

W. Rate Sheet Dated: 2/28/2022

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	100.391	100.391	99.876	3.250	100.257	100.257	99.741	1.875	93.459	93.459	93.159	3.125	99.419	99.419	99.119
3.375	100.783	100.783	100.267	3.375	100.562	100.562	100.046	2.000	93.939	93.939	93.639	3.250	100.528	100.528	100.228
3.500	101.273	101.273	100.757	3.500	100.971	100.971	100.455	2.125	94.408	94.408	94.108	3.375	100.418	100.418	100.118
3.625	101.707	101.707	101.191	3.625	101.294	101.294	100.779	2.250	95.309	95.309	94.965	3.500	99.640	99.640	99.340
3.750	101.314	101.314	100.820	3.750	101.155	101.155	100.661	2.375	95.759	95.759	95.416	3.625	99.671	99.671	99.371
3.875	101.674	101.674	101.180	3.875	101.394	101.394	100.901	2.500	96.210	96.210	95.866	Margin = 2.250		Index = 1.080	
4.000	102.122	102.122	101.628	4.000	101.760	101.760	101.266	2.625	96.634	96.634	96.290	30 Year OTC			
4.125	102.529	102.529	102.036	4.125	101.960	101.960	101.466	2.750	97.509	97.509	96.993	Rate	30 Day	45 Day	60 Day
4.250	102.118	102.118	101.665	4.250	101.882	101.882	101.429	2.875	97.925	97.925	97.410	4.000	101.530	101.530	100.843
4.375	102.413	102.413	101.959	4.375	101.939	101.939	101.486	3.000	98.326	98.326	97.811	4.125	101.937	101.937	101.250
4.500	102.814	102.814	102.361	4.500	102.195	102.195	101.742	3.125	98.725	98.725	98.209	4.500	102.222	102.222	101.660
4.625	103.159	103.159	102.706	4.625	102.516	102.516	102.063	3.250	99.025	99.025	98.549	4.625	102.567	102.567	102.005
4.750	103.191	103.191	102.981	4.750	102.928	102.928	102.719	3.375	99.406	99.406	98.929	4.750	102.499	102.499	101.999
4.875	103.388	103.388	103.179	4.875	103.066	103.066	102.857	3.500	99.790	99.790	99.313	4.875	102.796	102.796	102.296
5.000	103.730	103.730	103.520	5.000	103.322	103.322	103.112	3.625	100.088	100.088	99.612	5.000	103.138	103.138	102.638
5.125	103.765	103.765	103.556	5.125	103.642	103.642	103.433	3.750	98.503	98.503	98.199	5.125	103.173	103.173	102.673
5.250	103.754	103.754	103.029	5.250	103.649	103.649	102.924	3.875	98.818	98.818	98.513	5.500	103.653	103.653	102.403
5.375	103.963	103.963	103.238	5.375	103.786	103.786	103.061	4.000	99.158	99.158	98.854	5.625	103.894	103.894	102.644
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	100.491	100.391	100.391	99.876	3.250	100.057	99.957	99.957	99.441	1.875	95.589	95.489	95.489	95.189
3.375	100.983	100.883	100.883	100.367	3.375	100.462	100.362	100.362	99.846	2.000	96.069	95.969	95.969	95.669
3.500	101.473	101.373	101.373	100.857	3.500	100.871	100.771	100.771	100.255	2.125	96.538	96.438	96.438	96.138
3.625	101.907	101.807	101.807	101.291	3.625	101.194	101.094	101.094	100.579	2.250	97.439	97.339	97.339	96.995
3.750	101.514	101.414	101.414	100.920	3.750	101.355	101.255	101.255	100.761	2.375	97.889	97.789	97.789	97.446
3.875	101.974	101.874	101.874	101.380	3.875	101.694	101.594	101.594	101.101	2.500	98.340	98.240	98.240	97.896
4.000	102.422	102.322	102.322	101.828	4.000	102.060	101.960	101.960	101.466	2.625	98.764	98.664	98.664	98.320
4.125	102.829	102.729	102.729	102.236	4.125	102.260	102.160	102.160	101.666	2.750	98.539	98.439	98.439	97.923
4.250	102.318	102.218	102.218	101.765	4.250	102.082	101.982	101.982	101.529	2.875	98.955	98.855	98.855	98.340
4.375	102.713	102.613	102.613	102.159	4.375	102.239	102.139	102.139	101.686	3.000	99.356	99.256	99.256	98.741
4.500	103.114	103.014	103.014	102.561	4.500	102.495	102.395	102.395	101.942	3.125	99.755	99.655	99.655	99.139
4.625	103.459	103.359	103.359	102.906	4.625	102.816	102.716	102.716	102.263	3.250	100.655	100.555	100.555	100.079
4.750	103.391	103.291	103.291	103.081	4.750	103.128	103.028	103.028	102.819	3.375	101.036	100.936	100.936	100.455

