



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.: 3/25/2022

45 Day Lock Exp.: 4/11/2022

60 Day Lock Exp.: 4/25/2022

W. Rate Sheet Dated: 2/23/2022

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	99.593	99.593	99.124	3.250	99.458	99.458	98.989	1.875	92.871	92.871	92.571	3.125	99.401	99.401	99.101
3.375	99.984	99.984	99.516	3.375	99.763	99.763	99.294	2.000	93.352	93.352	93.052	3.250	100.510	100.510	100.210
3.500	100.474	100.474	100.005	3.500	100.172	100.172	99.703	2.125	93.820	93.820	93.520	3.375	100.403	100.403	100.103
3.625	100.908	100.908	100.439	3.625	100.496	100.496	100.027	2.250	94.741	94.741	94.413	3.500	99.625	99.625	99.325
3.750	100.702	100.702	100.255	3.750	100.544	100.544	100.097	2.375	95.191	95.191	94.863	3.625	99.658	99.658	99.358
3.875	101.063	101.063	100.616	3.875	100.783	100.783	100.336	2.500	95.641	95.641	95.313	Margin = 2.250		Index = 1.080	
4.000	101.511	101.511	101.064	4.000	101.149	101.149	100.702	2.625	96.065	96.065	95.737	30 Year OTC			
4.125	101.918	101.918	101.471	4.125	101.351	101.351	100.904	2.750	97.105	97.105	96.612	Rate	30 Day	45 Day	60 Day
4.250	101.913	101.913	101.600	4.250	101.680	101.680	101.368	2.875	97.521	97.521	97.029	4.000	100.919	100.919	100.325
4.375	102.208	102.208	101.895	4.375	101.740	101.740	101.427	3.000	97.922	97.922	97.430	4.125	101.326	101.326	100.732
4.500	102.609	102.609	102.297	4.500	101.995	101.995	101.683	3.125	98.321	98.321	97.828	4.500	102.017	102.017	101.517
4.625	102.954	102.954	102.641	4.625	102.316	102.316	102.004	3.250	98.684	98.684	98.246	4.625	102.362	102.362	101.862
4.750	101.861	101.861	101.579	4.750	101.604	101.604	101.322	3.375	99.064	99.064	98.626	4.750	101.169	101.169	100.669
4.875	102.061	102.061	101.779	4.875	101.741	101.741	101.460	3.500	99.448	99.448	99.010	4.875	101.469	101.469	100.969
5.000	102.402	102.402	102.121	5.000	101.997	101.997	101.716	3.625	99.746	99.746	99.309	5.000	101.810	101.810	101.310
5.125	102.440	102.440	102.159	5.125	102.318	102.318	102.036	3.750	98.720	98.720	98.416	5.125	101.848	101.848	101.348
5.250	103.663	103.663	103.344	5.250	103.558	103.558	103.240	3.875	99.035	99.035	98.730	5.500	103.562	103.562	103.062
5.375	103.873	103.873	103.554	5.375	103.696	103.696	103.377	4.000	99.375	99.375	99.070	5.625	103.803	103.803	103.303
6.250	106.000	106.000	105.800	6.250	102.546	102.546	102.346	4.125	99.604	99.604	99.299	6.250	103.459	103.459	102.959

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	99.693	99.593	99.593	99.124	3.250	99.258	99.158	99.158	98.689	1.875	95.001	94.901	94.901	94.601	
3.375	100.184	100.084	100.084	99.616	3.375	99.663	99.563	99.563	99.094	2.000	95.482	95.382	95.382	95.082	
3.500	100.674	100.574	100.574	100.105	3.500	100.072	99.972	99.972	99.503	2.125	95.950	95.850	95.850	95.550	
3.625	101.108	101.008	101.008	100.539	3.625	100.396	100.296	100.296	99.827	2.250	96.871	96.771	96.771	96.443	
3.750	100.902	100.802	100.802	100.355	3.750	100.744	100.644	100.644	100.197	2.375	97.321	97.221	97.221	96.893	
3.875	101.363	101.263	101.263	100.816	3.875	101.083	100.983	100.983	100.536	2.500	97.771	97.671	97.671	97.343	
4.000	101.811	101.711	101.711	101.264	4.000	101.449	101.349	101.349	100.902	2.625	98.195	98.095	98.095	97.767	
4.125	102.218	102.118	102.118	101.671	4.125	101.651	101.551	101.551	101.104	2.750	98.135	98.035	98.035	97.542	
4.250	102.113	102.013	102.013	101.700	4.250	101.880	101.780	101.780	101.468	2.875	98.551	98.451	98.451	97.959	
4.375	102.508	102.408	102.408	102.095	4.375	102.040	101.940	101.940	101.627	3.000	98.952	98.852	98.852	98.360	
4.500	102.909	102.809	102.809	102.497	4.500	102.295	102.195	102.195	101.883	3.125	99.351	99.251	99.251	98.758	
4.625	103.254	103.154	103.154	102.841	4.625	102.616	102.516	102.516	102.204	3.250	100.314	100.214	100.214	99.776	
4.750	102.061	101.961	101.961	101.679	4.750	101.804	101.704	101.704	101.422	3.375	100.694	100.594	100.594	100.156	

