



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.: 4/26/2022

W. Rate Sheet Dated: 2/25/2022

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	100.001	100.001	99.516	3.250	99.866	99.866	99.382	1.875	92.853	92.853	92.549	3.125	99.419	99.419	99.119
3.375	100.392	100.392	99.908	3.375	100.171	100.171	99.687	2.000	93.334	93.334	93.029	3.250	100.528	100.528	100.228
3.500	100.882	100.882	100.398	3.500	100.580	100.580	100.096	2.125	93.802	93.802	93.498	3.375	100.418	100.418	100.118
3.625	101.316	101.316	100.832	3.625	100.904	100.904	100.419	2.250	94.809	94.809	94.473	3.500	99.640	99.640	99.340
3.750	100.954	100.954	100.460	3.750	100.796	100.796	100.302	2.375	95.259	95.259	94.923	3.625	99.671	99.671	99.371
3.875	101.315	101.315	100.821	3.875	101.035	101.035	100.541	2.500	95.710	95.710	95.374	Margin = 2.250		Index = 1.080	
4.000	101.762	101.762	101.269	4.000	101.400	101.400	100.907	2.625	96.134	96.134	95.798	30 Year OTC			
4.125	102.170	102.170	101.676	4.125	101.601	101.601	101.107	2.750	97.177	97.177	96.685	Rate	30 Day	45 Day	60 Day
4.250	101.977	101.977	101.508	4.250	101.742	101.742	101.273	2.875	97.593	97.593	97.101	4.000	101.170	101.170	100.483
4.375	102.272	102.272	101.803	4.375	101.799	101.799	101.330	3.000	97.994	97.994	97.502	4.125	101.578	101.578	100.891
4.500	102.674	102.674	102.205	4.500	102.054	102.054	101.586	3.125	98.393	98.393	97.901	4.500	102.082	102.082	101.582
4.625	103.018	103.018	102.549	4.625	102.375	102.375	101.906	3.250	98.646	98.646	98.162	4.625	102.426	102.426	101.926
4.750	102.597	102.597	102.341	4.750	102.335	102.335	102.078	3.375	99.027	99.027	98.542	4.750	101.905	101.905	101.405
4.875	102.794	102.794	102.538	4.875	102.472	102.472	102.216	3.500	99.411	99.411	98.926	4.875	102.202	102.202	101.702
5.000	103.136	103.136	102.880	5.000	102.728	102.728	102.472	3.625	99.709	99.709	99.225	5.000	102.544	102.544	102.044
5.125	103.171	103.171	102.915	5.125	103.049	103.049	102.792	3.750	98.312	98.312	98.012	5.125	102.579	102.579	102.079
5.250	103.597	103.597	103.247	5.250	103.492	103.492	103.142	3.875	98.626	98.626	98.326	5.500	103.496	103.496	102.996
5.375	103.807	103.807	103.457	5.375	103.630	103.630	103.280	4.000	98.967	98.967	98.667	5.625	103.737	103.737	103.237
6.250	106.000	106.000	105.800	6.250	102.496	102.496	102.296	4.125	99.193	99.193	98.893	6.250	103.409	103.409	102.909

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.101	100.001	100.001	99.516	3.250	99.666	99.566	99.566	99.082	1.875	94.983	94.883	94.883	94.579	
3.375	100.592	100.492	100.492	100.008	3.375	100.071	99.971	99.971	99.487	2.000	95.464	95.364	95.364	95.059	
3.500	101.082	100.982	100.982	100.498	3.500	100.480	100.380	100.380	99.896	2.125	95.932	95.832	95.832	95.528	
3.625	101.516	101.416	101.416	100.932	3.625	100.804	100.704	100.704	100.219	2.250	96.939	96.839	96.839	96.503	
3.750	101.154	101.054	101.054	100.560	3.750	100.996	100.896	100.896	100.402	2.375	97.389	97.289	97.289	96.953	
3.875	101.615	101.515	101.515	101.021	3.875	101.335	101.235	101.235	100.741	2.500	97.840	97.740	97.740	97.404	
4.000	102.062	101.962	101.962	101.469	4.000	101.700	101.600	101.600	101.107	2.625	98.264	98.164	98.164	97.828	
4.125	102.470	102.370	102.370	101.876	4.125	101.901	101.801	101.801	101.307	2.750	98.207	98.107	98.107	97.615	
4.250	102.177	102.077	102.077	101.608	4.250	101.942	101.842	101.842	101.373	2.875	98.623	98.523	98.523	98.031	
4.375	102.572	102.472	102.472	102.003	4.375	102.099	101.999	101.999	101.530	3.000	99.024	98.924	98.924	98.432	
4.500	102.974	102.874	102.874	102.405	4.500	102.354	102.254	102.254	101.786	3.125	99.423	99.323	99.323	98.831	
4.625	103.318	103.218	103.218	102.749	4.625	102.675	102.575	102.575	102.106	3.250	100.276	100.176	100.176	99.692	
4.750	102.797	102.697	102.697	102.441	4.750	102.535	102.435	102.435	102.178	3.375	100.657	100.557	100.557	100.072	