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	98.780	98.780	98.093	4.750	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.187	99.187	98.500	5.250	101.000	101.000	100.500
3.875	96.020	96.020	95.332	5.250	103.750	103.750	103.500	4.500	99.472	99.472	98.910	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.572	95.572	94.884					4.625	99.817	99.817	99.255	Rate	30 Day	45 Day	60 Day
4.125	95.164	95.164	94.477					4.750	99.749	99.749	99.249	5.750	100.000	100.000	99.500
4.250	97.332	97.332	96.801					4.875	100.046	100.046	99.546	6.250	102.750	102.750	102.250
4.375	96.937	96.937	96.406					5.000	100.388	100.388	99.888	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
4.500	96.536	96.536	96.004					5.125	100.423	100.423	99.923				
4.625	96.191	96.191	95.660					5.500	100.903	100.903	99.653				
4.750	98.541	98.541	98.041					5.625	101.144	101.144	99.894				
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 only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/30/2022

45 Day Lock Exp.:

4/14/2022

60 Day Lock Exp.:

4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.169	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	96.058	96.058	95.542	3.500	99.390	99.390	99.090
3.750	100.189	100.189	99.695	3.750	100.130	100.130	99.636	2.875	96.474	96.474	95.958	3.625	99.421	99.421	99.121
3.875	100.649	100.649	100.155	3.875	100.469	100.469	99.975	3.000	96.875	96.875	96.359	Margin = 2.250		Index = 1.080	
4.000	101.097	101.097	100.603	4.000	100.835	100.835	100.341	3.125	97.274	97.274	96.758	30 Year OTC			
4.125	101.504	101.504	101.010	4.125	101.035	101.035	100.541	3.250	97.830	97.830	97.353	Rate	30 Day	45 Day	60 Day
4.250	100.493	100.493	100.040	4.250	100.357	100.357	99.904	3.375	98.211	98.211	97.734	3.250	99.304	99.304	98.788
4.375	100.888	100.888	100.435	4.375	100.514	100.514	100.061	3.500	98.595	98.595	98.118	3.375	99.796	99.796	99.280
4.500	101.289	101.289	100.836	4.500	100.770	100.770	100.317	3.625	98.893	98.893	98.416	3.500	100.285	100.285	99.769
4.625	101.634	101.634	101.181	4.625	101.091	101.091	100.638	3.750	97.808	97.808	97.503	3.625	100.719	100.719	100.203
4.750	100.191	100.191	99.982	4.750	100.028	100.028	99.819	3.875	N/A	N/A	N/A	3.750	100.189	100.189	99.502
4.875	100.488	100.488	100.279	4.875	100.266	100.266	100.057	4.000	N/A	N/A	N/A	3.875	100.649	100.649	99.962
5.000	100.830	100.830	100.621	5.000	100.522	100.522	100.313	4.125	N/A	N/A	N/A	4.000	101.097	101.097	100.410
5.125	100.865	100.865	100.656	5.125	100.842	100.842	100.633	4.250	N/A	N/A	N/A	4.125	101.504	101.504	100.817
5.250	99.254	99.254	98.529	5.250	99.249	99.249	98.524	4.375	N/A	N/A	N/A	4.250	100.493	100.493	99.962
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	100.289	100.189	100.189	99.695	3.750	100.230	100.130	100.130	99.636	2.750	97.376	97.276	97.276	96.760
3.875	100.749	100.649	100.649	100.155	3.875	100.569	100.469	100.469	99.975	2.875	97.793	97.693	97.693	97.177
4.000	101.197	101.097	101.097	100.603	4.000	100.935	100.835	100.835	100.341	3.000	98.194	98.094	98.094	97.578
4.125	101.604	101.504	101.504	101.010	4.125	101.135	101.035	101.035	100.541	3.125	98.592	98.492	98.492	97.976
4.250	100.593	100.493	100.493	100.040	4.250	100.457	100.357	100.357	99.904	3.250	99.868	99.768	99.768	99.291
4.375	100.988	100.888	100.888	100.435	4.375	100.614	100.514	100.514	100.061	3.375	100.248	100.148	100.148	99.671
4.500	101.389	101.289	101.289	100.836	4.500	100.870	100.770	100.770	100.317	3.500	100.632	100.532	100.532	100.055
4.625	101.734	101.634	101.634	101.181	4.625	101.191	101.091	101.091	100.638	3.625	100.931	100.831	100.831	100.354
4.750	100.291	100.191	100.191	99.982	4.750	100.128	100.028	100.028	99.819	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
3.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/30/2022

