



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.: 3/28/2022

45 Day Lock Exp.: 4/11/2022

60 Day Lock Exp.: 4/25/2022

W. Rate Sheet Dated: 2/24/2022

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	99.811	99.811	99.358	3.250	99.677	99.677	99.224	1.875	92.965	92.965	92.665	3.125	99.401	99.401	99.101
3.375	100.203	100.203	99.750	3.375	99.982	99.982	99.529	2.000	93.445	93.445	93.145	3.250	100.510	100.510	100.210
3.500	100.693	100.693	100.240	3.500	100.391	100.391	99.938	2.125	93.914	93.914	93.614	3.375	100.403	100.403	100.103
3.625	101.127	101.127	100.674	3.625	100.714	100.714	100.261	2.250	94.799	94.799	94.464	3.500	99.625	99.625	99.325
3.750	100.859	100.859	100.412	3.750	100.700	100.700	100.253	2.375	95.250	95.250	94.914	3.625	99.658	99.658	99.358
3.875	101.219	101.219	100.772	3.875	100.939	100.939	100.493	2.500	95.700	95.700	95.364	Margin = 2.250		Index = 1.080	
4.000	101.667	101.667	101.220	4.000	101.305	101.305	100.858	2.625	96.124	96.124	95.788	30 Year OTC			
4.125	102.074	102.074	101.628	4.125	101.508	101.508	101.061	2.750	97.198	97.198	96.706	Rate	30 Day	45 Day	60 Day
4.250	101.835	101.835	101.397	4.250	101.602	101.602	101.164	2.875	97.615	97.615	97.123	4.000	101.075	101.075	100.481
4.375	102.129	102.129	101.692	4.375	101.661	101.661	101.224	3.000	98.016	98.016	97.524	4.125	101.482	101.482	100.888
4.500	102.531	102.531	102.094	4.500	101.917	101.917	101.480	3.125	98.414	98.414	97.922	4.500	101.939	101.939	101.439
4.625	102.876	102.876	102.438	4.625	102.238	102.238	101.800	3.250	98.809	98.809	98.340	4.625	102.284	102.284	101.784
4.750	102.236	102.236	102.036	4.750	101.979	101.979	101.779	3.375	99.189	99.189	98.720	4.750	101.544	101.544	101.044
4.875	102.436	102.436	102.236	4.875	102.116	102.116	101.916	3.500	99.573	99.573	99.104	4.875	101.844	101.844	101.344
5.000	102.777	102.777	102.577	5.000	102.372	102.372	102.172	3.625	99.871	99.871	99.403	5.000	102.185	102.185	101.685
5.125	102.815	102.815	102.615	5.125	102.693	102.693	102.493	3.750	98.388	98.388	98.088	5.125	102.223	102.223	101.723
5.250	103.632	103.632	103.157	5.250	103.527	103.527	103.052	3.875	98.703	98.703	98.403	5.500	103.531	103.531	102.781
5.375	103.842	103.842	103.367	5.375	103.665	103.665	103.190	4.000	99.043	99.043	98.743	5.625	103.772	103.772	103.022
6.250	106.000	106.000	105.800	6.250	102.483	102.483	102.283	4.125	99.271	99.271	98.971	6.250	103.396	103.396	102.896

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	99.911	99.911	99.811	99.358	3.250	99.477	99.377	99.377	98.924	1.875	95.095	94.995	94.995	94.695	
3.375	100.403	100.303	100.303	99.850	3.375	99.882	99.782	99.782	99.329	2.000	95.575	95.475	95.475	95.175	
3.500	100.893	100.793	100.793	100.340	3.500	100.291	100.191	100.191	99.738	2.125	96.044	95.944	95.944	95.644	
3.625	101.327	101.227	101.227	100.774	3.625	100.614	100.514	100.514	100.061	2.250	96.929	96.829	96.829	96.494	
3.750	101.059	100.959	100.959	100.512	3.750	100.900	100.800	100.800	100.353	2.375	97.380	97.280	97.280	96.944	
3.875	101.519	101.419	101.419	100.972	3.875	101.239	101.139	101.139	100.693	2.500	97.830	97.730	97.730	97.394	
4.000	101.967	101.867	101.867	101.420	4.000	101.605	101.505	101.505	101.058	2.625	98.254	98.154	98.154	97.818	
4.125	102.374	102.274	102.274	101.828	4.125	101.808	101.708	101.708	101.261	2.750	98.228	98.128	98.128	97.636	
4.250	102.035	101.935	101.935	101.497	4.250	101.802	101.702	101.702	101.264	2.875	98.645	98.545	98.545	98.053	
4.375	102.429	102.329	102.329	101.892	4.375	101.961	101.861	101.861	101.424	3.000	99.046	98.946	98.946	98.454	
4.500	102.831	102.731	102.731	102.294	4.500	102.217	102.117	102.117	101.680	3.125	99.444	99.344	99.344	98.852	
4.625	103.176	103.076	103.076	102.638	4.625	102.538	102.438	102.438	102.000	3.250	100.439	100.339	100.339	99.870	
4.750	102.436	102.336	102.336	102.136	4.750	102.179	102.079	102.079	101.879	3.375	100.819	100.719	100.719	100.250	