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	98.420	98.420	97.733	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.828	98.828	98.141	5.250	101.000	101.000	100.500
3.875	95.660	95.660	94.988	5.250	103.750	103.750	103.500	4.500	99.332	99.332	98.832	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.213	95.213	94.541					4.625	99.676	99.676	99.176	Rate	30 Day	45 Day	60 Day
4.125	94.805	94.805	94.133					4.750	99.155	99.155	98.655	5.750	100.000	100.000	99.500
4.250	97.192	97.192	96.692					4.875	99.452	99.452	98.952	6.250	102.750	102.750	102.250
4.375	96.797	96.797	96.297					5.000	99.794	99.794	99.294		DPA Advantage Adjustment		
4.500	96.395	96.395	95.895					5.125	99.829	99.829	99.329		203(k) / 203(k)s		-0.250
4.625	96.051	96.051	95.551					5.500	100.746	100.746	100.246		203(k) & 203(k)s are Borrower Paid		
4.750	97.947	97.947	97.447					5.625	100.987	100.987	100.487		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	100.659	100.659	100.159				

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.:

4/26/2022

W. Rate Sheet Dated: 2/25/2022

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	99.169	99.169	98.869
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	100.278	100.278	99.978
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	100.168	100.168	99.868
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	95.726	95.726	95.234	3.500	99.390	99.390	99.090
3.750	99.829	99.829	99.335	3.750	99.771	99.771	99.277	2.875	96.142	96.142	95.650	3.625	99.421	99.421	99.121
3.875	100.290	100.290	99.796	3.875	100.110	100.110	99.616	3.000	96.543	96.543	96.051	Margin = 2.250		Index = 1.080	
4.000	100.737	100.737	100.243	4.000	100.475	100.475	99.981	3.125	96.942	96.942	96.450	30 Year OTC			
4.125	101.145	101.145	100.651	4.125	100.676	100.676	100.182	3.250	97.451	97.451	96.967	Rate	30 Day	45 Day	60 Day
4.250	100.352	100.352	99.883	4.250	100.217	100.217	99.748	3.375	97.832	97.832	97.348	3.250	98.913	98.913	98.413
4.375	100.747	100.747	100.278	4.375	100.374	100.374	99.905	3.500	98.216	98.216	97.732	3.375	99.405	99.405	98.905
4.500	101.149	101.149	100.680	4.500	100.629	100.629	100.160	3.625	98.514	98.514	98.030	3.500	99.895	99.895	99.395
4.625	101.493	101.493	101.024	4.625	100.950	100.950	100.481	3.750	97.617	97.617	97.317	3.625	100.329	100.329	99.829
4.750	99.597	99.597	99.341	4.750	99.435	99.435	99.179	3.875	N/A	N/A	N/A	3.750	99.829	99.829	99.157
4.875	99.894	99.894	99.638	4.875	99.672	99.672	99.416	4.000	N/A	N/A	N/A	3.875	100.290	100.290	99.618
5.000	100.236	100.236	99.980	5.000	99.928	99.928	99.672	4.125	N/A	N/A	N/A	4.000	100.737	100.737	100.065
5.125	100.271	100.271	100.015	5.125	100.249	100.249	99.993	4.250	N/A	N/A	N/A	4.125	101.145	101.145	100.473
5.250	99.097	99.097	98.747	5.250	99.092	99.092	98.742	4.375	N/A	N/A	N/A	4.250	100.352	100.352	99.852
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	99.929	99.829	99.829	99.335	3.750	99.871	99.771	99.771	99.277	2.750	97.044	96.944	96.944	96.452
3.875	100.390	100.290	100.290	99.796	3.875	100.210	100.110	100.110	99.616	2.875	97.461	97.361	97.361	96.869
4.000	100.837	100.737	100.737	100.243	4.000	100.575	100.475	100.475	99.981	3.000	97.862	97.762	97.762	97.270
4.125	101.245	101.145	101.145	100.651	4.125	100.776	100.676	100.676	100.182	3.125	98.260	98.160	98.160	97.668
4.250	100.452	100.352	100.352	99.883	4.250	100.317	100.217	100.217	99.748	3.250	99.489	99.389	99.389	98.905
4.375	100.847	100.747	100.747	100.278	4.375	100.474	100.374	100.374	99.905	3.375	99.869	99.769	99.769	99.285
4.500	101.249	101.149	101.149	100.680	4.500	100.729	100.629	100.629	100.160	3.500	100.253	100.153	100.153	99.669
4.625	101.593	101.493	101.493	101.024	4.625	101.050	100.950	100.950	100.481	3.625	100.552	100.452	100.452	99.968
4.750	99.697	99.597	99.597	99.341	4.750	99.535	99.435	99.435	99.179	3.750	99.217	99.117	99.117	98.817