45 Day Lock Exp.: 4/14/2022

60 Day Lock Exp.: 4/29/2022

W. Rate Sheet Dates: 2/28/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.045	96.045	95.845	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	95.998	95.998	95.798	2.000	N/A	N/A	N/A	3.000	96.017	95.917	95.817
3.125	96.802	96.802	96.602	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	96.805	96.805	96.605	2.125	N/A	N/A	N/A	3.125	96.751	96.649	96.544
3.250	97.544	97.544	97.344	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	97.474	97.474	97.274	2.250	N/A	N/A	N/A	3.250	97.492	97.390	97.285
3.375	98.471	98.471	98.271	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	98.340	98.340	98.140	2.375	N/A	N/A	N/A	3.375	98.420	98.318	98.213
3.500	98.984	98.984	98.784	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	98.954	98.954	98.754	2.500	N/A	N/A	N/A	3.500	98.932	98.830	98.725
3.625	99.504	99.504	99.304	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	99.662	99.662	99.462	2.625	N/A	N/A	N/A	3.625	99.529	99.380	99.227
3.750	100.182	100.182	99.982	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.271	100.271	100.071	2.750	N/A	N/A	N/A	3.750	100.208	100.059	99.906
3.875	100.737	100.737	100.537	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	100.760	100.760	100.560	2.875	N/A	N/A	N/A	3.875	100.762	100.613	100.460
3.990	101.114	101.114	100.914	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.013	101.013	100.813	2.990	N/A	N/A	N/A	3.990	101.140	100.991	100.838
4.000	101.214	101.214	101.014	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.113	101.113	100.913	3.000	N/A	N/A	N/A	4.000	101.240	101.091	100.938
4.125	101.625	101.625	101.425	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.311	101.311	101.111	3.125	N/A	N/A	N/A	4.125	101.651	101.502	101.349
4.250	102.009	102.009	101.809	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.671	101.671	101.471	3.250	N/A	N/A	N/A	4.250	102.004	101.840	101.670
4.375	102.480	102.480	102.280	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.064	102.064	101.864	3.375	N/A	N/A	N/A	4.375	102.476	102.312	102.142
4.500	102.905	102.905	102.705	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.346	102.346	102.146	3.500	N/A	N/A	N/A	4.500	102.900	102.736	102.566
4.625	103.237	103.237	103.037	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.497	102.497	102.297	3.625	N/A	N/A	N/A	4.625	103.232	103.068	102.898
4.750	103.429	103.429	103.229	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.918	101.918	101.718	3.750	N/A	N/A	N/A	4.750	103.463	103.353	103.232
4.875	103.867	103.867	103.667	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.285	102.285	102.085	3.875	N/A	N/A	N/A	4.875	103.902	103.792	103.671
4.990	104.083	104.083	103.883	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.385	102.385	102.185	3.990	N/A	N/A	N/A	4.990	104.118	104.008	103.887
5.000	104.183	104.183	103.983	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.485	102.485	102.285	4.000	N/A	N/A	N/A	5.000	104.218	104.108	103.987
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	97.294	97.294	97.094	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	97.625	97.625	97.425	2.500	97.552	97.452	97.352
2.875	N/A	N/A	N/A	3.125	98.105	98.105	97.905	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.126	98.126	97.926	2.625	98.045	97.945	97.845
2.990	N/A	N/A	N/A	3.250	98.736	98.736	98.536	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	98.657	98.657	98.457	2.750	98.576	98.476	98.376
3.000	N/A	N/A	N/A	3.375	99.575	99.575	99.375	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.088	99.088	98.888	2.875	99.007	98.907	98.807
3.125	N/A	N/A	N/A	3.500	100.078	100.078	99.878	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	99.484	99.484	99.284	2.990	99.439	99.330	99.229
