

W. Rate Sheet Dated: 2/28/2022

Release Time: 12:00 pm 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	100.532	100.532	100.048	3.250	100.397	100.397	99.913	1.875	93.506	93.506	93.206	3.125	99.419	99.419	99.119
3.375	100.924	100.924	100.439	3.375	100.702	100.702	100.218	2.000	93.986	93.986	93.686	3.250	100.528	100.528	100.228
3.500	101.413	101.413	100.929	3.500	101.112	101.112	100.627	2.125	94.455	94.455	94.155	3.375	100.418	100.418	100.118
3.625	101.847	101.847	101.363	3.625	101.435	101.435	100.951	2.250	95.387	95.387	95.044	3.500	99.640	99.640	99.340
3.750	101.423	101.423	100.929	3.750	101.264	101.264	100.771	2.375	95.837	95.837	95.494	3.625	99.671	99.671	99.371
3.875	101.784	101.784	101.290	3.875	101.504	101.504	101.010	2.500	96.288	96.288	95.944	Margin = 2.250		Index = 1.080	
4.000	102.231	102.231	101.737	4.000	101.869	101.869	101.375	2.625	96.712	96.712	96.368	30 Year OTC			
4.125	102.639	102.639	102.145	4.125	102.069	102.069	101.576	2.750	97.579	97.579	97.071	Rate	30 Day	45 Day	60 Day
4.250	102.258	102.258	101.727	4.250	102.023	102.023	101.492	2.875	97.996	97.996	97.488	4.000	101.639	101.639	100.952
4.375	102.553	102.553	102.022	4.375	102.080	102.080	101.549	3.000	98.397	98.397	97.889	4.125	102.047	102.047	101.360
4.500	102.955	102.955	102.424	4.500	102.336	102.336	101.804	3.125	98.795	98.795	98.287	4.500	102.363	102.363	101.832
4.625	103.299	103.299	102.768	4.625	102.656	102.656	102.125	3.250	98.967	98.967	98.467	4.625	102.707	102.707	102.176
4.750	103.097	103.097	102.809	4.750	102.835	102.835	102.547	3.375	99.347	99.347	98.847	4.750	102.405	102.405	101.905
4.875	103.294	103.294	103.007	4.875	102.972	102.972	102.685	3.500	99.731	99.731	99.231	4.875	102.702	102.702	102.202
5.000	103.636	103.636	103.348	5.000	103.228	103.228	102.940	3.625	100.029	100.029	99.529	5.000	103.044	103.044	102.544
5.125	103.671	103.671	103.384	5.125	103.549	103.549	103.261	3.750	98.503	98.503	98.199	5.125	103.079	103.079	102.579
5.250	103.597	103.597	103.150	5.250	103.492	103.492	103.046	3.875	98.818	98.818	98.513	5.500	103.496	103.496	102.902
5.375	103.807	103.807	103.360	5.375	103.630	103.630	103.183	4.000	99.158	99.158	98.854	5.625	103.737	103.737	103.143
6.250	106.000	106.000	105.800	6.250	102.355	102.355	102.155	4.125	99.384	99.384	99.079	6.250	103.268	103.268	102.768

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	100.632	100.532	100.532	100.048	3.250	100.197	100.097	100.097	99.613	1.875	95.636	95.536	95.536	95.236
3.375	101.124	101.024	101.024	100.539	3.375	100.602	100.502	100.502	100.018	2.000	96.116	96.016	96.016	95.716
3.500	101.613	101.513	101.513	101.029	3.500	101.012	100.912	100.912	100.427	2.125	96.585	96.485	96.485	96.185
3.625	102.047	101.947	101.947	101.463	3.625	101.335	101.235	101.235	100.751	2.250	97.517	97.417	97.417	97.074
3.750	101.623	101.523	101.523	101.029	3.750	101.464	101.364	101.364	100.871	2.375	97.967	97.867	97.867	97.524
3.875	102.084	101.984	101.984	101.490	3.875	101.804	101.704	101.704	101.210	2.500	98.418	98.318	98.318	97.974
4.000	102.531	102.431	102.431	101.937	4.000	102.169	102.069	102.069	101.575	2.625	98.842	98.742	98.742	98.398
4.125	102.939	102.839	102.839	102.345	4.125	102.369	102.269	102.269	101.776	2.750	98.609	98.509	98.509	98.001
4.250	102.458	102.358	102.358	101.827	4.250	102.223	102.123	102.123	101.592	2.875	99.026	98.926	98.926	98.418
4.375	102.853	102.753	102.753	102.222	4.375	102.380	102.280	102.280	101.749	3.000	99.427	99.327	99.327	98.819
4.500	103.255	103.155	103.155	102.624	4.500	102.636	102.536	102.536	102.004	3.125	99.825	99.725	99.725	99.217
4.625	103.599	103.499	103.499	102.968	4.625	102.956	102.856	102.856	102.325	3.250	100.597	100.497	100.497	99.997
4.750	103.297	103.197	103.197	102.909	4.750	103.035	102.935	102.935	102.647	3.375	100.977	100.877	100.877	100.377