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	98.169	98.169	97.575	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.576	98.576	97.982	5.250	101.000	101.000	100.500
3.875	95.443	95.443	94.834	5.250	103.750	103.750	103.500	4.500	99.267	99.267	98.767	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	94.996	94.996	94.386					4.625	99.612	99.612	99.112	Rate	30 Day	45 Day	60 Day
4.125	94.588	94.588	93.979					4.750	98.419	98.419	97.919	5.750	100.000	100.000	99.500
4.250	97.162	97.162	96.662					4.875	98.719	98.719	98.219	6.250	102.750	102.750	102.250
4.375	96.767	96.767	96.267					5.000	99.060	99.060	98.560		DPA Advantage Adjustment		
4.500	96.366	96.366	95.866					5.125	99.098	99.098	98.598		203(k) / 203(k)s		-0.250
4.625	96.021	96.021	95.521					5.500	100.812	100.812	100.312		203(k) & 203(k)s are Borrower Paid only		
4.750	97.246	97.246	96.746					5.625	101.053	101.053	100.553				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.709	100.709	100.209				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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30 Day Lock Exp.:

3/25/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/23/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	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	95.653	95.653	95.161	3.500	99.375	99.375	99.075
3.750	99.577	99.577	99.130	3.750	99.519	99.519	99.072	2.875	96.070	96.070	95.578	3.625	99.408	99.408	99.108
3.875	100.038	100.038	99.591	3.875	99.858	99.858	99.411	3.000	96.471	96.471	95.979	Margin = 2.250		Index = 1.080	
4.000	100.486	100.486	100.039	4.000	100.224	100.224	99.777	3.125	96.869	96.869	96.377	30 Year OTC			
4.125	100.893	100.893	100.446	4.125	100.426	100.426	99.979	3.250	97.489	97.489	97.052	Rate	30 Day	45 Day	60 Day
4.250	100.288	100.288	99.976	4.250	100.155	100.155	99.843	3.375	97.869	97.869	97.432	3.250	98.505	98.505	98.005
4.375	100.683	100.683	100.371	4.375	100.315	100.315	100.003	3.500	98.253	98.253	97.816	3.375	98.997	98.997	98.497
4.500	101.084	101.084	100.772	4.500	100.570	100.570	100.258	3.625	98.551	98.551	98.114	3.500	99.486	99.486	98.986
4.625	101.429	101.429	101.117	4.625	100.891	100.891	100.579	3.750	98.025	98.025	97.720	3.625	99.920	99.920	99.420
4.750	98.861	98.861	98.580	4.750	98.704	98.704	98.423	3.875	N/A	N/A	N/A	3.750	99.577	99.577	98.968
4.875	99.161	99.161	98.880	4.875	98.941	98.941	98.660	4.000	N/A	N/A	N/A	3.875	100.038	100.038	99.429
5.000	99.502	99.502	99.221	5.000	99.197	99.197	98.916	4.125	N/A	N/A	N/A	4.000	100.486	100.486	99.877
5.125	99.540	99.540	99.259	5.125	99.518	99.518	99.237	4.250	N/A	N/A	N/A	4.125	100.893	100.893	100.284
5.250	99.163	99.163	98.844	5.250	99.158	99.158	98.839	4.375	N/A	N/A	N/A	4.250	100.288	100.288	99.788
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	99.677	99.577	99.577	99.130	3.750	99.619	99.519	99.519	99.072	2.750	96.972	96.872	96.872	96.380
3.875	100.138	100.038	100.038	99.591	3.875	99.958	99.858	99.858	99.411	2.875	97.389	97.289	97.289	96.797
4.000	100.586	100.486	100.486	100.039	4.000	100.324	100.224	100.224	99.777	3.000	97.790	97.690	97.690	97.198
4.125	100.993	100.893	100.893	100.446	4.125	100.526	100.426	100.426	99.979	3.125	98.188	98.088	98.088	97.596
4.250	100.388	100.288	100.288	99.976	4.250	100.255	100.155	100.155	99.843	3.250	99.526	99.426	99.426	98.989
4.375	100.783	100.683	100.683	100.371	4.375	100.415	100.315	100.315	100.003	3.375	99.906	99.806	99.806	99.369
4.500	101.184	101.084	101.084	100.772	4.500	100.670	100.570	100.570	100.258	3.500	100.290	100.190	100.190	99.753
4.625	101.529	101.429	101.429	101.117	4.625	100.991	100.891	100.891	100.579	3.625	100.589	100.489	100.489	100.052
4.750	98.961	98.861	98.861	98.580	4.750	98.804	98.704	98.704	98.423	3.750	99.625	99.525	99.525	99.220