3.250	N/A	N/A	N/A	3.625	100.800	100.800	100.600	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.584	99.584	99.384	3.000	99.539	99.430	99.329
3.375	N/A	N/A	N/A	3.750	101.378	101.378	101.178	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	99.935	99.811
3.500	N/A	N/A	N/A	3.875	101.884	101.884	101.684	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	102.195	102.195	101.995	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	102.295	102.295	102.095	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	102.668	102.668	102.468	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	102.354	102.354	102.154	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	102.437	102.305	102.116
4.000	N/A	N/A	N/A	4.375	102.781	102.781	102.581	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	102.927	102.795	102.606
4.125	N/A	N/A	N/A	4.500	103.144	103.144	102.944	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	103.320	103.188	102.999
4.250	N/A	N/A	N/A	4.625	103.442	103.442	103.242	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	103.420	103.288	103.099
4.375	N/A	N/A	N/A	4.750	103.484	103.484	103.284	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	103.803	103.671	103.482
4.500	N/A	N/A	N/A	4.875	103.880	103.880	103.680	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	104.040	104.040	103.840	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	104.140	104.140	103.940	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	97.555	97.555	97.355	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.817	98.817	98.617
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.977	97.977	97.777	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.300	99.300	99.100
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.347	98.347	98.147	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.636	99.636	99.436
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.647	98.647	98.447	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.071	100.071	99.871
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.895	98.895	98.695	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.463	100.463	100.263
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.995	98.995	98.795	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.563	100.563	100.363
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	101.017	101.017	100.817
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 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: 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	96.045	96.045	95.845	3.000	95.998	95.998	95.798	3.000	97.294	97.294	97.094	2.500	97.625	97.625	97.425	2.500	97.555	97.555	97.355
3.125	96.802	96.802	96.602	3.125	96.805	96.805	96.605	3.125	98.105	98.105	97.905	2.625	98.126	98.126	97.926	2.625	97.977	97.977	97.777
3.250	97.544	97.544	97.344	3.250	97.474	97.474	97.274	3.250	98.736	98.736	98.536	2.750	98.657	98.657	98.457	2.750	98.347	98.347	98.147
3.375	98.471	98.471	98.271	3.375	98.340	98.340	98.140	3.375	99.575	99.575	99.375	2.875	99.088	99.088	98.888	2.875	98.647	98.647	98.447
3.500	98.984	98.984	98.784	3.500	98.954	98.954	98.754	3.500	100.078	100.078	99.878	2.990	99.484	99.484	99.284	2.990	98.895	98.895	98.695
3.625	99.504	99.504	99.304	3.625	99.662	99.662	99.462	3.625	100.800	100.800	100.600	3.000	99.584	99.584	99.384	3.000	98.995	98.995	98.795
3.750	100.182	100.182	99.982	3.750	100.271	100.271	100.071	3.750	101.378	101.378	101.178	3.125	100.099	100.099	99.899	3.125	99.371	99.371	99.171
3.875	100.737	100.737	100.537	3.875	100.760	100.760	100.560	3.875	101.884	101.884	101.684	3.250	100.593	100.593	100.393	3.250	99.714	99.714	99.514