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 >90.00% Note Rate Range = 3.250%-4.125%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 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	98.889	98.889	98.202	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.297	99.297	98.610	5.250	101.000	101.000	100.500
4.875	98.149	98.149	97.649	5.750	102.750	102.750	102.500	4.500	99.613	99.613	99.082	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	97.808	97.808	97.308					4.625	99.957	99.957	99.426	Rate	30 Day	45 Day	60 Day
5.125	97.772	97.772	97.272					4.750	99.655	99.655	99.155	5.750	100.000	100.000	99.500
5.250	98.110	98.110	97.063					4.875	99.952	99.952	99.452	6.250	102.750	102.750	102.250
5.375	98.980	98.980	97.933					5.000	100.294	100.294	99.794	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	98.699	98.699	97.652					5.125	100.329	100.329	99.829				
5.625	98.458	98.458	97.411					5.500	100.746	100.746	100.152				
5.750	99.695	99.695	99.195					5.625	100.987	100.987	100.393				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.518	100.518	100.018				

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 will not be accepted. Locks received after close (1pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/30/2022

45 Day Lock Exp.:

4/14/2022

60 Day Lock Exp.:

4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 12:00 pm 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	99.169	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	96.128	96.128	95.620	3.500	99.390	99.390	99.090
3.750	100.298	100.298	99.804	3.750	100.239	100.239	99.745	2.875	96.544	96.544	96.036	3.625	99.421	99.421	99.121
3.875	100.759	100.759	100.265	3.875	100.579	100.579	100.085	3.000	96.945	96.945	96.437	Margin = 2.250		Index = 1.080	
4.000	101.206	101.206	100.712	4.000	100.944	100.944	100.450	3.125	97.344	97.344	96.836	30 Year OTC			
4.125	101.614	101.614	101.120	4.125	101.144	101.144	100.650	3.250	97.772	97.772	97.272	Rate	30 Day	45 Day	60 Day
4.250	100.633	100.633	100.102	4.250	100.498	100.498	99.967	3.375	98.152	98.152	97.652	3.250	99.444	99.444	98.944
4.375	101.028	101.028	100.497	4.375	100.655	100.655	100.124	3.500	98.536	98.536	98.036	3.375	99.936	99.936	99.436
4.500	101.430	101.430	100.899	4.500	100.911	100.911	100.380	3.625	98.834	98.834	98.334	3.500	100.426	100.426	99.926
4.625	101.774	101.774	101.243	4.625	101.231	101.231	100.700	3.750	97.808	97.808	97.503	3.625	100.860	100.860	100.360
4.750	100.097	100.097	99.810	4.750	99.935	99.935	99.648	3.875	N/A	N/A	N/A	3.750	100.298	100.298	99.595
4.875	100.394	100.394	100.107	4.875	100.172	100.172	99.885	4.000	N/A	N/A	N/A	3.875	100.759	100.759	100.056
5.000	100.736	100.736	100.449	5.000	100.428	100.428	100.141	4.125	N/A	N/A	N/A	4.000	101.206	101.206	100.503
5.125	100.771	100.771	100.484	5.125	100.749	100.749	100.462	4.250	N/A	N/A	N/A	4.125	101.614	101.614	100.911
5.250	99.097	99.097	98.650	5.250	99.092	99.092	98.645	4.375	N/A	N/A	N/A	4.250	100.633	100.633	100.102
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.750	100.398	100.298	100.298	99.804	3.750	100.339	100.239	100.239	99.745	2.750	97.447	97.347	97.347	96.839
3.875	100.859	100.759	100.759	100.265	3.875	100.679	100.579	100.579	100.085	2.875	97.863	97.763	97.763	97.255
4.000	101.306	101.206	101.206	100.712	4.000	101.044	100.944	100.944	100.450	3.000	98.264	98.164	98.164	97.656
4.125	101.714	101.614	101.614	101.120	4.125	101.244	101.144	101.144	100.650	3.125	98.663	98.563	98.563	98.055
4.250	100.733	100.633	100.633	100.102	4.250	100.598	100.498	100.498	99.967	3.250	99.809	99.709	99.709	99.209
4.375	101.128	101.028	101.028	100.497	4.375	100.755	100.655	100.655	100.124	3.375	100.189	100.089	100.089	99.589
4.500	101.530	101.430	101.430	100.899	4.500	101.011	100.911	100.911	100.380	3.500	100.574	100.474	100.474	99.974
4.625	101.874	101.774	101.774	101.243	4.625	101.331	101.231	101.231	100.700	3.625	100.872	100.772	100.772	100.272
4.750	100.197	100.097	100.097	99.810	4.750	100.035	99.935	99.935	99.648	3.750	99.408	99.308	99.308	99.003