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				
4.750	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				
Borrower Paid Comp Only				Lender Paid Only				4.750	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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

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60 Day Lock Exp.:

4/26/2022

W. Rate Sheet Dated: 2/25/2022

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	95.297	95.297	95.097	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.254	95.254	95.054	2.000	N/A	N/A	N/A	3.000	95.267	95.167	95.067
3.125	96.057	96.057	95.857	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.060	96.060	95.860	2.125	N/A	N/A	N/A	3.125	96.005	95.904	95.799
3.250	96.798	96.798	96.598	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	96.730	96.730	96.530	2.250	N/A	N/A	N/A	3.250	96.747	96.645	96.541
3.375	97.726	97.726	97.526	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	97.597	97.597	97.397	2.375	N/A	N/A	N/A	3.375	97.674	97.572	97.468
3.500	98.238	98.238	98.038	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	98.187	98.085	97.981
3.625	98.873	98.873	98.673	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.033	99.033	98.833	2.625	N/A	N/A	N/A	3.625	98.903	98.755	98.586
3.750	99.551	99.551	99.351	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	99.642	99.642	99.442	2.750	N/A	N/A	N/A	3.750	99.581	99.433	99.264
3.875	100.106	100.106	99.906	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.131	100.131	99.931	2.875	N/A	N/A	N/A	3.875	100.136	99.988	99.819
3.990	100.484	100.484	100.284	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	100.381	100.381	100.181	2.990	N/A	N/A	N/A	3.990	100.513	100.365	100.196
4.000	100.584	100.584	100.384	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	100.481	100.481	100.281	3.000	N/A	N/A	N/A	4.000	100.613	100.465	100.296
4.125	101.012	101.012	100.812	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	100.755	100.755	100.555	3.125	N/A	N/A	N/A	4.125	101.023	100.872	100.706
4.250	101.474	101.474	101.274	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.137	101.137	100.937	3.250	N/A	N/A	N/A	4.250	101.480	101.324	101.156
4.375	101.945	101.945	101.745	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.529	101.529	101.329	3.375	N/A	N/A	N/A	4.375	101.951	101.795	101.627
4.500	102.365	102.365	102.165	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.809	101.809	101.609	3.500	N/A	N/A	N/A	4.500	102.371	102.215	102.047
4.625	102.699	102.699	102.499	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.960	101.960	101.760	3.625	N/A	N/A	N/A	4.625	102.705	102.549	102.410
4.750	103.136	103.136	102.936	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.625	101.625	101.425	3.750	N/A	N/A	N/A	4.750	103.172	103.063	102.943
4.875	103.572	103.572	103.372	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.991	101.991	101.791	3.875	N/A	N/A	N/A	4.875	103.607	103.498	103.378
4.990	103.786	103.786	103.586	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.090	102.090	101.890	3.990	N/A	N/A	N/A	4.990	103.821	103.712	103.592
5.000	103.886	103.886	103.686	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.190	102.190	101.990	4.000	N/A	N/A	N/A	5.000	103.921	103.812	103.692
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	96.552	96.552	96.352	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.076	97.076	96.876	2.500	97.005	96.905	96.805
2.875	N/A	N/A	N/A	3.125	97.365	97.365	97.165	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	97.580	97.580	97.380	2.625	97.498	97.398	97.298
2.990	N/A	N/A	N/A	3.250	97.997	97.997	97.797	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.111	98.111	97.911	2.750	98.030	97.930	97.830
3.000	N/A	N/A	N/A	3.375	98.834	98.834	98.634	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	98.546	98.546	98.346	2.875	98.529	98.401	98.290
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	99.052	99.052	98.852	2.990	99.040	98.908	98.765
3.250	N/A	N/A	N/A	3.625	100.172	100.172	99.972	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.152	99.152	98.952	3.000	99.140	99.008	98.865
3.375	N/A	N/A	N/A	3.750	100.749	100.749	100.549	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	99.713	99.713	99.513	3.125	99.701	99.569	99.397
3.500	N/A	N/A	N/A	3.875	101.255	101.255	101.055	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.205	100.205	100.005	3.250	100.193	100.061	99.888
3.625	N/A	N/A	N/A	3.990	101.566	101.566	101.366	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	100.866	100.866	100.666	3.375	100.854	100.722	100.549
3.750	N/A	N/A	N/A	4.000	101.666	101.666	101.466	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.255	101.255	101.055	3.500	101.243	101.111	100.938
3.875	N/A	N/A	N/A	4.125	102.036	102.036	101.836	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	101.699	101.699	101.499	3.625	101.687	101.555	101.382
3.990	N/A	N/A	N/A	4.250	101.822	101.822	101.622	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	101.942	101.942	101.742	3.750	102.133	102.001	101.828
4.000	N/A	N/A	N/A	4.375	102.246	102.246	102.046	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.431	102.431	102.231	3.875	102.622	102.490	102.317
4.125	N/A	N/A	N/A	4.500	102.608	102.608	102.408	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	102.823	102.823	102.623	3.990	103.014	102.882	102.709
4.250	N/A	N/A	N/A	4.625	102.905	102.905	102.705	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	102.923	102.923	102.723	4.000	103.114	102.982	102.809
4.375	N/A	N/A	N/A	4.750	103.193	103.193	102.993	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.305	103.305	103.105	4.125	103.496	103.364	103.191
4.500	N/A	N/A	N/A	4.875	103.587	103.587	103.387	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.889	102.889	102.689	4.250	102.973	102.872	102.655
4.625	N/A	N/A	N/A	4.990	103.743	103.743	103.543	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.170	103.170	102.970	4.375	103.255	103.109	102.937
4.750	N/A	N/A	N/A	5.000	103.843	103.843	103.643	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.239	103.239	103.039	4.500	103.324	103.178	103.006
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	97.010	97.010	96.810	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.268	98.268	98.068
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.431	97.431	97.231	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.751	98.751	98.551
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.803	97.803	97.603	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.090	99.090	98.890
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.101	98.101	97.901	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.526	99.526	99.326
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.460	98.460	98.260	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.917	99.917	99.717
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.560	98.560	98.360	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.017	100.017	99.817
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.985	98.985	98.785	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.471	100.471	100.271
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.328	99.328	99.128	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.704	100.704	100.504
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.853	99.853	99.653	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.153	101.153	100.953
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.126	100.126	99.926	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.545	101.545	101.345
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.424	100.424	100.224	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.021	102.021	101.821
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.116	100.116	99.916	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.147	102.147	101.947
3.375	N/A	N/A</																					