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	98.325	98.325	97.731	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.732	98.732	98.138	5.250	100.000	100.000	100.500
3.875	95.600	95.600	94.975	5.250	103.750	103.750	103.500	4.500	99.189	99.189	98.689	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.152	95.152	94.527					4.625	99.534	99.534	99.034	Rate	30 Day	45 Day	60 Day
4.125	94.744	94.744	94.119					4.750	98.794	98.794	98.294	5.750	100.000	100.000	99.500
4.250	97.084	97.084	96.584					4.875	99.094	99.094	98.594		DPA Advantage Adjustment		
4.375	96.689	96.689	96.189					5.000	99.435	99.435	98.935		203(k) / 203(k)s		-0.250
4.500	96.287	96.287	95.787					5.125	99.473	99.473	98.973		203(k) & 203(k)s are Borrower Paid		
4.625	95.943	95.943	95.443					5.500	100.781	100.781	100.031		only		
4.750	97.621	97.621	97.121					5.625	101.022	101.022	100.272				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.646	100.646	100.146				

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.:

3/28/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/24/2022

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	95.747	95.747	95.255	3.500	99.375	99.375	99.075
3.750	99.734	99.734	99.287	3.750	99.675	99.675	99.228	2.875	96.164	96.164	95.672	3.625	99.408	99.408	99.108
3.875	100.194	100.194	99.747	3.875	100.014	100.014	99.567	3.000	96.565	96.565	96.073	Margin = 2.250		Index = 1.080	
4.000	100.642	100.642	100.195	4.000	100.380	100.380	99.933	3.125	96.963	96.963	96.471	30 Year OTC			
4.125	101.049	101.049	100.602	4.125	100.583	100.583	100.136	3.250	97.614	97.614	97.145	Rate	30 Day	45 Day	60 Day
4.250	100.210	100.210	99.773	4.250	100.077	100.077	99.640	3.375	97.994	97.994	97.525	3.250	98.724	98.724	98.224
4.375	100.604	100.604	100.167	4.375	100.236	100.236	99.799	3.500	98.378	98.378	97.909	3.375	99.216	99.216	98.716
4.500	101.006	101.006	100.569	4.500	100.492	100.492	100.055	3.625	98.676	98.676	98.207	3.500	99.705	99.705	99.205
4.625	101.351	101.351	100.914	4.625	100.813	100.813	100.376	3.750	97.693	97.693	97.393	3.625	100.139	100.139	99.639
4.750	99.236	99.236	99.036	4.750	99.079	99.079	98.879	3.875	N/A	N/A	N/A	3.750	99.734	99.734	99.109
4.875	99.536	99.536	99.336	4.875	99.316	99.316	99.116	4.000	N/A	N/A	N/A	3.875	100.194	100.194	99.569
5.000	99.877	99.877	99.677	5.000	99.572	99.572	99.372	4.125	N/A	N/A	N/A	4.000	100.642	100.642	100.017
5.125	99.915	99.915	99.715	5.125	99.893	99.893	99.693	4.250	N/A	N/A	N/A	4.125	101.049	101.049	100.424
5.250	99.132	99.132	98.657	5.250	99.127	99.127	98.652	4.375	N/A	N/A	N/A	4.250	100.210	100.210	99.710
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	99.834	99.734	99.734	99.287	3.750	99.775	99.675	99.675	99.228	2.750	97.066	96.966	96.966	96.474
3.875	100.294	100.194	100.194	99.747	3.875	100.114	100.014	100.014	99.567	2.875	97.482	97.382	97.382	96.890
4.000	100.742	100.642	100.642	100.195	4.000	100.480	100.380	100.380	99.933	3.000	97.883	97.783	97.783	97.291
4.125	101.149	101.049	101.049	100.602	4.125	100.683	100.583	100.583	100.136	3.125	98.282	98.182	98.182	97.690
4.250	100.310	100.210	100.210	99.773	4.250	100.177	100.077	100.077	99.640	3.250	99.651	99.551	99.551	99.082
4.375	100.704	100.604	100.604	100.167	4.375	100.336	100.236	100.236	99.799	3.375	100.031	99.931	99.931	99.462
4.500	101.106	101.006	101.006	100.569	4.500	100.592	100.492	100.492	100.055	3.500	100.415	100.315	100.315	99.846
4.625	101.451	101.351	101.351	100.914	4.625	100.913	100.813	100.813	100.376	3.625	100.714	100.614	100.614	100.145
4.750	99.336	99.236	99.236	99.036	4.750	99.179	99.079	99.079	98.879	3.750	99.293	99.193	99.193	98.893