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
4.875	N/A	N/A	N/A	5.750	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
5.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
5.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
5.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
5.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
5.750	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				6.250	N/A	N/A	N/A				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/30/2022

45 Day Lock Exp.: 4/14/2022

60 Day Lock Exp.: 4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.186	96.186	95.986	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.139	96.139	95.939	2.000	N/A	N/A	N/A	3.000	96.158	96.058	95.958
3.125	96.943	96.943	96.743	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.945	96.945	96.745	2.125	N/A	N/A	N/A	3.125	96.891	96.789	96.684
3.250	97.684	97.684	97.484	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.615	97.615	97.415	2.250	N/A	N/A	N/A	3.250	97.633	97.531	97.426
3.375	98.612	98.612	98.412	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.481	98.481	98.281	2.375	N/A	N/A	N/A	3.375	98.560	98.458	98.353
3.500	99.124	99.124	98.924	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.017	99.017	98.817	2.500	N/A	N/A	N/A	3.500	99.073	98.971	98.866
3.625	99.568	99.568	99.368	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.725	99.725	99.525	2.625	N/A	N/A	N/A	3.625	99.592	99.445	99.314
3.750	100.245	100.245	100.045	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.334	100.334	100.134	2.750	N/A	N/A	N/A	3.750	100.270	100.121	99.968
3.875	100.799	100.799	100.599	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.823	100.823	100.623	2.875	N/A	N/A	N/A	3.875	100.825	100.676	100.523
3.990	101.177	101.177	100.977	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.076	101.076	100.876	2.990	N/A	N/A	N/A	3.990	101.202	101.053	100.900
4.000	101.277	101.277	101.077	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.176	101.176	100.976	3.000	N/A	N/A	N/A	4.000	101.302	101.153	101.000
4.125	101.688	101.688	101.488	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.412	101.412	101.212	3.125	N/A	N/A	N/A	4.125	101.713	101.564	101.411
4.250	102.133	102.133	101.933	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.796	101.796	101.596	3.250	N/A	N/A	N/A	4.250	102.121	101.949	101.780
4.375	102.605	102.605	102.405	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.189	102.189	101.989	3.375	N/A	N/A	N/A	4.375	102.592	102.420	102.251
4.500	103.029	103.029	102.829	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.470	102.470	102.270	3.500	N/A	N/A	N/A	4.500	103.017	102.845	102.676
4.625	103.361	103.361	103.161	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.621	102.621	102.421	3.625	N/A	N/A	N/A	4.625	103.349	103.177	103.008
4.750	103.554	103.554	103.354	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.043	102.043	101.843	3.750	N/A	N/A	N/A	4.750	103.588	103.478	103.357
4.875	103.992	103.992	103.792	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.410	102.410	102.210	3.875	N/A	N/A	N/A	4.875	104.027	103.917	103.796
4.990	104.208	104.208	104.008	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.510	102.510	102.310	3.990	N/A	N/A	N/A	4.990	104.243	104.133	104.012
5.000	104.308	104.308	104.108	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.610	102.610	102.410	4.000	N/A	N/A	N/A	5.000	104.343	104.233	104.112
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	97.435	97.435	97.235	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.672	97.672	97.472	2.500	97.599	97.499	97.399
2.875	N/A	N/A	N/A	3.125	98.246	98.246	98.046	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.172	98.172	97.972	2.625	98.089	97.989	97.889
2.990	N/A	N/A	N/A	3.250	98.877	98.877	98.677	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.704	98.704	98.504	2.750	98.617	98.517	98.417
3.000	N/A	N/A	N/A	3.375	99.715	99.715	99.515	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.134	99.134	98.934	2.875	99.047	98.947	98.847