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.:

4/26/2022

W. Rate Sheet Dated: 2/25/2022

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	95.297	95.297	95.097	3.000	95.254	95.254	95.054	3.000	96.552	96.552	96.352	2.500	97.076	97.076	96.876	2.500	97.010	97.010	96.810
3.125	96.057	96.057	95.857	3.125	96.060	96.060	95.860	3.125	97.365	97.365	97.165	2.625	97.580	97.580	97.380	2.625	97.431	97.431	97.231
3.250	96.798	96.798	96.598	3.250	96.730	96.730	96.530	3.250	97.997	97.997	97.797	2.750	98.111	98.111	97.911	2.750	97.803	97.803	97.603
3.375	97.726	97.726	97.526	3.375	97.597	97.597	97.397	3.375	98.834	98.834	98.634	2.875	98.546	98.546	98.346	2.875	98.101	98.101	97.901
3.500	98.238	98.238	98.038	3.500	98.324	98.324	98.124	3.500	99.449	99.449	99.249	2.990	99.052	99.052	98.852	2.990	98.460	98.460	98.260
3.625	98.873	98.873	98.673	3.625	99.033	99.033	98.833	3.625	100.172	100.172	99.972	3.000	99.152	99.152	98.952	3.000	98.560	98.560	98.360
3.750	99.551	99.551	99.351	3.750	99.642	99.642	99.442	3.750	100.749	100.749	100.549	3.125	99.713	99.713	99.513	3.125	98.985	98.985	98.785
3.875	100.106	100.106	99.906	3.875	100.131	100.131	99.931	3.875	101.255	101.255	101.055	3.250	100.205	100.205	100.005	3.250	99.328	99.328	99.128
3.990	100.484	100.484	100.284	3.990	100.381	100.381	100.181	3.990	101.566	101.566	101.366	3.375	100.866	100.866	100.666	3.375	99.853	99.853	99.653
4.000	100.584	100.584	100.384	4.000	100.481	100.481	100.281	4.000	101.666	101.666	101.466	3.500	101.255	101.255	101.055	3.500	100.126	100.126	99.926
4.125	101.012	101.012	100.812	4.125	100.755	100.755	100.555	4.125	102.036	102.036	101.836	3.625	101.699	101.699	101.499	3.625	100.424	100.424	100.224
4.250	101.474	101.474	101.274	4.250	101.137	101.137	100.937	4.250	101.822	101.822	101.622	3.750	101.942	101.942	101.742	3.750	100.116	100.116	99.916
4.375	101.945	101.945	101.745	4.375	101.529	101.529	101.329	4.375	102.246	102.246	102.046	3.875	102.431	102.431	102.231	3.875	100.450	100.450	100.250
4.500	102.365	102.365	102.165	4.500	101.809	101.809	101.609	4.500	102.608	102.608	102.408	3.990	102.823	102.823	102.623	3.990	100.693	100.693	100.493
4.625	102.699	102.699	102.499	4.625	101.960	101.960	101.760	4.625	102.905	102.905	102.705	4.000	102.923	102.923	102.723	4.000	100.793	100.793	100.593
4.750	103.136	103.136	102.936	4.750	101.625	101.625	101.425	4.750	103.193	103.193	102.993	4.125	103.305	103.305	103.105	4.125	101.050	101.050	100.850
4.875	103.572	103.572	103.372	4.875	101.991	101.991	101.791	4.875	103.587	103.587	103.387	4.250	102.889	102.889	102.689	4.250	100.505	100.505	100.305
4.990	103.786	103.786	103.586	4.990	102.090	102.090	101.890	4.990	103.743	103.743	103.543	4.375	103.170	103.170	102.970	4.375	100.702	100.702	100.502
5.000	103.886	103.886	103.686	5.000	102.190	102.190	101.990	5.000	103.843	103.843	103.643	4.500	103.239	103.239	103.039	4.500	100.749	100.749	100.549