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	
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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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/25/2022

45 Day Lock Exp.: 4/11/2022

60 Day Lock Exp.: 4/25/2022

W. Rate Sheet Dated: 2/23/2022

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.456	95.456	95.256	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.290	95.290	95.090	2.000	N/A	N/A	N/A	3.000	95.419	95.319	95.219
3.125	96.094	96.094	95.894	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.096	96.096	95.896	2.125	N/A	N/A	N/A	3.125	96.049	95.949	95.849
3.250	96.841	96.841	96.641	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	96.773	96.773	96.573	2.250	N/A	N/A	N/A	3.250	96.795	96.695	96.595
3.375	97.774	97.774	97.574	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	97.644	97.644	97.444	2.375	N/A	N/A	N/A	3.375	97.729	97.629	97.529
3.500	98.277	98.277	98.077	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.324	98.324	98.124	2.500	N/A	N/A	N/A	3.500	98.232	98.132	98.032
3.625	98.871	98.871	98.671	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.030	99.030	98.830	2.625	N/A	N/A	N/A	3.625	98.904	98.756	98.619
3.750	99.535	99.535	99.335	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	99.626	99.626	99.426	2.750	N/A	N/A	N/A	3.750	99.568	99.420	99.283
3.875	100.086	100.086	99.886	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.112	100.112	99.912	2.875	N/A	N/A	N/A	3.875	100.118	99.970	99.833
3.990	100.456	100.456	100.256	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.357	100.357	100.157	2.990	N/A	N/A	N/A	3.990	100.489	100.341	100.204
4.000	100.556	100.556	100.356	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.457	100.457	100.257	3.000	N/A	N/A	N/A	4.000	100.589	100.441	100.304
4.125	101.034	101.034	100.834	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.776	100.776	100.576	3.125	N/A	N/A	N/A	4.125	101.049	100.901	100.748
4.250	101.555	101.555	101.355	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.218	101.218	101.018	3.250	N/A	N/A	N/A	4.250	101.570	101.422	101.269
4.375	102.004	102.004	101.804	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.590	101.590	101.390	3.375	N/A	N/A	N/A	4.375	102.019	101.871	101.718
4.500	102.401	102.401	102.201	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.846	101.846	101.646	3.500	N/A	N/A	N/A	4.500	102.416	102.268	102.115
4.625	102.781	102.781	102.581	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.989	101.989	101.789	3.625	N/A	N/A	N/A	4.625	102.818	102.709	102.591
4.750	103.328	103.328	103.128	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.817	101.817	101.617	3.750	N/A	N/A	N/A	4.750	103.365	103.256	103.138
4.875	103.755	103.755	103.555	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.175	102.175	101.975	3.875	N/A	N/A	N/A	4.875	103.792	103.683	103.565
4.990	103.958	103.958	103.758	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.266	102.266	102.066	3.990	N/A	N/A	N/A	4.990	103.995	103.886	103.768
5.000	104.058	104.058	103.858	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.366	102.366	102.166	4.000	N/A	N/A	N/A	5.000	104.095	103.986	103.868
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	96.589	96.589	96.389	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.063	97.063	96.863	2.500	96.985	96.885	96.785
2.875	N/A	N/A	N/A	3.125	97.400	97.400	97.200	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.626	97.626	97.426	2.625	97.548	97.448	97.348
2.990	N/A	N/A	N/A	3.250	98.038	98.038	97.838	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.153	98.153	97.953	2.750	98.075	97.975	97.875
3.000	N/A	N/A	N/A	3.375	98.881	98.881	98.681	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.609	98.609	98.409	2.875	98.601	98.469	98.366
3.125	N/A	N/A	N/A	3.500	99.449	99.449	99.249	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.114	99.114	98.914	2.990	99.106	98.974	98.847