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			N/A

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

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

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



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Lockdesk Phone:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/28/2022

45 Day Lock Exp.: 4/11/2022

60 Day Lock Exp.: 4/25/2022

W. Rate Sheet Dated: 2/24/2022

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	95.925	95.925	95.725	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.729	95.729	95.529	2.000	N/A	N/A	N/A	3.000	95.888	95.788	95.688
3.125	96.538	96.538	96.338	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.541	96.541	96.341	2.125	N/A	N/A	N/A	3.125	96.487	96.385	96.281
3.250	97.289	97.289	97.089	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.221	97.221	97.021	2.250	N/A	N/A	N/A	3.250	97.238	97.136	97.032
3.375	98.226	98.226	98.026	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.094	98.094	97.894	2.375	N/A	N/A	N/A	3.375	98.175	98.073	97.969
3.500	98.733	98.733	98.533	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.700	98.700	98.500	2.500	N/A	N/A	N/A	3.500	98.681	98.579	98.475
3.625	99.251	99.251	99.051	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.411	99.411	99.211	2.625	N/A	N/A	N/A	3.625	99.282	99.134	98.981
3.750	99.919	99.919	99.719	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.010	100.010	99.810	2.750	N/A	N/A	N/A	3.750	99.950	99.802	99.649
3.875	100.474	100.474	100.274	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.500	100.500	100.300	2.875	N/A	N/A	N/A	3.875	100.505	100.357	100.204
3.990	100.851	100.851	100.651	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.748	100.748	100.548	2.990	N/A	N/A	N/A	3.990	100.882	100.734	100.581
4.000	100.951	100.951	100.751	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.848	100.848	100.648	3.000	N/A	N/A	N/A	4.000	100.982	100.834	100.681
4.125	101.360	101.360	101.160	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.062	101.062	100.862	3.125	N/A	N/A	N/A	4.125	101.391	101.243	101.090
4.250	101.846	101.846	101.646	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.508	101.508	101.308	3.250	N/A	N/A	N/A	4.250	101.853	101.697	101.536
4.375	102.299	102.299	102.099	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.883	101.883	101.683	3.375	N/A	N/A	N/A	4.375	102.307	102.151	101.990
4.500	102.701	102.701	102.501	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.143	102.143	101.943	3.500	N/A	N/A	N/A	4.500	102.709	102.553	102.392
4.625	103.027	103.027	102.827	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.287	102.287	102.087	3.625	N/A	N/A	N/A	4.625	103.034	102.878	102.717
4.750	103.386	103.386	103.186	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.876	101.876	101.676	3.750	N/A	N/A	N/A	4.750	103.422	103.313	103.187
4.875	103.818	103.818	103.618	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.236	102.236	102.036	3.875	N/A	N/A	N/A	4.875	103.854	103.745	103.619
4.990	104.025	104.025	103.825	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.330	102.330	102.130	3.990	N/A	N/A	N/A	4.990	104.062	103.953	103.827
5.000	104.125	104.125	103.925	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.430	102.430	102.230	4.000	N/A	N/A	N/A	5.000	104.162	104.053	103.927
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	97.029	97.029	96.829	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.310	97.310	97.110	2.500	97.240	97.140	97.040
2.875	N/A	N/A	N/A	3.125	97.845	97.845	97.645	2.990	N/A	N/A	N/A	2.990	97.798	97.798	97.598	2.625	97.727	97.727	97.527	2.625	97.727	97.627	97.527
2.990	N/A	N/A	N/A	3.250	98.487	98.487	98.287	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.309	98.309	98.109	2.750	98.228	98.128	98.016
3.000	N/A	N/A	N/A	3.375	99.332	99.332	99.132	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.754	98.754	98.554	2.875	98.741	98.604	98.475
3.125	N/A	N/A	N/A	3.500	99.826	99.826	99.626	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.262	99.262	99.062	2.990	99.248	99.109	98.956
3.250	N/A	N/A	N/A	3.625	100.548	100.548	100.348	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.362	99.362	99.162	3.000	99.348	99.209	99.056
3.375	N/A	N/A	N/A	3.750	101.117	101.117	100.917	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.927	99.927	99.727	3.125	99.912	99.773	99.601
3.500	N/A	N/A	N/A	3.875	101.622	101.622	101.422	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.419	100.419	100.219	3.250	100.405	100.266	100.094
3.625	N/A	N/A	N/A	3.990	101.933	101.933	101.733	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.082	101.082	100.882	3.375	101.068	100.929	100.757
3.750	N/A	N/A	N/A	4.000	102.033	102.033	101.833	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.468	101.468	101.268	3.500	101.454	101.315	101.143
3.875	N/A	N/A	N/A	4.125	102.405	102.405	102.205	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.940	101.940	101.740	3.625	101.926	101.787	101.615
3.990	N/A	N/A	N/A	4.250	102.192	102.192	101.992	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.072	102.072	101.872	3.750	102.261	102.122	101.934
4.000	N/A	N/A	N/A	4.375	102.600	102.600	102.400	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.554	102.554	102.354	3.875	102.743	102.604	102.416
4.125	N/A	N/A	N/A	4.500	102.941	102.941	102.741	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.938	102.938	102.738	3.990	103.127	102.988	102.800
4.250	N/A	N/A	N/A	4.625	103.237	103.237	103.037	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.038	103.038	102.838	4.000	103.227	103.088	102.900
4.375	N/A	N/A	N/A	4.750	103.442	103.442	103.242	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.427	103.427	103.227	4.125	103.616	103.477	103.289
4.500	N/A	N/A	N/A	4.875	103.833	103.833	103.633	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.966	102.966	102.766	4.250	103.075	102.965	102.800
4.625	N/A	N/A	N/A	4.990	103.986	103.986	103.786	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.227	103.227	103.027	4.375	103.336	103.226	103.061
4.750	N/A	N/A	N/A	5.000	104.086	104.086	103.886	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.293	103.293	103.093	4.500	103.403	103.293	103.128
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	97.203	97.203	97.003	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.503	98.503	98.303
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.629	97.629	97.429	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.990	98.990	98.790
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.999	97.999	97.799	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.288	99.288	99.088
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.296	98.296	98.096	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.716	99.716	99.516
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.669	98.669	98.469	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.115	100.115	99.915
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.769	98.769	98.569	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.215	100.215	100.015
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.200	99.200	99.000	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.664	100.664	100.464
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.543	99.543	99.343	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.920	100.920	100.720
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.070	100.070	99.870	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.364	101.364	101.164
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.339	100.339	100.139	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.756	101.756	101.556
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.671	100.671	100.471	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.231	102.231	102.031
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.247	100.247	100.047	3.250	N/A	N/A	N								



