N/A	N/A	4.125	99.585	99.460	99.319	4.250	101.934	101.934	101.675	3.990	N/A	N/A	N/A
4.250	101.934	101.934	101.675	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.212	100.212	99.953	3.990	N/A	N/A	N/A	4.250	99.019	98.905	98.760	4.375	102.340	102.340	102.083	4.000	N/A	N/A	N/A
4.375	102.340	102.340	102.083	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.630	100.630	100.373	4.000	N/A	N/A	N/A	4.375	99.426	99.312	99.169	4.500	102.768	102.768	102.512	4.125	N/A	N/A	N/A
4.500	102.768	102.768	102.512	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.906	100.906	100.650	4.125	N/A	N/A	N/A	4.500	99.853	99.739	99.597	4.625	102.995	102.995	102.739	4.250	N/A	N/A	N/A
4.625	102.995	102.995	102.739	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.993	100.993	100.737	4.250	N/A	N/A	N/A	4.625	100.420	100.306	100.164	4.750	103.461	103.461	103.215	4.375	N/A	N/A	N/A
4.750	103.461	103.461	103.215	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.789	99.789	99.543	4.375	N/A	N/A	N/A	4.750	100.305	100.188	100.059	4.875	103.792	103.792	103.547	4.500	N/A	N/A	N/A
4.875	103.792	103.792	103.547	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.446	100.446	100.201	4.500	N/A	N/A	N/A	4.875	100.636	100.518	100.391	4.990	103.948	103.948	103.708	4.625	N/A	N/A	N/A
4.990	103.948	103.948	103.708	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.646	100.646	100.406	4.625	N/A	N/A	N/A	4.990	100.791	100.674	100.551	5.000	104.048	104.048	103.808	4.750	N/A	N/A	N/A
5.000	104.048	104.048	103.808	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.746	100.746	100.506	4.750	N/A	N/A	N/A	5.000	100.891	100.774	100.651								
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	96.843	96.843	96.550	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.413	97.413	97.213	2.500	96.867	96.767	96.667	2.875	N/A	N/A	N/A	3.125	97.720	97.720	97.423
2.875	N/A	N/A	N/A	3.125	97.720	97.720	97.423	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.939	97.939	97.739	2.625	97.315	97.215	97.115	2.990	N/A	N/A	N/A	3.250	98.456	98.456	98.157
2.990	N/A	N/A	N/A	3.250	98.456	98.456	98.157	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.452	98.452	98.252	2.750	97.265	97.165	97.065	3.000	N/A	N/A	N/A	3.375	99.410	99.410	99.048
3.000	N/A	N/A	N/A	3.375	99.410	99.410	99.048	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.055	99.055	98.855	2.875	97.868	97.768	97.668	3.125	N/A	N/A	N/A	3.500	99.897	99.897	99.534
3.125	N/A	N/A	N/A	3.500	99.897	99.897	99.534	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.297	99.297	99.097	2.990	98.110	98.010	97.910	3.250	N/A	N/A	N/A	3.625	100.362	100.362	99.998
3.250	N/A	N/A	N/A	3.625	100.362	100.362	99.998	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.397	99.397	99.197	3.000	98.210	98.110	98.010	3.375	N/A	N/A	N/A	3.750	101.019	101.019	100.654
3.375	N/A	N/A	N/A	3.750	101.019	101.019	100.654	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.038	100.038	99.739	3.125	99.605	99.505	99.306	3.500	N/A	N/A	N/A	3.875	101.536	101.536	101.172
3.500	N/A	N/A	N/A	3.875	101.536	101.536	101.172	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.476	100.476	100.177	3.250	98.652	98.552	98.353	3.625	N/A	N/A	N/A	3.990	101.808	101.808	101.444
3.625	N/A	N/A	N/A	3.990	101.808	101.808	101.444	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.150	101.150	100.851	3.375	99.327	99.227	99.028	3.750	N/A	N/A	N/A	4.000	101.908	101.908	101.544
3.750	N/A	N/A	N/A	4.000	101.908	101.908	101.544	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.522	101.522	101.224	3.500	99.699	99.599	99.401	3.875	N/A	N/A	N/A	4.125	101.732	101.732	101.402
3.875	N/A	N/A	N/A	4.125	101.732	101.732	101.402	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.353	101.353	101.043	3.625	100.340	100.240	100.130	3.990	N/A	N/A	N/A	4.250	101.796	101.796	101.467
3.990	N/A	N/A	N/A	4.250	101.796	101.796	101.467	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.778	101.778	101.568	3.750	99.851	99.751	99.641	4.000	N/A	N/A	N/A	4.375	102.108	102.108	101.780
4.000	N/A	N/A	N/A	4.375	102.108	102.108	101.780	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.188	102.188	101.981	3.875	100.261	100.161	100.054	4.125	N/A	N/A	N/A	4.500	102.428	102.428	102.098
4.125	N/A	N/A	N/A	4.500	102.428	102.428	102.098	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.465	102.465	102.259	3.990	100.538	100.438	100.332	4.250	N/A	N/A	N/A	4.625	102.506	102.506	102.176
4.250	N/A	N/A	N/A	4.625	102.506	102.506	102.176	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.565	102.565	102.359	4.000	100.638	100.538	100.432	4.375	N/A	N/A	N/A	4.750	103.534	103.534	103.193
4.375	N/A	N/A	N/A	4.750	103.534	103.534	103.193	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.572	101.572	101.337	4.125	99.822	99.708	99.587	4.500	N/A	N/A	N/A	4.875	103.855	103.855	103.516
4.500	N/A	N/A	N/A	4.875	103.855	103.855	103.516	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.940	101.940	101.707	4.250	99.691	99.577	99.458	4.625	N/A	N/A	N/A	4.990	103.952	103.952	103.616
4.625	N/A	N/A	N/A	4.990	103.952	103.952	103.616	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.303	102.303	102.070	4.375	100.054	99.940	99.821	4.750	N/A	N/A	N/A	5.000	104.052	104.052	103.716
4.750	N/A	N/A	N/A	5.000	104.052	104.052	103.716	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A</																