3.250	N/A	N/A	N/A	3.625	100.167	100.167	99.967	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.214	99.214	99.014	3.000	99.206	99.074	98.947
3.375	N/A	N/A	N/A	3.750	100.733	100.733	100.533	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.776	99.776	99.576	3.125	99.768	99.636	99.492
3.500	N/A	N/A	N/A	3.875	101.234	101.234	101.034	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.264	100.264	100.064	3.250	100.256	100.124	99.980
3.625	N/A	N/A	N/A	3.990	101.541	101.541	101.341	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.923	100.923	100.723	3.375	100.916	100.784	100.640
3.750	N/A	N/A	N/A	4.000	101.641	101.641	101.441	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.310	101.310	101.110	3.500	101.302	101.170	101.026
3.875	N/A	N/A	N/A	4.125	102.010	102.010	101.810	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.774	101.774	101.574	3.625	101.766	101.634	101.490
3.990	N/A	N/A	N/A	4.250	101.900	101.900	101.700	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.761	101.761	101.561	3.750	101.952	101.813	101.661
4.000	N/A	N/A	N/A	4.375	102.306	102.306	102.106	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.239	102.239	102.039	3.875	102.431	102.292	102.140
4.125	N/A	N/A	N/A	4.500	102.640	102.640	102.440	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.619	102.619	102.419	3.990	102.811	102.672	102.520
4.250	N/A	N/A	N/A	4.625	102.932	102.932	102.732	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.719	102.719	102.519	4.000	102.911	102.772	102.620
4.375	N/A	N/A	N/A	4.750	103.383	103.383	103.183	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.100	103.100	102.900	4.125	103.291	103.152	103.000
4.500	N/A	N/A	N/A	4.875	103.769	103.769	103.569	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.668	102.668	102.468	4.250	102.754	102.600	102.443
4.625	N/A	N/A	N/A	4.990	103.917	103.917	103.717	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.925	102.925	102.725	4.375	103.011	102.857	102.700
4.750	N/A	N/A	N/A	5.000	104.017	104.017	103.817	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.991	102.991	102.791	4.500	103.077	102.923	102.766
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 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	97.052	97.052	96.852	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.233	98.233	98.033
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.477	97.477	97.277	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.718	98.718	98.518
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.846	97.846	97.646	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.069	99.069	98.869
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.142	98.142	97.942	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.496	99.496	99.296
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.521	98.521	98.321	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.889	99.889	99.689
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.621	98.621	98.421	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.989	99.989	99.789
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.049	99.049	98.849	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.440	100.440	100.240
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.389	99.389	99.189	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.766	100.766	100.566
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.914	99.914	99.714	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.206	101.206	101.006
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.181	100.181	99.981	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.599	101.599	101.399
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.510	100.510	100.310	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.066	102.066	101.866
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.935	99.935	99.735	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.945		



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.:

3/25/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/23/2022

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	95.456	95.456	95.256	3.000	95.290	95.290	95.090	3.000	96.589	96.589	96.389	2.500	97.063	97.063	96.863	2.500	97.052	97.052	96.852
3.125	96.094	96.094	95.894	3.125	96.096	96.096	95.896	3.125	97.400	97.400	97.200	2.625	97.626	97.626	97.426	2.625	97.477	97.477	97.277
3.250	96.841	96.841	96.641	3.250	96.773	96.773	96.573	3.250	98.038	98.038	97.838	2.750	98.153	98.153	97.953	2.750	97.846	97.846	97.646
3.375	97.774	97.774	97.574	3.375	97.644	97.644	97.444	3.375	98.881	98.881	98.681	2.875	98.609	98.609	98.409	2.875	98.142	98.142	97.942
3.500	98.277	98.277	98.077	3.500	98.324	98.324	98.124	3.500	99.449	99.449	99.249	2.990	99.114	99.114	98.914	2.990	98.521	98.521	98.321
3.625	98.871	98.871	98.671	3.625	99.030	99.030	98.830	3.625	100.167	100.167	99.967	3.000	99.214	99.214	99.014	3.000	98.621	98.621	98.421
3.750	99.535	99.535	99.335	3.750	99.626	99.626	99.426	3.750	100.733	100.733	100.533	3.125	99.776	99.776	99.576	3.125	99.049	99.049	98.849
3.875	100.086	100.086	99.886	3.875	100.112	100.112	99.912	3.875	101.234	101.234	101.034	3.250	100.264	100.264	100.064	3.250	99.389	99.389	99.189
3.990	100.456	100.456	100.256	3.990	100.357	100.357	100.157	3.990	101.541	101.541	101.341	3.375	100.923	100.923	100.723	3.375	99.914	99.914	99.714
4.000	100.556	100.556	100.356	4.000	100.457	100.457	100.257	4.000	101.641	101.641	101.441	3.500	101.310	101.310	101.110	3.500	100.181	100.181	99.981
4.125	101.034	101.034	100.834	4.125	100.776	100.776	100.576	4.125	102.010	102.010	101.810	3.625	101.774	101.774	101.574	3.625	100.510	100.510	100.310
4.250	101.555	101.555	101.355	4.250	101.218	101.218	101.018	4.250	101.900	101.900	101.700	3.750	101.761	101.761	101.561	3.750	99.935	99.935	99.735
4.375	102.004	102.004	101.804	4.375	101.590	101.590	101.390	4.375	102.306	102.306	102.106	3.875	102.239	102.239	102.039	3.875	100.261	100.261	100.061
4.500	102.401	102.401	102.201	4.500	101.846	101.846	101.646	4.500	102.640	102.640	102.440	3.990	102.619	102.619	102.419	3.990	100.490	100.490	100.290
4.625	102.781	102.781	102.581	4.625	101.989	101.989	101.789	4.625	102.932	102.932	102.732	4.000	102.719	102.719	102.519	4.000	100.590	100.590	100.390
4.750	103.328	103.328	103.128	4.750	101.817	101.817	101.617	4.750	103.383	103.383	103.183	4.125	103.100	103.100	102.900	4.125	100.856	100.856	100.656
4.875	103.755	103.755	103.555	4.875	102.175	102.175	101.975	4.875	103.769	103.769	103.569	4.250	102.668	102.668	102.468	4.250	100.288	100.288	100.088
4.990	103.958	103.958	103.758	4.990	102.266	102.266	102.066	4.990	103.917	103.917	103.717	4.375	102.925	102.925	102.725	4.375	100.461	100.461	100.261
5.000	104.058	104.058	103.858	5.000	102.366	102.366	102.166	5.000	104.017	104.017	103.817	4.500	102.991	102.991	102.791	4.500	100.505	100.505	100.305

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

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

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

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

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

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/25/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/23/2022