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.:

3/28/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/24/2022

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	95.925	95.925	95.725	3.000	95.729	95.729	95.529	3.000	97.029	97.029	96.829	2.500	97.310	97.310	97.110	2.500	97.203	97.203	97.003
3.125	96.538	96.538	96.338	3.125	96.541	96.541	96.341	3.125	97.845	97.845	97.645	2.625	97.798	97.798	97.598	2.625	97.629	97.629	97.429
3.250	97.289	97.289	97.089	3.250	97.221	97.221	97.021	3.250	98.487	98.487	98.287	2.750	98.309	98.309	98.109	2.750	97.999	97.999	97.799
3.375	98.226	98.226	98.026	3.375	98.094	98.094	97.894	3.375	99.332	99.332	99.132	2.875	98.754	98.754	98.554	2.875	98.296	98.296	98.096
3.500	98.733	98.733	98.533	3.500	98.700	98.700	98.500	3.500	99.826	99.826	99.626	2.990	99.262	99.262	99.062	2.990	98.669	98.669	98.469
3.625	99.251	99.251	99.051	3.625	99.411	99.411	99.211	3.625	100.548	100.548	100.348	3.000	99.362	99.362	99.162	3.000	98.769	98.769	98.569
3.750	99.919	99.919	99.719	3.750	100.010	100.010	99.810	3.750	101.117	101.117	100.917	3.125	99.927	99.927	99.727	3.125	99.200	99.200	99.000
3.875	100.474	100.474	100.274	3.875	100.500	100.500	100.300	3.875	101.622	101.622	101.422	3.250	100.419	100.419	100.219	3.250	99.543	99.543	99.343
3.990	100.851	100.851	100.651	3.990	100.748	100.748	100.548	3.990	101.933	101.933	101.733	3.375	101.082	101.082	100.882	3.375	100.070	100.070	99.870
4.000	100.951	100.951	100.751	4.000	100.848	100.848	100.648	4.000	102.033	102.033	101.833	3.500	101.468	101.468	101.268	3.500	100.339	100.339	100.139
4.125	101.360	101.360	101.160	4.125	101.062	101.062	100.862	4.125	102.405	102.405	102.205	3.625	101.940	101.940	101.740	3.625	100.671	100.671	100.471
4.250	101.846	101.846	101.646	4.250	101.508	101.508	101.308	4.250	102.192	102.192	101.992	3.750	102.072	102.072	101.872	3.750	100.247	100.247	100.047
4.375	102.299	102.299	102.099	4.375	101.883	101.883	101.683	4.375	102.600	102.600	102.400	3.875	102.554	102.554	102.354	3.875	100.573	100.573	100.373
4.500	102.701	102.701	102.501	4.500	102.143	102.143	101.943	4.500	102.941	102.941	102.741	3.990	102.938	102.938	102.738	3.990	100.809	100.809	100.609
4.625	103.027	103.027	102.827	4.625	102.287	102.287	102.087	4.625	103.237	103.237	103.037	4.000	103.038	103.038	102.838	4.000	100.909	100.909	100.709
4.750	103.386	103.386	103.186	4.750	101.876	101.876	101.676	4.750	103.442	103.442	103.242	4.125	103.427	103.427	103.227	4.125	101.172	101.172	100.972
4.875	103.818	103.818	103.618	4.875	102.236	102.236	102.036	4.875	103.833	103.833	103.633	4.250	102.966	102.966	102.766	4.250	100.584	100.584	100.384
4.990	104.025	104.025	103.825	4.990	102.330	102.330	102.130	4.990	103.986	103.986	103.786	4.375	103.227	103.227	103.027	4.375	100.756	100.756	100.556
5.000	104.125	104.125	103.925	5.000	102.430	102.430	102.230	5.000	104.086	104.086	103.886	4.500	103.293	103.293	103.093	4.500	100.804	100.804	100.604