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.: 4/26/2022

W. Rate Sheet Dated: 2/25/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
3.000	95.272	95.272	95.072	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	94.564	94.564	94.364	2.750	N/A	N/A	N/A	3.000	94.653	94.553	94.453	3.125	95.470	95.370	95.270		
3.125	96.036	96.036	95.836	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	95.328	95.328	95.128	2.875	N/A	N/A	N/A	3.125	95.470	95.370	95.270	3.250	96.256	96.154	96.051		
3.250	97.000	97.000	96.759	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.482	96.482	96.241	2.990	N/A	N/A	N/A	3.250	96.571	96.471	96.371	3.375	97.234	97.131	97.031		
3.375	97.978	97.978	97.737	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.454	97.454	97.213	3.000	N/A	N/A	N/A	3.375	97.543	97.443	97.343	3.500	97.717	97.613	97.477		
3.500	98.461	98.461	98.221	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.559	97.559	97.319	3.125	N/A	N/A	N/A	3.500	97.648	97.548	97.448	3.625	98.176	98.039	97.905		
3.625	98.919	98.919	98.648	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.459	97.459	97.188	3.250	N/A	N/A	N/A	3.625	97.548	97.448	97.348	3.750	97.861	97.723	97.589		
3.750	99.726	99.726	99.454	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.338	98.338	98.066	3.375	N/A	N/A	N/A	3.750	97.861	97.723	97.589	3.875	98.403	98.265	98.134		
3.875	100.268	100.268	99.999	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.786	98.786	98.517	3.500	N/A	N/A	N/A	3.875	98.403	98.265	98.134	3.990	98.643	98.504	98.375		
3.990	100.508	100.508	100.240	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.946	98.946	98.678	3.625	N/A	N/A	N/A	3.990	98.643	98.504	98.375	4.000	98.743	98.604	98.475		
4.000	100.608	100.608	100.340	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.046	99.046	98.778	3.750	N/A	N/A	N/A	4.000	98.743	98.604	98.475	4.125	99.224	99.085	98.954		
4.125	101.089	101.089	100.819	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.291	99.291	99.021	3.875	N/A	N/A	N/A	4.125	99.224	99.085	98.954	4.250	99.662	99.509	98.392		
4.250	101.577	101.577	101.307	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.849	99.849	99.579	3.990	N/A	N/A	N/A	4.250	99.662	99.509	98.392	4.375	99.071	98.918	98.800		
4.375	101.985	101.985	101.714	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.275	100.275	100.004	4.000	N/A	N/A	N/A	4.375	99.071	98.918	98.800	4.500	99.502	99.349	99.230		
4.500	102.417	102.417	102.145	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.555	100.555	100.283	4.125	N/A	N/A	N/A	4.500	99.502	99.349	99.230	4.625	100.069	99.917	99.801		
4.625	102.644	102.644	102.376	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	100.640	100.640	100.372	4.250	N/A	N/A	N/A	4.625	100.069	99.917	99.801	4.750	99.844	99.742	99.637		
4.750	103.000	103.000	102.793	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.326	99.326	99.119	4.375	N/A	N/A	N/A	4.750	99.844	99.742	99.637	4.875	100.179	100.076	99.971		
4.875	103.335	103.335	103.127	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	99.989	99.989	99.781	4.500	N/A	N/A	N/A	4.875	100.179	100.076	99.971	4.990	100.336	100.234	100.133		
4.990	103.493	103.493	103.290	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.193	100.193	99.990	4.625	N/A	N/A	N/A	4.990	100.336	100.234	100.133	5.000	100.593	100.491	100.388		
5.000	103.593	103.593	103.390	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.293	100.293	100.090	4.750	N/A	N/A	N/A	5.000	100.436	100.334	100.233						
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	3.000	96.533	96.533	96.253	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.101	97.101	96.901	2.500	96.555	96.455	96.355	2.875	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	3.125	97.404	97.404	97.121	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	97.630	97.630	97.430	2.625	97.006	96.906	96.806	2.990	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	3.250	98.151	98.151	97.812	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.147	98.147	97.947	2.750	96.960	96.860	96.760	3.000	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	3.375	99.102	99.102	98.758	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.754	98.754	98.554	2.875	97.567	97.467	97.367	3.125	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	3.500	99.585	99.585	99.241	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.010	99.010	98.810	2.990	97.823	97.723	97.623	3.250	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.625	100.049	100.049	99.703	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.110	99.110	98.910	3.000	97.923	97.823	97.723	3.375	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.750	100.706	100.706	100.359	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.756	99.756	99.502	3.125	99.323	99.223	99.069	3.500	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.875	101.227	101.227	100.877	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.197	100.197	99.942	3.250	98.373	98.273	98.118	3.625	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.990	101.501	101.501	101.152	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.875	100.875	100.622	3.375	99.052	98.952	98.799	3.750	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	4.000	101.601	101.601	101.252	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.246	101.246	100.993	3.500	99.423	99.323	99.170	3.875	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	4.125	101.377	101.377	101.039	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.346	101.346	101.146	3.625	100.333	100.233	100.133	3.990	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	4.250	101.442	101.442	101.103	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.774	101.774	101.574	3.750	99.847	99.747	99.647	4.000	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	4.375	101.756	101.756	101.417	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.191	102.191	101.991	3.875	100.264	100.164	100.064	4.125	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	4.500	102.077	102.077	101.738	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.473	102.473	102.273	3.990	100.546	100.446	100.346	4.250	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.625	102.039	102.039	101.739	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.573	102.573	102.373	4.000	100.646	100.546	100.446	4.375	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.750	103.075	103.075	102.775	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.316	101.316	101.116	4.125	99.566	99.466	99.366	4.500	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.875	103.400	103.400	103.100	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.690	101.690	101.490	4.250	99.441	99.341	99.241	4.625	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.990	103.498	103.498	103.201	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.054	102.054	101.854	4.375	99.805	99.705	99.605	4.750	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	5.000	103.598	103.598	103.301	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.390	102.390	102.190	4.500	100.141	100.041	99.941						
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	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	97.751	97.751	97.551	2.000	N/A	N/A	N/A	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	2.125	N/A	N/A	N/A	2.625	98.158	98.158	97.958	2.125	N/A	N/A	N/A	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	2.250	N/A	N/A	N/A	2.750	97.651	97.651	97.451	2.250	N/A	N/A	N/A	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	2.375	N/A	N/A	N/A	2.875	98.270	98.270	98.070	2.375	N/A	N/A	N/A	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	2.500	N/A	N/A	N/A	2.990	98.492	98.492	98.292	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A								