3.125	N/A	N/A	N/A	3.500	100.155	100.155	99.955	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.531	99.531	99.331	2.990	99.452	99.352	99.252
3.250	N/A	N/A	N/A	3.625	100.863	100.863	100.663	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.631	99.631	99.431	3.000	99.552	99.452	99.352
3.375	N/A	N/A	N/A	3.750	101.440	101.440	101.240	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.099	100.099	99.899	3.125	100.074	99.974	99.874
3.500	N/A	N/A	N/A	3.875	101.946	101.946	101.746	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.593	100.593	100.393	3.250	100.568	100.429	100.238
3.625	N/A	N/A	N/A	3.990	102.257	102.257	102.057	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.252	101.252	101.052	3.375	101.227	101.088	100.897
3.750	N/A	N/A	N/A	4.000	102.357	102.357	102.157	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.641	101.641	101.441	3.500	101.616	101.477	101.286
3.875	N/A	N/A	N/A	4.125	102.731	102.731	102.531	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.085	102.085	101.885	3.625	102.060	101.921	101.730
3.990	N/A	N/A	N/A	4.250	102.479	102.479	102.279	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.252	102.252	102.052	3.750	102.443	102.319	102.131
4.000	N/A	N/A	N/A	4.375	102.906	102.906	102.706	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.742	102.742	102.542	3.875	102.933	102.809	102.621
4.125	N/A	N/A	N/A	4.500	103.268	103.268	103.068	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.135	103.135	102.935	3.990	103.326	103.202	103.014
4.250	N/A	N/A	N/A	4.625	103.566	103.566	103.366	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.235	103.235	103.035	4.000	103.426	103.302	103.114
4.375	N/A	N/A	N/A	4.750	103.609	103.609	103.409	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.618	103.618	103.418	4.125	103.809	103.685	103.497
4.500	N/A	N/A	N/A	4.875	104.005	104.005	103.805	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.088	103.088	102.888	4.250	103.152	102.991	102.794
4.625	N/A	N/A	N/A	4.990	104.165	104.165	103.965	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.370	103.370	103.170	4.375	103.435	103.274	103.077
4.750	N/A	N/A	N/A	5.000	104.265	104.265	104.065	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.440	103.440	103.240	4.500	103.505	103.344	103.147
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	97.602	97.602	97.402	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.864	98.864	98.664
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.024	98.024	97.824	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.347	99.347	99.147
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.394	98.394	98.194	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.683	99.683	99.483
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.694	98.694	98.494	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.118	100.118	99.918
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.941	98.941	98.741	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.510	100.510	100.310
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.041	99.041	98.841	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.610	100.610	100.410
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.371	99.371	99.171	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.064	101.064	100.864
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.714	99.714	99.514	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.089	101.089	100.889
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.243	100.243	100.043	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.535	101.535	101.335
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.512	100.512	100.312	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.927	101.927	101.727
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.810	100.810	100.610	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.403	102.403	102.203
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.424	100.424	100.224	3.250	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.:

3/30/2022

45 Day Lock Exp.:

4/14/2022

60 Day Lock Exp.:

4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 12:00 pm 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	96.186	96.186	95.986	3.000	96.139	96.139	95.939	3.000	97.435	97.435	97.235	2.500	97.672	97.672	97.472	2.500	97.602	97.602	97.402
3.125	96.943	96.943	96.743	3.125	96.945	96.945	96.745	3.125	98.246	98.246	98.046	2.625	98.172	98.172	97.972	2.625	98.024	98.024	97.824
3.250	97.684	97.684	97.484	3.250	97.615	97.615	97.415	3.250	98.877	98.877	98.677	2.750	98.704	98.704	98.504	2.750	98.394	98.394	98.194
3.375	98.612	98.612	98.412	3.375	98.481	98.481	98.281	3.375	99.715	99.715	99.515	2.875	99.134	99.134	98.934	2.875	98.694	98.694	98.494
3.500	99.124	99.124	98.924	3.500	99.017	99.017	98.817	3.500	100.155	100.155	99.955	2.990	99.531	99.531	99.331	2.990	98.941	98.941	98.741
3.625	99.568	99.568	99.368	3.625	99.725	99.725	99.525	3.625	100.863	100.863	100.663	3.000	99.631	99.631	99.431	3.000	99.041	99.041	98.841
3.750	100.245	100.245	100.045	3.750	100.334	100.334	100.134	3.750	101.440	101.440	101.240	3.125	100.099	100.099	99.899	3.125	99.371	99.371	99.171
3.875	100.799	100.799	100.599	3.875	100.823	100.823	100.623	3.875	101.946	101.946	101.746	3.250	100.593	100.593	100.393	3.250	99.714	99.714	99.514
3.990	101.177	101.177	100.977	3.990	101.076	101.076	100.876	3.990	102.257	102.257	102.057	3.375	101.252	101.252	101.052	3.375	100.243	100.243	100.043
4.000	101.277	101.277	101.077	4.000	101.176	101.176	100.976	4.000	102.357	102.357	102.157	3.500	101.641	101.641	101.441	3.500	100.512	100.512	100.312
4.125	101.688	101.688	101.488	4.125	101.412	101.412	101.212	4.125	102.731	102.731	102.531	3.625	102.085	102.085	101.885	3.625	100.810	100.810	100.610
4.250	102.133	102.133	101.933	4.250	101.796	101.796	101.596	4.250	102.479	102.479	102.279	3.750	102.252	102.252	102.052	3.750	100.424	100.424	100.224
4.375	102.605	102.605	102.405	4.375	102.189	102.189	101.989	4.375	102.906	102.906	102.706	3.875	102.742	102.742	102.542	3.875	100.761	100.761	100.561
4.500	103.029	103.029	102.829	4.500	102.470	102.470	102.270	4.500	103.268	103.268	103.068	3.990	103.135	103.135	102.935	3.990	101.001	101.001	100.801
4.625	103.361	103.361	103.161	4.625	102.621	102.621	102.421	4.625	103.566	103.566	103.366	4.000	103.235	103.235	103.035	4.000	101.101	101.101	100.901
4.750	103.554	103.554	103.354	4.750	102.043	102.043	101.843	4.750	103.609	103.609	103.409	4.125	103.618	103.618	103.418	4.125	101.363	101.363	101.163
4.875	103.992	103.992	103.792	4.875	102.410	102.410	102.210	4.875	104.005	104.005	103.805	4.250	103.088	103.088	102.888	4.250	100.704	100.704	100.504
4.990	104.208	104.208	104.008	4.990	102.510	102.510	102.310	4.990	104.165	104.165	103.965	4.375	103.370	103.370	103.170	4.375	100.903	100.903	100.703
5.000	104.308	104.308	104.108	5.000	102.610	102.610	102.410	5.000	104.265	104.265	104.065	4.500	103.440	103.440	103.240	4.500	100.951	100.951	100.751