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	95.471	95.471	95.271	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.171	95.171	94.971	2.750	N/A	N/A	N/A	3.000	94.852	94.752	94.652
3.125	96.249	96.249	96.049	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	95.951	95.951	95.751	2.875	N/A	N/A	N/A	3.125	95.683	95.583	95.483
3.250	97.061	97.061	96.821	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.563	96.563	96.323	2.990	N/A	N/A	N/A	3.250	96.317	96.217	96.077
3.375	98.055	98.055	97.817	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.551	97.551	97.313	3.000	N/A	N/A	N/A	3.375	97.311	97.210	97.073
3.500	98.541	98.541	98.303	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.769	97.769	97.531	3.125	N/A	N/A	N/A	3.500	97.797	97.695	97.559
3.625	98.956	98.956	98.714	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.798	97.798	97.556	3.250	N/A	N/A	N/A	3.625	98.213	98.109	97.971
3.750	99.754	99.754	99.500	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.424	98.424	98.170	3.375	N/A	N/A	N/A	3.750	97.889	97.762	97.635
3.875	100.305	100.305	100.053	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.881	98.881	98.629	3.500	N/A	N/A	N/A	3.875	98.440	98.314	98.188
3.990	100.548	100.548	100.297	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.044	99.044	98.793	3.625	N/A	N/A	N/A	3.990	98.683	98.556	98.432
4.000	100.648	100.648	100.397	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.144	99.144	98.893	3.750	N/A	N/A	N/A	4.000	98.783	98.656	98.532
4.125	101.138	101.138	100.885	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.392	99.392	99.139	3.875	N/A	N/A	N/A	4.125	99.273	99.145	99.020
4.250	101.730	101.730	101.447	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.002	100.002	99.719	3.990	N/A	N/A	N/A	4.250	98.815	98.640	98.532
4.375	102.127	102.127	101.842	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.409	100.409	100.124	4.000	N/A	N/A	N/A	4.375	99.213	99.038	98.928
4.500	102.541	102.541	102.258	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.669	100.669	100.386	4.125	N/A	N/A	N/A	4.500	99.626	99.451	99.343
4.625	102.766	102.766	102.482	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.752	100.752	100.468	4.250	N/A	N/A	N/A	4.625	100.191	100.016	99.907
4.750	103.259	103.259	103.034	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.573	99.573	99.348	4.375	N/A	N/A	N/A	4.750	100.103	99.969	99.878
4.875	103.591	103.591	103.368	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.233	100.233	100.010	4.500	N/A	N/A	N/A	4.875	100.435	100.301	100.212
4.990	103.748	103.748	103.527	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.434	100.434	100.213	4.625	N/A	N/A	N/A	4.990	100.591	100.457	100.370
5.000	103.848	103.848	103.627	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.534	100.534	100.313	4.750	N/A	N/A	N/A	5.000	100.691	100.557	100.470
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	96.579	96.579	96.313	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.126	97.126	96.926	2.500	96.580	96.480	96.380
2.875	N/A	N/A	N/A	3.125	97.461	97.461	97.169	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.661	97.661	97.461	2.625	97.037	96.937	96.837
2.990	N/A	N/A	N/A	3.250	98.172	98.172	97.877	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.178	98.178	97.978	2.750	96.991	96.891	96.791
3.000	N/A	N/A	N/A	3.375	99.090	99.090	98.750	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.785	98.785	98.585	2.875	97.598	97.498	97.398
3.125	N/A	N/A	N/A	3.500	99.577	99.577	99.238	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.071	99.071	98.871	2.990	97.884	97.784	97.650
3.250	N/A	N/A	N/A	3.625	100.045	100.045	99.704	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.171	99.171	98.937	3.000	97.984	97.884	97.750
3.375	N/A	N/A	N/A	3.750	100.701	100.701	100.357	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.822	99.822	99.575	3.125	99.389	99.289	99.142
3.500	N/A	N/A	N/A	3.875	101.224	101.224	100.879	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.263	100.263	100.016	3.250	98.439	98.339	98.192
3.625	N/A	N/A	N/A	3.990	101.497	101.497	101.152	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.943	100.943	100.696	3.375	99.120	99.020	98.873
3.750	N/A	N/A	N/A	4.000	101.597	101.597	101.252	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.320	101.320	101.073	3.500	99.497	99.397	99.250
3.875	N/A	N/A	N/A	4.125	101.462	101.462	101.109	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.432	101.432	101.229	3.625	100.419	100.313	100.216
3.990	N/A	N/A	N/A	4.250	101.591	101.591	101.237	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.854	101.854	101.651	3.750	99.927	99.820	99.724
4.000	N/A	N/A	N/A	4.375	101.891	101.891	101.537	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.264	102.264	102.060	3.875	100.337	100.230	100.133
4.125	N/A	N/A	N/A	4.500	102.193	102.193	101.839	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.538	102.538	102.334	3.990	100.611	100.504	100.407
4.250	N/A	N/A	N/A	4.625	102.275	102.275	101.973	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.638	102.638	102.434	4.000	100.711	100.604	100.507
4.375	N/A	N/A	N/A	4.750	103.316	103.316	103.015	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.382	102.382	102.173	4.125	100.632	100.516	100.423
4.500	N/A	N/A	N/A	4.875	103.639	103.639	103.339	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.757	102.757	102.549	4.250	100.508	100.391	100.300
4.625	N/A	N/A	N/A	4.990	103.734	103.734	103.434	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.101	103.101	102.892	4.375	100.852	100.736	100.643
4.750	N/A	N/A	N/A	5.000	103.834	103.834	103.534	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.434	103.434	103.229	4.500	101.185	101.069	100.980
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.818	97.818	97.618	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.219	98.219	98.019	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.680	97.680	97.480	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.301	98.301	98.101	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.525	98.525	98.291	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.625	98.625	98.391	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.178	98.178	98.391	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.551	98.551	98.304	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.237	99.237	98.990	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.618	99.618	99.371	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.318	100.318	100.115	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.348	99.348	99.145	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	99.766	99.766	99.562	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	100.052	100.052	99.848	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	100.152	100.152	99.948	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	101.120	101.120	100.911	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.679	99.679	99.471	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A				
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.035	100													