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.:

4/26/2022

W. Rate Sheet Dated: 2/25/2022

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	95.272	95.272	95.072	3.000	94.564	94.564	94.364	3.000	96.533	96.533	96.253	2.500	97.101	97.101	96.901	2.500	97.751	97.751	97.551
3.125	96.036	96.036	95.836	3.125	95.328	95.328	95.128	3.125	97.404	97.404	97.121	2.625	97.630	97.630	97.430	2.625	98.158	98.158	97.958
3.250	97.000	97.000	96.759	3.250	96.482	96.482	96.241	3.250	98.151	98.151	97.812	2.750	98.147	98.147	97.947	2.750	97.651	97.651	97.451
3.375	97.978	97.978	97.737	3.375	97.454	97.454	97.213	3.375	99.102	99.102	98.758	2.875	98.754	98.754	98.554	2.875	98.270	98.270	98.070
3.500	98.461	98.461	98.221	3.500	97.559	97.559	97.319	3.500	99.585	99.585	99.241	2.990	99.010	99.010	98.810	2.990	98.492	98.492	98.292
3.625	98.919	98.919	98.648	3.625	97.459	97.459	97.188	3.625	100.049	100.049	99.703	3.000	99.110	99.110	98.910	3.000	98.592	98.592	98.392
3.750	99.726	99.726	99.454	3.750	98.338	98.338	98.066	3.750	100.706	100.706	100.359	3.125	99.756	99.756	99.502	3.125	99.142	99.142	98.888
3.875	100.268	100.268	99.999	3.875	98.786	98.786	98.517	3.875	101.227	101.227	100.877	3.250	100.197	100.197	99.942	3.250	98.487	98.487	98.232
3.990	100.508	100.508	100.240	3.990	98.946	98.946	98.678	3.990	101.501	101.501	101.152	3.375	100.875	100.875	100.622	3.375	99.169	99.169	98.916
4.000	100.608	100.608	100.340	4.000	99.046	99.046	98.778	4.000	101.601	101.601	101.252	3.500	101.246	101.246	100.993	3.500	99.546	99.546	99.293
4.125	101.089	101.089	100.819	4.125	99.291	99.291	99.021	4.125	101.377	101.377	101.039	3.625	101.346	101.346	101.146	3.625	100.136	100.136	99.936
4.250	101.577	101.577	101.307	4.250	99.849	99.849	99.579	4.250	101.442	101.442	101.103	3.750	101.774	101.774	101.574	3.750	99.270	99.270	99.070
4.375	101.985	101.985	101.714	4.375	100.275	100.275	100.004	4.375	101.756	101.756	101.417	3.875	102.191	102.191	101.991	3.875	99.693	99.693	99.493
4.500	102.417	102.417	102.145	4.500	100.555	100.555	100.283	4.500	102.077	102.077	101.738	3.990	102.473	102.473	102.273	3.990	99.989	99.989	99.789
4.625	102.644	102.644	102.376	4.625	100.640	100.640	100.372	4.625	102.039	102.039	101.739	4.000	102.573	102.573	102.373	4.000	100.089	100.089	99.889
4.750	103.000	103.000	102.793	4.750	99.326	99.326	99.119	4.750	103.075	103.075	102.775	4.125	101.316	101.316	101.116	4.125	100.070	100.070	99.870
4.875	103.335	103.335	103.127	4.875	99.989	99.989	99.781	4.875	103.400	103.400	103.100	4.250	101.690	101.690	101.490	4.250	98.954	98.954	98.754
4.990	103.493	103.493	103.290	4.990	100.193	100.193	99.990	4.990	103.498	103.498	103.201	4.375	102.054	102.054	101.854	4.375	99.330	99.330	99.130
5.000	103.593	103.593	103.390	5.000	100.293	100.293	100.090	5.000	103.598	103.598	103.301	4.500	102.390	102.390	102.190	4.500	99.680	99.680	99.480