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

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

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

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

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



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

30 Day Lock Exp.: 3/30/2022
45 Day Lock Exp.: 4/14/2022
60 Day Lock Exp.: 4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 12:00 pm 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	96.227	96.227	96.027	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	94.077	94.077	93.877	2.750	N/A	N/A	N/A	3.000	95.608	95.505	95.408	3.125	96.404	96.298	96.204		
3.125	96.970	96.970	96.770	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.820	94.820	94.620	2.875	N/A	N/A	N/A	3.125	96.404	96.298	96.204						
3.250	97.904	97.904	97.647	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.754	95.754	95.497	2.990	N/A	N/A	N/A	3.250	97.160	97.036	96.903						
3.375	98.900	98.900	98.643	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.750	96.750	96.493	3.000	N/A	N/A	N/A	3.375	98.156	98.030	97.899						
3.500	99.394	99.394	99.139	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.244	97.244	96.989	3.125	N/A	N/A	N/A	3.500	98.650	98.522	98.395						
3.625	99.767	99.767	99.509	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.617	97.617	97.359	3.250	N/A	N/A	N/A	3.625	99.024	98.890	98.766						
3.750	100.460	100.460	100.182	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.310	98.310	98.032	3.375	N/A	N/A	N/A	3.750	98.595	98.448	98.317						
3.875	101.009	101.009	100.733	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.859	98.859	98.583	3.500	N/A	N/A	N/A	3.875	99.144	98.999	98.868						
3.990	101.223	101.223	100.948	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.073	99.073	98.798	3.625	N/A	N/A	N/A	3.990	99.358	99.213	99.083						
4.000	101.323	101.323	101.048	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.173	99.173	98.898	3.750	N/A	N/A	N/A	4.000	99.458	99.313	99.183						
4.125	101.801	101.801	101.524	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.651	99.651	99.374	3.875	N/A	N/A	N/A	4.125	99.936	99.787	99.659						
4.250	102.234	102.234	101.954	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.084	100.084	99.804	3.990	N/A	N/A	N/A	4.250	99.919	99.148	99.039						
4.375	102.639	102.639	102.359	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.489	100.489	100.209	4.000	N/A	N/A	N/A	4.375	99.725	99.553	99.445						
4.500	103.068	103.068	102.788	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.918	100.918	100.638	4.125	N/A	N/A	N/A	4.500	100.153	99.981	99.873						
4.625	103.294	103.294	103.013	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.144	101.144	100.863	4.250	N/A	N/A	N/A	4.625	100.719	100.546	100.438						
4.750	103.408	103.408	103.185	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.258	101.258	101.035	4.375	N/A	N/A	N/A	4.750	100.252	100.134	100.029						
4.875	103.737	103.737	103.516	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.587	101.587	101.366	4.500	N/A	N/A	N/A	4.875	100.581	100.466	100.360						
4.990	103.893	103.893	103.674	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.743	101.743	101.524	4.625	N/A	N/A	N/A	4.990	100.736	100.622	100.517						
5.000	103.993	103.993	103.774	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	101.843	101.843	101.624	4.750	N/A	N/A	N/A	5.000	100.836	100.722	100.617						
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	97.449	97.449	97.148	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.736	97.736	97.536	2.500	97.190	97.047	96.990						
2.875	N/A	N/A	N/A	3.125	98.321	98.321	98.016	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.262	98.262	98.062	2.625	97.638	97.495	97.438						
2.990	N/A	N/A	N/A	3.250	99.013	99.013	98.706	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.777	98.777	98.577	2.750	97.590	97.447	97.390						
3.000	N/A	N/A	N/A	3.375	99.866	99.866	99.557	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.381	99.381	99.180	2.875	98.194	98.051	97.993						
3.125	N/A	N/A	N/A	3.500	100.295	100.295	99.948	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.617	99.617	99.417	2.990	98.430	98.287	98.230						
3.250	N/A	N/A	N/A	3.625	100.756	100.756	100.404	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.717	99.717	99.517	3.000	98.530	98.387	98.330						
3.375	N/A	N/A	N/A	3.750	101.410	101.410	101.057	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.181	100.181	99.938	3.125	99.748	99.675	99.605						
3.500	N/A	N/A	N/A	3.875	101.927	101.927	101.572	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.619	100.619	100.376	3.250	98.795	98.621	98.552						
3.625	N/A	N/A	N/A	3.990	102.198	102.198	101.845	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.293	101.293	101.050	3.375	99.470	99.297	99.227						
3.750	N/A	N/A	N/A	4.000	102.298	102.298	101.945	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.665	101.665	101.422	3.500	99.842	99.669	99.599						
3.875	N/A	N/A	N/A	4.125	102.004	102.004	101.642	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.676	101.676	101.476	3.625	100.663	100.553	100.463						
3.990	N/A	N/A	N/A	4.250	102.068	102.068	101.705	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.100	102.100	101.900	3.750	100.173	100.064	99.973						
4.000	N/A	N/A	N/A	4.375	102.380	102.380	102.017	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.514	102.514	102.314	3.875	100.587	100.477	100.387						
4.125	N/A	N/A	N/A	4.500	102.698	102.698	102.335	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.792	102.792	102.592	3.990	100.865	100.755	100.665						
4.250	N/A	N/A	N/A	4.625	102.415	102.415	102.089	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.892	102.892	102.692	4.000	100.965	100.855	100.765						
4.375	N/A	N/A	N/A	4.750	103.443	103.443	103.118	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.981	101.981	101.764	4.125	100.231	100.105	100.014						
4.500	N/A	N/A	N/A	4.875	103.764	103.764	103.439	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.351	102.351	102.134	4.250	100.192	99.975	99.885						
4.625	N/A	N/A	N/A	4.990	103.861	103.861	103.539	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.711	102.711	102.497	4.375	100.462	100.336	100.248						
4.750	N/A	N/A	N/A	5.000	103.961	103.961	103.639	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.043	103.043	102.827	4.500	100.794	100.668	100.578						
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	95.536	95.536	95.336	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	96.062	96.062	95.862	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	96.577	96.577	96.377	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	97.181	97.181	96.980	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	97.417	97.417	97.217	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	97.517	97.517	97.317	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	97.981	97.981	97.738	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	98.419	98.419	98.176	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	99.093	99.093	98.850	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	99.465	99.465	99.222	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A										
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	99.476	99.476	99.276	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A										
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.900	99.900	99.700	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A										
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	100.314	100.314	100.114	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A										
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	100.592	100.592	100.392	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A										
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	100.692	100.692	100.492	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A										
3.750	N/A	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.:

3/30/2022

45 Day Lock Exp.:

4/14/2022

60 Day Lock Exp.:

4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 12:00 pm 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	96.227	96.227	96.027	3.000	94.077	94.077	93.877	3.000	97.449	97.449	97.148	2.500	97.736	97.736	97.536	2.500	95.536	95.536	95.336
3.125	96.970	96.970	96.770	3.125	94.820	94.820	94.620	3.125	98.321	98.321	98.016	2.625	98.262	98.262	98.062	2.625	96.062	96.062	95.862
3.250	97.904	97.904	97.647	3.250	95.754	95.754	95.497	3.250	99.013	99.013	98.706	2.750	98.777	98.777	98.577	2.750	96.577	96.577	96.377
3.375	98.900	98.900	98.643	3.375	96.750	96.750	96.493	3.375	99.866	99.866	99.557	2.875	99.381	99.381	99.180	2.875	97.181	97.181	96.980
3.500	99.394	99.394	99.139	3.500	97.244	97.244	96.989	3.500	100.295	100.295	99.948	2.990	99.617	99.617	99.417	2.990	97.417	97.417	97.217
3.625	99.767	99.767	99.509	3.625	97.617	97.617	97.359	3.625	100.756	100.756	100.404	3.000	99.717	99.717	99.517	3.000	97.517	97.517	97.317
3.750	100.460	100.460	100.182	3.750	98.310	98.310	98.032	3.750	101.410	101.410	101.057	3.125	100.181	100.181	99.938	3.125	97.981	97.981	97.738
3.875	101.009	101.009	100.733	3.875	98.859	98.859	98.583	3.875	101.927	101.927	101.572	3.250	100.619	100.619	100.376	3.250	98.419	98.419	98.176
3.990	101.223	101.223	100.948	3.990	99.073	99.073	98.798	3.990	102.198	102.198	101.845	3.375	101.293	101.293	101.050	3.375	99.093	99.093	98.850
4.000	101.323	101.323	101.048	4.000	99.173	99.173	98.898	4.000	102.298	102.298	101.945	3.500	101.665	101.665	101.422	3.500	99.465	99.465	99.222
4.125	101.801	101.801	101.524	4.125	99.651	99.651	99.374	4.125	102.004	102.004	101.642	3.625	101.676	101.676	101.476	3.625	99.476	99.476	99.276
4.250	102.234	102.234	101.954	4.250	100.084	100.084	99.804	4.250	102.068	102.068	101.705	3.750	102.100	102.100	101.900	3.750	99.900	99.900	99.700
4.375	102.639	102.639	102.359	4.375	100.489	100.489	100.209	4.375	102.380	102.380	102.017	3.875	102.514	102.514	102.314	3.875	100.314	100.314	100.114
4.500	103.068	103.068	102.788	4.500	100.918	100.918	100.638	4.500	102.698	102.698	102.335	3.990	102.792	102.792	102.592	3.990	100.592	100.592	100.392
4.625	103.294	103.294	103.013	4.625	101.144	101.144	100.863	4.625	102.415	102.415	102.089	4.000	102.892	102.892	102.692	4.000	100.692	100.692	100.492
4.750	103.408	103.408	103.185	4.750	101.258	101.258	101.035	4.750	103.443	103.443	103.118	4.125	101.981	101.981	101.764	4.125	99.781	99.781	99.564
4.875	103.737	103.737	103.516	4.875	101.587	101.587	101.366	4.875	103.764	103.764	103.439	4.250	102.351	102.351	102.134	4.250	100.151	100.151	99.934
4.990	103.893	103.893	103.674	4.990	101.743	101.743	101.524	4.990	103.861	103.861	103.539	4.375	102.711	102.711	102.497	4.375	100.511	100.511	100.297
5.000	103.993	103.993	103.774	5.000	101.843	101.843	101.624	5.000	103.961	103.961	103.639	4.500	103.043	103.043	102.827	4.500	100.843	100.843	100.627