3.990	101.114	101.114	100.914	3.990	101.013	101.013	100.813	3.990	102.195	102.195	101.995	3.375	101.252	101.252	101.052	3.375	100.243	100.243	100.043
4.000	101.214	101.214	101.014	4.000	101.113	101.113	100.913	4.000	102.295	102.295	102.095	3.500	101.641	101.641	101.441	3.500	100.512	100.512	100.312
4.125	101.625	101.625	101.425	4.125	101.311	101.311	101.111	4.125	102.668	102.668	102.468	3.625	102.085	102.085	101.885	3.625	100.810	100.810	100.610
4.250	102.009	102.009	101.809	4.250	101.671	101.671	101.471	4.250	102.354	102.354	102.154	3.750	102.252	102.252	102.052	3.750	100.424	100.424	100.224
4.375	102.480	102.480	102.280	4.375	102.064	102.064	101.864	4.375	102.781	102.781	102.581	3.875	102.742	102.742	102.542	3.875	100.761	100.761	100.561
4.500	102.905	102.905	102.705	4.500	102.346	102.346	102.146	4.500	103.144	103.144	102.944	3.990	103.135	103.135	102.935	3.990	101.001	101.001	100.801
4.625	103.237	103.237	103.037	4.625	102.497	102.497	102.297	4.625	103.442	103.442	103.242	4.000	103.235	103.235	103.035	4.000	101.101	101.101	100.901
4.750	103.429	103.429	103.229	4.750	101.918	101.918	101.718	4.750	103.484	103.484	103.284	4.125	103.618	103.618	103.418	4.125	101.363	101.363	101.163
4.875	103.867	103.867	103.667	4.875	102.285	102.285	102.085	4.875	103.880	103.880	103.680	4.250	103.088	103.088	102.888	4.250	100.704	100.704	100.504
4.990	104.083	104.083	103.883	4.990	102.385	102.385	102.185	4.990	104.040	104.040	103.840	4.375	103.370	103.370	103.170	4.375	100.903	100.903	100.703
5.000	104.183	104.183	103.983	5.000	102.485	102.485	102.285	5.000	104.140	104.140	103.940	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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.044	96.044	95.844	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.220	95.220	95.020	2.750	N/A	N/A	N/A	3.000	95.425	95.307	95.225
3.125	96.790	96.790	96.590	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	95.966	95.966	95.766	2.875	N/A	N/A	N/A	3.125	96.224	96.102	96.024
3.250	97.734	97.734	97.477	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.862	96.862	96.605	2.990	N/A	N/A	N/A	3.250	96.990	96.866	96.733
3.375	98.734	98.734	98.477	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.870	97.870	97.613	3.000	N/A	N/A	N/A	3.375	97.990	97.864	97.733
3.500	99.232	99.232	98.977	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.114	98.114	97.859	3.125	N/A	N/A	N/A	3.500	98.488	98.360	98.233
3.625	99.607	99.607	99.349	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.657	98.657	98.399	3.250	N/A	N/A	N/A	3.625	98.864	98.730	98.606
3.750	100.384	100.384	100.091	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.882	98.882	98.589	3.375	N/A	N/A	N/A	3.750	98.519	98.357	98.226
3.875	100.935	100.935	100.643	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.245	99.245	98.953	3.500	N/A	N/A	N/A	3.875	99.070	98.909	98.778
3.990	101.151	101.151	100.860	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.653	99.653	99.362	3.625	N/A	N/A	N/A	3.990	99.286	99.126	98.995
4.000	101.251	101.251	100.960	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.753	99.753	99.462	3.750	N/A	N/A	N/A	4.000	99.386	99.226	99.095
4.125	101.731	101.731	101.443	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	99.807	99.807	99.519	3.875	N/A	N/A	N/A	4.125	99.866	99.706	99.578
4.250	102.126	102.126	101.831	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.404	100.404	100.109	3.990	N/A	N/A	N/A	4.250	99.211	99.024	98.916
4.375	102.533	102.533	102.238	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.823	100.823	100.528	4.000	N/A	N/A	N/A	4.375	99.619	99.432	99.324