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/24/2022

45 Day Lock Exp.:

4/8/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/22/2022

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	95.708	95.708	95.508	3.000	95.400	95.400	95.200	3.000	96.843	96.843	96.550	2.500	97.413	97.413	97.213	2.500	97.889	97.889	97.689
3.125	96.473	96.473	96.273	3.125	96.165	96.165	95.965	3.125	97.720	97.720	97.423	2.625	97.939	97.939	97.739	2.625	98.291	98.291	98.091
3.250	97.312	97.312	97.079	3.250	96.784	96.784	96.551	3.250	98.456	98.456	98.117	2.750	98.452	98.452	98.252	2.750	97.958	97.958	97.758
3.375	98.288	98.288	98.057	3.375	97.754	97.754	97.523	3.375	99.410	99.410	99.048	2.875	99.055	99.055	98.855	2.875	98.573	98.573	98.373
3.500	98.771	98.771	98.542	3.500	97.973	97.973	97.744	3.500	99.897	99.897	99.534	2.990	99.297	99.297	99.097	2.990	98.813	98.813	98.613
3.625	99.282	99.282	99.011	3.625	97.978	97.978	97.707	3.625	100.362	100.362	99.998	3.000	99.397	99.397	99.197	3.000	98.913	98.913	98.713
3.750	100.088	100.088	99.817	3.750	98.678	98.678	98.407	3.750	101.019	101.019	100.654	3.125	100.038	100.038	99.739	3.125	99.458	99.458	99.159
3.875	100.632	100.632	100.363	3.875	99.128	99.128	98.859	3.875	101.536	101.536	101.172	3.250	100.476	100.476	100.177	3.250	98.766	98.766	98.467
3.990	100.872	100.872	100.605	3.990	99.292	99.292	99.025	3.990	101.808	101.808	101.444	3.375	101.150	101.150	100.851	3.375	99.446	99.446	99.147
4.000	100.972	100.972	100.705	4.000	99.392	99.392	99.125	4.000	101.908	101.908	101.544	3.500	101.522	101.522	101.224	3.500	99.824	99.824	99.526
4.125	101.450	101.450	101.184	4.125	99.632	99.632	99.366	4.125	101.732	101.732	101.402	3.625	101.353	101.353	101.143	3.625	100.741	100.741	100.531
4.250	101.934	101.934	101.675	4.250	100.212	100.212	99.953	4.250	101.796	101.796	101.467	3.750	101.778	101.778	101.568	3.750	99.276	99.276	99.066
4.375	102.340	102.340	102.083	4.375	100.630	100.630	100.373	4.375	102.108	102.108	101.780	3.875	102.188	102.188	101.981	3.875	99.694	99.694	99.487
4.500	102.768	102.768	102.512	4.500	100.906	100.906	100.650	4.500	102.428	102.428	102.098	3.990	102.465	102.465	102.259	3.990	99.983	99.983	99.777
4.625	102.995	102.995	102.739	4.625	100.993	100.993	100.737	4.625	102.506	102.506	102.162	4.000	102.565	102.565	102.359	4.000	100.083	100.083	99.877
4.750	103.461	103.461	103.215	4.750	99.789	99.789	99.543	4.750	103.534	103.534	103.193	4.125	101.572	101.572	101.337	4.125	101.764	101.764	101.529
4.875	103.792	103.792	103.547	4.875	100.446	100.446	100.201	4.875	103.855	103.855	103.516	4.250	101.940	101.940	101.707	4.250	99.174	99.174	98.941
4.990	103.948	103.948	103.708	4.990	100.646	100.646	100.406	4.990	103.952	103.952	103.616	4.375	102.303	102.303	102.070	4.375	99.547	99.547	99.314
5.000	104.048	104.048	103.808	5.000	100.746	100.746	100.506	5.000	104.052	104.052	103.716	4.500	102.631	102.631	102.399	4.500	99.887	99.887	99.655