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.:

3/25/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/23/2022

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	95.471	95.471	95.271	3.000	95.171	95.171	94.971	3.000	96.579	96.579	96.313	2.500	97.126	97.126	96.926	2.500	97.818	97.818	97.618
3.125	96.249	96.249	96.049	3.125	95.951	95.951	95.751	3.125	97.461	97.461	97.169	2.625	97.661	97.661	97.461	2.625	98.219	98.219	98.019
3.250	97.061	97.061	96.821	3.250	96.563	96.563	96.323	3.250	98.172	98.172	97.877	2.750	98.178	98.178	97.978	2.750	97.680	97.680	97.480
3.375	98.055	98.055	97.817	3.375	97.551	97.551	97.313	3.375	99.090	99.090	98.750	2.875	98.785	98.785	98.585	2.875	98.301	98.301	98.101
3.500	98.541	98.541	98.303	3.500	97.769	97.769	97.531	3.500	99.577	99.577	99.238	2.990	99.071	99.071	98.837	2.990	98.525	98.525	98.291
3.625	98.956	98.956	98.714	3.625	97.798	97.798	97.556	3.625	100.045	100.045	99.704	3.000	99.171	99.171	98.937	3.000	98.625	98.625	98.391
3.750	99.754	99.754	99.500	3.750	98.424	98.424	98.170	3.750	100.701	100.701	100.357	3.125	99.822	99.822	99.575	3.125	99.178	99.178	98.931
3.875	100.305	100.305	100.053	3.875	98.881	98.881	98.629	3.875	101.224	101.224	100.879	3.250	100.263	100.263	100.016	3.250	98.551	98.551	98.304
3.990	100.548	100.548	100.297	3.990	99.044	99.044	98.793	3.990	101.497	101.497	101.152	3.375	100.943	100.943	100.696	3.375	99.237	99.237	98.990
4.000	100.648	100.648	100.397	4.000	99.144	99.144	98.893	4.000	101.597	101.597	101.252	3.500	101.320	101.320	101.073	3.500	99.618	99.618	99.371
4.125	101.138	101.138	100.885	4.125	99.392	99.392	99.139	4.125	101.462	101.462	101.109	3.625	101.432	101.432	101.229	3.625	100.318	100.318	100.115
4.250	101.730	101.730	101.447	4.250	100.002	100.002	99.719	4.250	101.591	101.591	101.237	3.750	101.854	101.854	101.651	3.750	99.348	99.348	99.145
4.375	102.127	102.127	101.842	4.375	100.409	100.409	100.124	4.375	101.891	101.891	101.537	3.875	102.264	102.264	102.060	3.875	99.766	99.766	99.562
4.500	102.541	102.541	102.258	4.500	100.669	100.669	100.386	4.500	102.193	102.193	101.839	3.990	102.538	102.538	102.334	3.990	100.052	100.052	99.848
4.625	102.766	102.766	102.482	4.625	100.752	100.752	100.468	4.625	102.275	102.275	101.973	4.000	102.638	102.638	102.434	4.000	100.152	100.152	99.948
4.750	103.259	103.259	103.034	4.750	99.573	99.573	99.348	4.750	103.316	103.316	103.015	4.125	102.382	102.382	102.173	4.125	101.120	101.120	100.911
4.875	103.591	103.591	103.368	4.875	100.233	100.233	100.010	4.875	103.639	103.639	103.339	4.250	102.757	102.757	102.549	4.250	99.679	99.679	99.471
4.990	103.748	103.748	103.527	4.990	100.434	100.434	100.213	4.990	103.734	103.734	103.434	4.375	103.101	103.101	102.892	4.375	100.035	100.035	99.826
5.000	103.848	103.848	103.627	5.000	100.534	100.534	100.313	5.000	103.834	103.834	103.534	4.500	103.434	103.434	103.229	4.500	100.382	100.382	100.177