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

30 Day Lock Exp.: 3/28/2022
45 Day Lock Exp.: 4/11/2022
60 Day Lock Exp.: 4/25/2022

W. Rate Sheet Dated: 2/24/2022

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	95.899	95.899	95.899	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.495	95.495	95.295	2.750	N/A	N/A	N/A	3.000	95.280	95.180	95.080
3.125	96.666	96.666	96.466	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.264	96.264	96.064	2.875	N/A	N/A	N/A	3.125	96.100	96.000	95.900
3.250	97.469	97.469	97.238	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.875	96.875	96.644	2.990	N/A	N/A	N/A	3.250	96.725	96.625	96.494
3.375	98.454	98.454	98.224	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.856	97.856	97.626	3.000	N/A	N/A	N/A	3.375	97.710	97.610	97.480
3.500	98.932	98.932	98.704	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.068	98.068	97.840	3.125	N/A	N/A	N/A	3.500	98.188	98.088	97.960
3.625	99.335	99.335	99.107	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.087	98.087	97.859	3.250	N/A	N/A	N/A	3.625	98.592	98.492	98.364
3.750	100.026	100.026	99.766	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.398	98.398	98.138	3.375	N/A	N/A	N/A	3.750	98.161	98.027	97.901
3.875	100.569	100.569	100.311	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.847	98.847	98.589	3.500	N/A	N/A	N/A	3.875	98.704	98.570	98.446
3.990	100.806	100.806	100.549	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.006	99.006	98.749	3.625	N/A	N/A	N/A	3.990	98.941	98.807	98.684
4.000	100.906	100.906	100.649	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.106	99.106	98.849	3.750	N/A	N/A	N/A	4.000	99.041	98.907	98.784
4.125	101.387	101.387	101.128	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.345	99.345	99.086	3.875	N/A	N/A	N/A	4.125	99.522	99.387	99.263
4.250	101.953	101.953	101.677	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.227	100.227	99.951	3.990	N/A	N/A	N/A	4.250	99.038	98.870	98.762
4.375	102.342	102.342	102.065	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.628	100.628	100.351	4.000	N/A	N/A	N/A	4.375	99.428	99.259	99.151
4.500	102.750	102.750	102.474	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.884	100.884	100.608	4.125	N/A	N/A	N/A	4.500	99.835	99.667	99.559
4.625	102.974	102.974	102.694	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.964	100.964	100.684	4.250	N/A	N/A	N/A	4.625	100.399	100.231	100.119
4.750	103.353	103.353	103.138	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.671	99.671	99.456	4.375	N/A	N/A	N/A	4.750	100.197	100.095	99.982
4.875	103.679	103.679	103.466	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.323	100.323	100.110	4.500	N/A	N/A	N/A	4.875	100.523	100.422	100.310
4.990	103.832	103.832	103.621	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.520	100.520	100.309	4.625	N/A	N/A	N/A	4.990	100.675	100.573	100.464
5.000	103.932	103.932	103.721	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.620	100.620	100.409	4.750	N/A	N/A	N/A	5.000	100.775	100.673	100.564
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	96.930	96.930	96.655	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.273	97.273	97.073	2.500	96.727	96.627	96.527
2.875	N/A	N/A	N/A	3.125	97.808	97.808	97.530	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.806	97.806	97.606	2.625	97.182	97.082	96.982
2.990	N/A	N/A	N/A	3.250	98.512	98.512	98.232	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.320	98.320	98.120	2.750	97.133	97.033	96.933
3.000	N/A	N/A	N/A	3.375	99.422	99.422	99.092	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.925	98.925	98.725	2.875	97.738	97.638	97.538
3.125	N/A	N/A	N/A	3.500	99.905	99.905	99.568	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.199	99.199	98.985	2.990	98.012	97.912	97.798
3.250	N/A	N/A	N/A	3.625	100.370	100.370	100.031	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.299	99.299	99.085	3.000	98.112	98.012	97.898
3.375	N/A	N/A	N/A	3.750	101.018	101.018	100.677	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.947	99.947	99.714	3.125	99.514	99.414	99.381
3.500	N/A	N/A	N/A	3.875	101.537	101.537	101.195	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.385	100.385	100.153	3.250	98.561	98.461	98.329
3.625	N/A	N/A	N/A	3.990	101.807	101.807	101.464	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.063	101.063	100.830	3.375	99.240	99.140	99.007
3.750	N/A	N/A	N/A	4.000	101.907	101.907	101.564	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.437	101.437	101.205	3.500	99.614	99.514	99.382
3.875	N/A	N/A	N/A	4.125	101.657	101.657	101.310	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.538	101.538	101.338	3.625	100.525	100.425	100.325
3.990	N/A	N/A	N/A	4.250	101.784	101.784	101.437	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.957	101.957	101.757	3.750	100.030	99.930	99.830
4.000	N/A	N/A	N/A	4.375	102.081	102.081	101.734	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.364	102.364	102.164	3.875	100.437	100.337	100.237
4.125	N/A	N/A	N/A	4.500	102.379	102.379	102.032	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.636	102.636	102.436	3.990	100.709	100.609	100.509
4.250	N/A	N/A	N/A	4.625	102.363	102.363	102.040	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.736	102.736	102.536	4.000	100.809	100.709	100.609
4.375	N/A	N/A	N/A	4.750	103.395	103.395	103.072	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.013	102.013	101.813	4.125	100.263	100.163	100.063
4.500	N/A	N/A	N/A	4.875	103.713	103.713	103.392	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.383	102.383	102.183	4.250	100.134	100.034	99.934
4.625	N/A	N/A	N/A	4.990	103.805	103.805	103.486	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.724	102.724	102.524	4.375	100.475	100.375	100.275
4.750	N/A	N/A	N/A	5.000	103.905	103.905	103.586	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.057	103.057	102.857	4.500	100.808	100.708	100.608
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.027	98.027	97.827	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	98.436	98.436	98.236	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	97.824	97.824	97.624	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	98.441	98.441	98.241	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	98.691	98.691	98.477	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	98.791	98.791	98.577	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.343	99.343	99.110	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	98.673	98.673	98.441	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	99.357	99.357	99.124	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	99.737	99.737	99.505	3.000	N/A	N/A	N/A	3.000	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.:

3/28/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/24/2022

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	95.899	95.899	95.699	3.000	95.495	95.495	95.295	3.000	96.930	96.930	96.655	2.500	97.273	97.273	97.073	2.500	98.027	98.027	97.827
3.125	96.666	96.666	96.466	3.125	96.264	96.264	96.064	3.125	97.808	97.808	97.530	2.625	97.806	97.806	97.606	2.625	98.436	98.436	98.236
3.250	97.469	97.469	97.238	3.250	96.875	96.875	96.644	3.250	98.512	98.512	98.232	2.750	98.320	98.320	98.120	2.750	97.824	97.824	97.624
3.375	98.454	98.454	98.224	3.375	97.856	97.856	97.626	3.375	99.422	99.422	99.092	2.875	98.925	98.925	98.725	2.875	98.441	98.441	98.241
3.500	98.932	98.932	98.704	3.500	98.068	98.068	97.840	3.500	99.905	99.905	99.568	2.990	99.199	99.199	98.985	2.990	98.691	98.691	98.477
3.625	99.335	99.335	99.107	3.625	98.087	98.087	97.859	3.625	100.370	100.370	100.031	3.000	99.299	99.299	99.085	3.000	98.791	98.791	98.577
3.750	100.026	100.026	99.766	3.750	98.398	98.398	98.138	3.750	101.018	101.018	100.677	3.125	99.947	99.947	99.714	3.125	99.343	99.343	99.110
3.875	100.569	100.569	100.311	3.875	98.847	98.847	98.589	3.875	101.537	101.537	101.195	3.250	100.385	100.385	100.153	3.250	98.673	98.673	98.441
3.990	100.806	100.806	100.549	3.990	99.006	99.006	98.749	3.990	101.807	101.807	101.464	3.375	101.063	101.063	100.830	3.375	99.357	99.357	99.124
4.000	100.906	100.906	100.649	4.000	99.106	99.106	98.849	4.000	101.907	101.907	101.564	3.500	101.437	101.437	101.205	3.500	99.737	99.737	99.505
4.125	101.387	101.387	101.128	4.125	99.345	99.345	99.086	4.125	101.657	101.657	101.310	3.625	101.538	101.538	101.338	3.625	100.368	100.368	100.168
4.250	101.953	101.953	101.677	4.250	100.227	100.227	99.951	4.250	101.784	101.784	101.437	3.750	101.957	101.957	101.757	3.750	99.451	99.451	99.251
4.375	102.342	102.342	102.065	4.375	100.628	100.628	100.351	4.375	102.081	102.081	101.734	3.875	102.364	102.364	102.164	3.875	99.866	99.866	99.666
4.500	102.750	102.750	102.474	4.500	100.884	100.884	100.608	4.500	102.379	102.379	102.032	3.990	102.636	102.636	102.436	3.990	100.150	100.150	99.950
4.625	102.974	102.974	102.694	4.625	100.964	100.964	100.684	4.625	102.363	102.363	102.040	4.000	102.736	102.736	102.536	4.000	100.250	100.250	100.050
4.750	103.353	103.353	103.138	4.750	99.671	99.671	99.456	4.750	103.395	103.395	103.072	4.125	102.013	102.013	101.813	4.125	100.787	100.787	100.587
4.875	103.679	103.679	103.466	4.875	100.323	100.323	100.110	4.875	103.713	103.713	103.392	4.250	102.383	102.383	102.183	4.250	99.597	99.597	99.397
4.990	103.832	103.832	103.621	4.990	100.520	100.520	100.309	4.990	103.805	103.805	103.486	4.375	102.724	102.724	102.524	4.375	99.950	99.950	99.750
5.000	103.932	103.932	103.721	5.000	100.620	100.620	100.409	5.000	103.905	103.905	103.586	4.500	103.057	103.057	102.857	4.500	100.295	100.295	100.095

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/28/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/24/2022