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.										

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		

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/28/2022

45 Day Lock Exp.:

4/11/2022

60 Day Lock Exp.:

4/26/2022

W. Rate Sheet Dated: 2/25/2022

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.:

4/26/2022

W. Rate Sheet Dated: 2/25/2022

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	95.272	95.272	95.072	3.000	96.533	96.533	96.253	2.500	97.101	97.101	96.901	3.000	94.243	94.243	94.043	2.500	96.776	96.776	96.576
3.125	96.036	96.036	95.836	3.125	97.404	97.404	97.121	2.625	97.630	97.630	97.430	3.125	95.007	95.007	94.807	2.625	97.244	97.244	97.044
3.250	97.000	97.000	96.759	3.250	98.151	98.151	97.812	2.750	98.147	98.147	97.947	3.250	96.066	96.066	95.825	2.750	97.249	97.249	97.049
3.375	97.978	97.978	97.737	3.375	99.102	99.102	98.758	2.875	98.754	98.754	98.554	3.375	97.041	97.041	96.800	2.875	97.862	97.862	97.662
3.500	98.461	98.461	98.221	3.500	99.585	99.585	99.241	2.990	99.010	99.010	98.810	3.500	97.335	97.335	97.095	2.990	98.101	98.101	97.901
3.625	98.919	98.919	98.648	3.625	100.049	100.049	99.703	3.000	99.110	99.110	98.910	3.625	97.514	97.514	97.243	3.000	98.201	98.201	98.001
3.750	99.726	99.726	99.454	3.750	100.706	100.706	100.359	3.125	99.756	99.756	99.502	3.750	98.357	98.357	98.085	3.125	98.799	98.799	98.545
3.875	100.268	100.268	99.999	3.875	101.227	101.227	100.877	3.250	100.197	100.197	99.942	3.875	98.852	98.852	98.583	3.250	98.692	98.692	98.437
3.990	100.508	100.508	100.240	3.990	101.501	101.501	101.152	3.375	100.875	100.875	100.622	3.990	99.052	99.052	98.784	3.375	99.372	99.372	99.119
4.000	100.608	100.608	100.340	4.000	101.601	101.601	101.252	3.500	101.246	101.246	100.993	4.000	99.152	99.152	98.884	3.500	99.746	99.746	99.493
4.125	101.089	101.089	100.819	4.125	101.377	101.377	101.039	3.625	101.346	101.346	101.146	4.125	99.515	99.515	99.245	3.625	100.091	100.091	99.891
4.250	101.577	101.577	101.307	4.250	101.442	101.442	101.103	3.750	101.774	101.774	101.574	4.250	100.038	100.038	99.768	3.750	99.872	99.872	99.672
4.375	101.985	101.985	101.714	4.375	101.756	101.756	101.417	3.875	102.191	102.191	101.991	4.375	100.455	100.455	100.184	3.875	100.292	100.292	100.092
4.500	102.417	102.417	102.145	4.500	102.077	102.077	101.738	3.990	102.473	102.473	102.273	4.500	100.811	100.811	100.539	3.990	100.581	100.581	100.381
4.625	102.644	102.644	102.376	4.625	102.039	102.039	101.739	4.000	102.573	102.573	102.373	4.625	100.967	100.967	100.699	4.000	100.681	100.681	100.481
4.750	103.000	103.000	102.793	4.750	103.075	103.075	102.775	4.125	101.316	101.316	101.116	4.750	100.488	100.488	100.281	4.125	100.043	100.043	99.843
4.875	103.335	103.335	103.127	4.875	103.400	103.400	103.100	4.250	101.690	101.690	101.490	4.875	100.987	100.987	100.779	4.250	99.672	99.672	99.472
4.990	103.493	103.493	103.290	4.990	103.498	103.498	103.201	4.375	102.054	102.054	101.854	4.990	101.168	101.168	100.965	4.375	100.042	100.042	99.842
5.000	103.593	103.593	103.390	5.000	103.598	103.598	103.301	4.500	102.390	102.390	102.190	5.000	101.268	101.268	101.065	4.500	100.385	100.385	100.185