4.500	102.965	102.965	102.666	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.019	101.019	100.720	4.125	N/A	N/A	N/A	4.500	100.050	99.859	99.751
4.625	103.192	103.192	102.896	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.346	101.346	101.050	4.250	N/A	N/A	N/A	4.625	100.617	100.429	100.321
4.750	103.264	103.264	103.064	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.794	99.794	99.594	4.375	N/A	N/A	N/A	4.750	100.108	100.008	99.908
4.875	103.596	103.596	103.396	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	100.388	100.388	100.188	4.500	N/A	N/A	N/A	4.875	100.440	100.340	100.240
4.990	103.753	103.753	103.553	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.581	100.581	100.381	4.625	N/A	N/A	N/A	4.990	100.596	100.496	100.396
5.000	103.853	103.853	103.653	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.681	100.681	100.481	4.750	N/A	N/A	N/A	5.000	100.696	100.596	100.496
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	97.291	97.291	96.990	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	97.641	97.641	97.441	2.500	97.095	96.968	96.895
2.875	N/A	N/A	N/A	3.125	98.164	98.164	97.860	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.169	98.169	97.969	2.625	97.545	97.418	97.345
2.990	N/A	N/A	N/A	3.250	98.858	98.858	98.552	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.685	98.685	98.485	2.750	97.498	97.371	97.298
3.000	N/A	N/A	N/A	3.375	99.738	99.738	99.406	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.291	99.291	99.091	2.875	98.104	97.976	97.904
3.125	N/A	N/A	N/A	3.500	100.223	100.223	99.856	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.528	99.528	99.328	2.990	98.341	98.213	98.141
3.250	N/A	N/A	N/A	3.625	100.685	100.685	100.317	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.628	99.628	99.428	3.000	98.441	98.313	98.241
3.375	N/A	N/A	N/A	3.750	101.341	101.341	100.972	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.119	100.119	99.845	3.125	99.686	99.482	99.412
3.500	N/A	N/A	N/A	3.875	101.859	101.859	101.488	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.558	100.558	100.284	3.250	98.734	98.530	98.460
3.625	N/A	N/A	N/A	3.990	102.134	102.134	101.762	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.234	101.234	100.959	3.375	99.411	99.206	99.136
3.750	N/A	N/A	N/A	4.000	102.234	102.234	101.862	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.607	101.607	101.333	3.500	99.784	99.580	99.510
3.875	N/A	N/A	N/A	4.125	101.906	101.906	101.528	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	100.554	100.463
3.990	N/A	N/A	N/A	4.250	101.970	101.970	101.592	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.102	102.102	101.902	3.750	100.175	100.066	99.975
4.000	N/A	N/A	N/A	4.375	102.283	102.283	101.905	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.517	102.517	102.317	3.875	100.590	100.480	100.390
4.125	N/A	N/A	N/A	4.500	102.604	102.604	102.225	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.796	102.796	102.596	3.990	100.869	100.759	100.669
4.250	N/A	N/A	N/A	4.625	102.306	102.306	102.012	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.896	102.896	102.696	4.000	100.969	100.859	100.769
4.375	N/A	N/A	N/A	4.750	103.337	103.337	103.044	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.254	102.254	102.054	4.125	100.504	100.404	100.304
4.500	N/A	N/A	N/A	4.875	103.660	103.660	103.368	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.625	102.625	102.425	4.250	100.376	100.276	100.176
4.625	N/A	N/A	N/A	4.990	103.756	103.756	103.467	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.987	102.987	102.787	4.375	100.738	100.638	100.538
4.750	N/A	N/A	N/A	5.000	103.856	103.856	103.567	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.321	103.321	103.121	4.500	101.072	100.972	100.872