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)	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.: 3/30/2022
45 Day Lock Exp.: 4/14/2022
60 Day Lock Exp.: 4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 12:00 pm 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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/30/2022

45 Day Lock Exp.:

4/14/2022

60 Day Lock Exp.:

4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 12:00 pm 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	96.227	96.227	96.027	3.000	97.449	97.449	97.148	2.500	97.736	97.736	97.536	3.000	94.477	94.477	94.277	2.500	95.986	95.986	95.786
3.125	96.970	96.970	96.770	3.125	98.321	98.321	98.016	2.625	98.262	98.262	98.062	3.125	95.220	95.220	95.020	2.625	96.512	96.512	96.312
3.250	97.904	97.904	97.647	3.250	99.013	99.013	98.706	2.750	98.777	98.777	98.577	3.250	96.154	96.154	95.897	2.750	97.027	97.027	96.827
3.375	98.900	98.900	98.643	3.375	99.866	99.866	99.557	2.875	99.381	99.381	99.180	3.375	97.150	97.150	96.893	2.875	97.631	97.631	97.430
3.500	99.394	99.394	99.139	3.500	100.295	100.295	99.948	2.990	99.617	99.617	99.417	3.500	97.644	97.644	97.389	2.990	97.867	97.867	97.667
3.625	99.767	99.767	99.509	3.625	100.756	100.756	100.404	3.000	99.717	99.717	99.517	3.625	98.017	98.017	97.759	3.000	97.967	97.967	97.767
3.750	100.460	100.460	100.182	3.750	101.410	101.410	101.057	3.125	100.181	100.181	99.938	3.750	98.710	98.710	98.432	3.125	98.431	98.431	98.188
3.875	101.009	101.009	100.733	3.875	101.927	101.927	101.572	3.250	100.619	100.619	100.376	3.875	99.259	99.259	98.983	3.250	98.869	98.869	98.626
3.990	101.223	101.223	100.948	3.990	102.198	102.198	101.845	3.375	101.293	101.293	101.050	3.990	99.473	99.473	99.198	3.375	99.543	99.543	99.300
4.000	101.323	101.323	101.048	4.000	102.298	102.298	101.945	3.500	101.665	101.665	101.422	4.000	99.573	99.573	99.298	3.500	99.915	99.915	99.672
4.125	101.801	101.801	101.524	4.125	102.004	102.004	101.642	3.625	101.676	101.676	101.476	4.125	100.051	100.051	99.774	3.625	99.926	99.926	99.726
4.250	102.234	102.234	101.954	4.250	102.068	102.068	101.705	3.750	102.100	102.100	101.900	4.250	100.484	100.484	100.204	3.750	100.350	100.350	100.150
4.375	102.639	102.639	102.359	4.375	102.380	102.380	102.017	3.875	102.514	102.514	102.314	4.375	100.889	100.889	100.609	3.875	100.764	100.764	100.564
4.500	103.068	103.068	102.788	4.500	102.698	102.698	102.335	3.990	102.792	102.792	102.592	4.500	101.318	101.318	101.038	3.990	101.042	101.042	100.842
4.625	103.294	103.294	103.013	4.625	102.415	102.415	102.089	4.000	102.892	102.892	102.692	4.625	101.544	101.544	101.263	4.000	101.142	101.142	100.942
4.750	103.408	103.408	103.185	4.750	103.443	103.443	103.118	4.125	101.981	101.981	101.764	4.750	101.658	101.658	101.435	4.125	100.231	100.231	100.014
4.875	103.737	103.737	103.516	4.875	103.764	103.764	103.439	4.250	102.351	102.351	102.134	4.875	101.987	101.987	101.766	4.250	100.601	100.601	100.384
4.990	103.893	103.893	103.674	4.990	103.861	103.861	103.539	4.375	102.711	102.711	102.497	4.990	102.143	102.143	101.924	4.375	100.961	100.961	100.747
5.000	103.993	103.993	103.774	5.000	103.961	103.961	103.639	4.500	103.043	103.043	102.827	5.000	102.243	102.243	102.024	4.500	101.293	101.293	101.077

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/30/2022

45 Day Lock Exp.:

4/14/2022

60 Day Lock Exp.:

4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 12:00 pm 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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

3/30/2022

4/14/2022

4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

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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FHA ID# - 1358600006		
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For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)