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	-0.500	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	-1.000	-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@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/24/2022
45 Day Lock Exp.: 4/8/2022
60 Day Lock Exp.: 4/25/2022

W. Rate Sheet Dated: 2/22/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/24/2022

45 Day Lock Exp.:

4/8/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/22/2022

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	95.708	95.708	95.508	3.000	96.843	96.843	96.550	2.500	97.413	97.413	97.213	3.000	94.879	94.879	94.679	2.500	97.001	97.001	96.801
3.125	96.473	96.473	96.273	3.125	97.720	97.720	97.423	2.625	97.939	97.939	97.739	3.125	95.644	95.644	95.444	2.625	97.465	97.465	97.265
3.250	97.312	97.312	97.079	3.250	98.456	98.456	98.117	2.750	98.452	98.452	98.252	3.250	96.373	96.373	96.140	2.750	97.555	97.555	97.355
3.375	98.288	98.288	98.057	3.375	99.410	99.410	99.048	2.875	99.055	99.055	98.855	3.375	97.346	97.346	97.115	2.875	98.164	98.164	97.964
3.500	98.771	98.771	98.542	3.500	99.897	99.897	99.534	2.990	99.297	99.297	99.097	3.500	97.697	97.697	97.468	2.990	98.405	98.405	98.205
3.625	99.282	99.282	99.011	3.625	100.362	100.362	99.998	3.000	99.397	99.397	99.197	3.625	97.955	97.955	97.684	3.000	98.505	98.505	98.305
3.750	100.088	100.088	99.817	3.750	101.019	101.019	100.654	3.125	100.038	100.038	99.739	3.750	98.708	98.708	98.437	3.125	99.098	99.098	98.799
3.875	100.632	100.632	100.363	3.875	101.536	101.536	101.172	3.250	100.476	100.476	100.177	3.875	99.205	99.205	98.936	3.250	98.971	98.971	98.672
3.990	100.872	100.872	100.605	3.990	101.808	101.808	101.444	3.375	101.150	101.150	100.851	3.990	99.407	99.407	99.140	3.375	99.648	99.648	99.349
4.000	100.972	100.972	100.705	4.000	101.908	101.908	101.544	3.500	101.522	101.522	101.224	4.000	99.507	99.507	99.240	3.500	100.023	100.023	99.725
4.125	101.450	101.450	101.184	4.125	101.732	101.732	101.402	3.625	101.353	101.353	101.143	4.125	99.866	99.866	99.600	3.625	100.397	100.397	100.187
4.250	101.934	101.934	101.675	4.250	101.796	101.796	101.467	3.750	101.778	101.778	101.568	4.250	100.398	100.398	100.139	3.750	99.877	99.877	99.667
4.375	102.340	102.340	102.083	4.375	102.108	102.108	101.780	3.875	102.188	102.188	101.981	4.375	100.810	100.810	100.553	3.875	100.291	100.291	100.084
4.500	102.768	102.768	102.512	4.500	102.428	102.428	102.098	3.990	102.465	102.465	102.259	4.500	101.162	101.162	100.906	3.990	100.574	100.574	100.368
4.625	102.995	102.995	102.739	4.625	102.506	102.506	102.162	4.000	102.565	102.565	102.359	4.625	101.319	101.319	101.063	4.000	100.674	100.674	100.468
4.750	103.461	103.461	103.215	4.750	103.534	103.534	103.193	4.125	101.572	101.572	101.337	4.750	100.950	100.950	100.704	4.125	101.018	101.018	100.783
4.875	103.792	103.792	103.547	4.875	103.855	103.855	103.516	4.250	101.940	101.940	101.707	4.875	101.444	101.444	101.199	4.250	99.907	99.907	99.674
4.990	103.948	103.948	103.708	4.990	103.952	103.952	103.616	4.375	102.303	102.303	102.070	4.990	101.622	101.622	101.382	4.375	100.275	100.275	100.042
5.000	104.048	104.048	103.808	5.000	104.052	104.052	103.716	4.500	102.631	102.631	102.399	5.000	101.722	101.722	101.482	4.500	100.609	100.609	100.377

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

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

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

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

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

Lock Desk Policy		
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	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.:

3/24/2022

45 Day Lock Exp.:

4/8/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/22/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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3/24/2022

4/8/2022

4/25/2022

W. Rate Sheet Dated: 2/22/2022

Release Time: 10:00 am ET

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Non QM

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

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

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

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

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For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)