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)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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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.:

4/26/2022

W. Rate Sheet Dated: 2/25/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

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Lockdesk@afrwholesale.com

1-877-588-2706

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3/28/2022

4/11/2022

4/26/2022

W. Rate Sheet Dated: 2/25/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year			
OO & 2ndH / NOO with PPP*		101.300	
NOO without PPP*		100.675	
Rate	30 Day	45 Day	60 Day
4.125	96.050	95.925	95.800
4.250	96.925	96.800	96.675
4.375	97.425	97.300	97.175
4.500	97.925	97.800	97.675
4.625	98.550	98.425	98.300
4.750	99.175	99.050	98.925
4.875	99.550	99.425	99.300
4.990	99.780	99.655	99.530
5.125	100.050	99.925	99.800
5.250	100.425	100.300	100.175
5.375	100.800	100.675	100.550
5.500	101.050	100.925	100.800
5.625	101.300	101.175	101.050
5.750	101.550	101.425	101.300
5.875	101.800	101.675	101.550
5.990	102.030	101.905	101.780
6.125	102.300	102.175	102.050
6.250	102.550	102.425	102.300
6.375	102.800	102.675	102.550
6.500	103.050	102.925	102.800
6.625	103.300	103.175	103.050
6.750	103.550	103.425	103.300
6.875	N/A	N/A	N/A
6.990	104.030	103.905	103.780
7.125	N/A	N/A	N/A
7.250	N/A	N/A	N/A
7.375	104.800	104.675	104.550
7.500	105.050	104.925	104.800
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*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	95.800	95.675	95.550	
4.250	96.675	96.550	96.425	
4.375	97.175	97.050	96.925	
4.500	97.675	97.550	97.425	
4.625	98.300	98.175	98.050	
4.750	98.925	98.800	98.675	
4.875	99.300	99.175	99.050	
4.990	99.530	99.405	99.280	
5.125	99.800	99.675	99.550	
5.250	100.175	100.050	99.925	
5.375	100.550	100.425	100.300	
5.500	100.800	100.675	100.550	
5.625	101.050	100.925	100.800	
5.750	101.300	101.175	101.050	
5.875	101.550	101.425	101.300	
5.990	101.780	101.655	101.530	
6.125	102.050	101.925	101.800	
6.250	102.300	102.175	102.050	
6.375	102.550	102.425	102.300	
6.500	102.800	102.675	102.550	
6.625	103.050	102.925	102.800	
6.750	103.300	103.175	103.050	
6.875	N/A	N/A	N/A	
6.990	103.780	103.655	103.530	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	104.550	104.425	104.300	
7.500	104.800	104.675	104.550	
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*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.250	96.425	96.300	96.175	
4.375	96.925	96.800	96.675	
4.500	97.425	97.300	97.175	
4.625	98.050	97.925	97.800	
4.750	98.675	98.550	98.425	
4.875	99.050	98.925	98.800	
4.990	99.280	99.155	99.030	
5.125	99.550	99.425	99.300	
5.250	99.925	99.800	99.675	
5.375	100.300	100.175	100.050	
5.500	100.550	100.425	100.300	
5.625	100.800	100.675	100.550	
5.750	101.050	100.925	100.800	
5.875	101.300	101.175	101.050	
5.990	101.530	101.405	101.280	
6.125	101.800	101.675	101.550	
6.250	102.050	101.925	101.800	
6.375	102.300	102.175	102.050	
6.500	102.550	102.425	102.300	
6.625	102.800	102.675	102.550	
6.750	103.050	102.925	102.800	
6.875	N/A	N/A	N/A	
6.990	103.530	103.405	103.280	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	104.300	104.175	104.050	
7.500	104.550	104.425	104.300	
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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