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.:

3/28/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/24/2022

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	95.899	95.899	95.699	3.000	96.930	96.930	96.655	2.500	97.273	97.273	97.073	3.000	95.022	95.022	94.822	2.500	97.000	97.000	96.800
3.125	96.666	96.666	96.466	3.125	97.808	97.808	97.530	2.625	97.806	97.806	97.606	3.125	95.790	95.790	95.590	2.625	97.471	97.471	97.271
3.250	97.469	97.469	97.238	3.250	98.512	98.512	98.232	2.750	98.320	98.320	98.120	3.250	96.497	96.497	96.266	2.750	97.422	97.422	97.222
3.375	98.454	98.454	98.224	3.375	99.422	99.422	99.092	2.875	98.925	98.925	98.725	3.375	97.480	97.480	97.250	2.875	98.033	98.033	97.833
3.500	98.932	98.932	98.704	3.500	99.905	99.905	99.568	2.990	99.199	99.199	98.985	3.500	97.825	97.825	97.597	2.990	98.295	98.295	98.081
3.625	99.335	99.335	99.107	3.625	100.370	100.370	100.031	3.000	99.299	99.299	99.085	3.625	98.036	98.036	97.808	3.000	98.395	98.395	98.181
3.750	100.026	100.026	99.766	3.750	101.018	101.018	100.677	3.125	99.947	99.947	99.714	3.750	98.537	98.537	98.277	3.125	98.995	98.995	98.762
3.875	100.569	100.569	100.311	3.875	101.537	101.537	101.195	3.250	100.385	100.385	100.153	3.875	99.033	99.033	98.775	3.250	98.879	98.879	98.647
3.990	100.806	100.806	100.549	3.990	101.807	101.807	101.464	3.375	101.063	101.063	100.830	3.990	99.231	99.231	98.974	3.375	99.560	99.560	99.327
4.000	100.906	100.906	100.649	4.000	101.907	101.907	101.564	3.500	101.437	101.437	101.205	4.000	99.331	99.331	99.074	3.500	99.937	99.937	99.705
4.125	101.387	101.387	101.128	4.125	101.657	101.657	101.310	3.625	101.538	101.538	101.338	4.125	99.691	99.691	99.432	3.625	100.303	100.303	100.103
4.250	101.953	101.953	101.677	4.250	101.784	101.784	101.437	3.750	101.957	101.957	101.757	4.250	100.415	100.415	100.139	3.750	100.054	100.054	99.854
4.375	102.342	102.342	102.065	4.375	102.081	102.081	101.734	3.875	102.364	102.364	102.164	4.375	100.810	100.810	100.533	3.875	100.465	100.465	100.265
4.500	102.750	102.750	102.474	4.500	102.379	102.379	102.032	3.990	102.636	102.636	102.436	4.500	101.142	101.142	100.866	3.990	100.743	100.743	100.543
4.625	102.974	102.974	102.694	4.625	102.363	102.363	102.040	4.000	102.736	102.736	102.536	4.625	101.294	101.294	101.014	4.000	100.843	100.843	100.643
4.750	103.353	103.353	103.138	4.750	103.395	103.395	103.072	4.125	102.013	102.013	101.813	4.750	100.837	100.837	100.622	4.125	100.750	100.750	100.550
4.875	103.679	103.679	103.466	4.875	103.713	103.713	103.392	4.250	102.383	102.383	102.183	4.875	101.326	101.326	101.113	4.250	100.340	100.340	100.140
4.990	103.832	103.832	103.621	4.990	103.805	103.805	103.486	4.375	102.724	102.724	102.524	4.990	101.501	101.501	101.290	4.375	100.687	100.687	100.487
5.000	103.932	103.932	103.721	5.000	103.905	103.905	103.586	4.500	103.057	103.057	102.857	5.000	101.601	101.601	101.390	4.500	101.026	101.026	100.826