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	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



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.:

3/25/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/23/2022

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.:

3/25/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/23/2022

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	95.471	95.471	95.271	3.000	96.579	96.579	96.313	2.500	97.126	97.126	96.926	3.000	94.646	94.646	94.446	2.500	96.822	96.822	96.622
3.125	96.249	96.249	96.049	3.125	97.461	97.461	97.169	2.625	97.661	97.661	97.461	3.125	95.425	95.425	95.225	2.625	97.290	97.290	97.090
3.250	97.061	97.061	96.821	3.250	98.172	98.172	97.877	2.750	98.178	98.178	97.978	3.250	96.137	96.137	95.897	2.750	97.279	97.279	97.079
3.375	98.055	98.055	97.817	3.375	99.090	99.090	98.750	2.875	98.785	98.785	98.585	3.375	97.128	97.128	96.890	2.875	97.893	97.893	97.693
3.500	98.541	98.541	98.303	3.500	99.577	99.577	99.238	2.990	99.071	99.071	98.837	3.500	97.480	97.480	97.242	2.990	98.148	98.148	97.914
3.625	98.956	98.956	98.714	3.625	100.045	100.045	99.704	3.000	99.171	99.171	98.937	3.625	97.702	97.702	97.460	3.000	98.248	98.248	98.014
3.750	99.754	99.754	99.500	3.750	100.701	100.701	100.357	3.125	99.822	99.822	99.575	3.750	98.414	98.414	98.160	3.125	98.850	98.850	98.603
3.875	100.305	100.305	100.053	3.875	101.224	101.224	100.879	3.250	100.263	100.263	100.016	3.875	98.918	98.918	98.666	3.250	98.757	98.757	98.510
3.990	100.548	100.548	100.297	3.990	101.497	101.497	101.152	3.375	100.943	100.943	100.696	3.990	99.121	99.121	98.870	3.375	99.440	99.440	99.193
4.000	100.648	100.648	100.397	4.000	101.597	101.597	101.252	3.500	101.320	101.320	101.073	4.000	99.221	99.221	98.970	3.500	99.819	99.819	99.572
4.125	101.138	101.138	100.885	4.125	101.462	101.462	101.109	3.625	101.432	101.432	101.229	4.125	99.590	99.590	99.337	3.625	100.225	100.225	100.022
4.250	101.730	101.730	101.447	4.250	101.591	101.591	101.237	3.750	101.854	101.854	101.651	4.250	100.191	100.191	99.908	3.750	99.951	99.951	99.748
4.375	102.127	102.127	101.842	4.375	101.891	101.891	101.537	3.875	102.264	102.264	102.060	4.375	100.593	100.593	100.308	3.875	100.365	100.365	100.161
4.500	102.541	102.541	102.258	4.500	102.193	102.193	101.839	3.990	102.538	102.538	102.334	4.500	100.930	100.930	100.647	3.990	100.645	100.645	100.441
4.625	102.766	102.766	102.482	4.625	102.275	102.275	101.973	4.000	102.638	102.638	102.434	4.625	101.084	101.084	100.800	4.000	100.745	100.745	100.541
4.750	103.259	103.259	103.034	4.750	103.316	103.316	103.015	4.125	102.382	102.382	102.173	4.750	100.741	100.741	100.516	4.125	101.101	101.101	100.892
4.875	103.591	103.591	103.368	4.875	103.639	103.639	103.339	4.250	102.757	102.757	102.549	4.875	101.237	101.237	101.014	4.250	100.568	100.568	100.360
4.990	103.748	103.748	103.527	4.990	103.734	103.734	103.434	4.375	103.101	103.101	102.892	4.990	101.416	101.416	101.195	4.375	100.918	100.918	100.709
5.000	103.848	103.848	103.627	5.000	103.834	103.834	103.534	4.500	103.434	103.434	103.229	5.000	101.516	101.516	101.295	4.500	101.258	101.258	101.053

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/25/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/23/2022

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	0.500	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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3/25/2022

4/11/2022

4/25/2022

W. Rate Sheet Dated: 2/23/2022

Release Time: 10:00 am ET

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Non QM

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

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

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

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

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FHA ID# - 1358600006		
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