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

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

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

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

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

Lock Desk Policy			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/28/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/25/2022

W. Rate Sheet Dated: 2/24/2022

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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

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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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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	96.425	96.300	96.175	
4.250	97.300	97.175	97.050	
4.375	97.800	97.675	97.550	
4.500	98.300	98.175	98.050	
4.625	98.925	98.800	98.675	
4.750	99.550	99.425	99.300	
4.875	99.925	99.800	99.675	
4.990	100.155	100.030	99.905	
5.125	100.425	100.300	100.175	
5.250	100.800	100.675	100.550	
5.375	101.175	101.050	100.925	
5.500	101.425	101.300	101.175	
5.625	101.675	101.550	101.425	
5.750	101.925	101.800	101.675	
5.875	102.175	102.050	101.925	
5.990	102.405	102.280	102.155	
6.125	102.675	102.550	102.425	
6.250	102.925	102.800	102.675	
6.375	103.175	103.050	102.925	
6.500	103.425	103.300	103.175	
6.625	103.675	103.550	103.425	
6.750	103.925	103.800	103.675	
6.875	104.175	104.050	103.925	
6.990	104.405	104.280	104.155	
7.125	104.675	104.550	104.425	
7.250	104.925	104.800	104.675	
7.375	105.175	105.050	104.925	
7.500	105.425	105.300	105.175	
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	96.175	96.050	95.925	
4.250	97.050	96.925	96.800	
4.375	97.550	97.425	97.300	
4.500	98.050	97.925	97.800	
4.625	98.675	98.550	98.425	
4.750	99.300	99.175	99.050	
4.875	99.675	99.550	99.425	
4.990	99.905	99.780	99.655	
5.125	100.175	100.050	99.925	
5.250	100.550	100.425	100.300	
5.375	100.925	100.800	100.675	
5.500	101.175	101.050	100.925	
5.625	101.425	101.300	101.175	
5.750	101.675	101.550	101.425	
5.875	101.925	101.800	101.675	
5.990	102.155	102.030	101.905	
6.125	102.425	102.300	102.175	
6.250	102.675	102.550	102.425	
6.375	102.925	102.800	102.675	
6.500	103.175	103.050	102.925	
6.625	103.425	103.300	103.175	
6.750	103.675	103.550	103.425	
6.875	103.925	103.800	103.675	
6.990	104.155	104.030	103.905	
7.125	104.425	104.300	104.175	
7.250	104.675	104.550	104.425	
7.375	104.925	104.800	104.675	
7.500	105.175	105.050	104.925	
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	96.800	96.675	96.550	
4.375	97.300	97.175	97.050	
4.500	97.800	97.675	97.550	
4.625	98.425	98.300	98.175	
4.750	99.050	98.925	98.800	
4.875	99.425	99.300	99.175	
4.990	99.655	99.530	99.405	
5.125	99.925	99.800	99.675	
5.250	100.300	100.175	100.050	
5.375	100.675	100.550	100.425	
5.500	100.925	100.800	100.675	
5.625	101.175	101.050	100.925	
5.750	101.425	101.300	101.175	
5.875	101.675	101.550	101.425	
5.990	101.905	101.780	101.655	
6.125	102.175	102.050	101.925	
6.250	102.425	102.300	102.175	
6.375	102.675	102.550	102.425	
6.500	102.925	102.800	102.675	
6.625	103.175	103.050	102.925	
6.750	103.425	103.300	103.175	
6.875	103.675	103.550	103.425	
6.990	103.905	103.780	103.655	
7.125	104.175	104.050	103.925	
7.250	104.425	104.300	104.175	
7.375	104.675	104.550	104.425	
7.500	104.925	104.800	104.675	
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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