AFR Loan Center

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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: 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	96.044	96.044	95.844	3.000	95.220	95.220	95.020	3.000	97.291	97.291	96.990	2.500	97.641	97.641	97.441	2.500	98.297	98.297	98.097
3.125	96.790	96.790	96.590	3.125	95.966	95.966	95.766	3.125	98.164	98.164	97.860	2.625	98.169	98.169	97.969	2.625	98.703	98.703	98.503
3.250	97.734	97.734	97.477	3.250	96.862	96.862	96.605	3.250	98.858	98.858	98.552	2.750	98.685	98.685	98.485	2.750	98.189	98.189	97.989
3.375	98.734	98.734	98.477	3.375	97.870	97.870	97.613	3.375	99.738	99.738	99.406	2.875	99.291	99.291	99.091	2.875	98.807	98.807	98.607
3.500	99.232	99.232	98.977	3.500	98.114	98.114	97.859	3.500	100.223	100.223	99.856	2.990	99.528	99.528	99.328	2.990	99.056	99.056	98.856
3.625	99.607	99.607	99.349	3.625	98.657	98.657	98.399	3.625	100.685	100.685	100.317	3.000	99.628	99.628	99.428	3.000	99.156	99.156	98.956
3.750	100.384	100.384	100.091	3.750	98.882	98.882	98.589	3.750	101.341	101.341	100.972	3.125	100.119	100.119	99.845	3.125	99.815	99.815	99.541
3.875	100.935	100.935	100.643	3.875	99.245	99.245	98.953	3.875	101.859	101.859	101.488	3.250	100.558	100.558	100.284	3.250	98.848	98.848	98.574
3.990	101.151	101.151	100.860	3.990	99.653	99.653	99.362	3.990	102.134	102.134	101.762	3.375	101.234	101.234	100.959	3.375	99.530	99.530	99.255
4.000	101.251	101.251	100.960	4.000	99.753	99.753	99.462	4.000	102.234	102.234	101.862	3.500	101.607	101.607	101.333	3.500	99.907	99.907	99.633
4.125	101.731	101.731	101.443	4.125	99.807	99.807	99.519	4.125	101.906	101.906	101.528	3.625	101.676	101.676	101.476	3.625	100.682	100.682	100.482
4.250	102.126	102.126	101.831	4.250	100.404	100.404	100.109	4.250	101.970	101.970	101.592	3.750	102.102	102.102	101.902	3.750	99.600	99.600	99.400
4.375	102.533	102.533	102.238	4.375	100.823	100.823	100.528	4.375	102.283	102.283	101.905	3.875	102.517	102.517	102.317	3.875	100.021	100.021	99.821
4.500	102.965	102.965	102.666	4.500	101.019	101.019	100.720	4.500	102.604	102.604	102.225	3.990	102.796	102.796	102.596	3.990	100.312	100.312	100.112
4.625	103.192	103.192	102.896	4.625	101.346	101.346	101.050	4.625	102.306	102.306	102.012	4.000	102.896	102.896	102.696	4.000	100.412	100.412	100.212
4.750	103.264	103.264	103.064	4.750	99.794	99.794	99.594	4.750	103.337	103.337	103.044	4.125	102.254	102.254	102.054	4.125	101.720	101.720	101.520
4.875	103.596	103.596	103.396	4.875	100.388	100.388	100.188	4.875	103.660	103.660	103.368	4.250	102.625	102.625	102.425	4.250	99.825	99.825	99.625
4.990	103.753	103.753	103.553	4.990	100.581	100.581	100.381	4.990	103.756	103.756	103.467	4.375	102.987	102.987	102.787	4.375	100.199	100.199	99.999
5.000	103.853	103.853	103.653	5.000	100.681	100.681	100.481	5.000	103.856	103.856	103.567	4.500	103.321	103.321	103.121	4.500	100.547	100.547	100.347

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		

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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.:

3/30/2022

45 Day Lock Exp.:

4/14/2022

60 Day Lock Exp.:

4/29/2022

W. Rate Sheet Dated: 2/28/2022

Release Time: 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	96.044	96.044	95.844	3.000	97.291	97.291	96.990	2.500	97.641	97.641	97.441	3.000	94.957	94.957	94.757	2.500	97.319	97.319	97.119
3.125	96.790	96.790	96.590	3.125	98.164	98.164	97.860	2.625	98.169	98.169	97.969	3.125	95.703	95.703	95.503	2.625	97.786	97.786	97.586
3.250	97.734	97.734	97.477	3.250	98.858	98.858	98.552	2.750	98.685	98.685	98.485	3.250	96.623	96.623	96.366	2.750	97.787	97.787	97.587
3.375	98.734	98.734	98.477	3.375	99.738	99.738	99.406	2.875	99.291	99.291	99.091	3.375	97.627	97.627	97.370	2.875	98.399	98.399	98.199
3.500	99.232	99.232	98.977	3.500	100.223	100.223	99.856	2.990	99.528	99.528	99.328	3.500	97.998	97.998	97.743	2.990	98.642	98.642	98.442
3.625	99.607	99.607	99.349	3.625	100.685	100.685	100.317	3.000	99.628	99.628	99.428	3.625	98.457	98.457	98.199	3.000	98.742	98.742	98.542
3.750	100.384	100.384	100.091	3.750	101.341	101.341	100.972	3.125	100.119	100.119	99.845	3.750	98.958	98.958	98.665	3.125	99.317	99.317	99.043
3.875	100.935	100.935	100.643	3.875	101.859	101.859	101.488	3.250	100.558	100.558	100.284	3.875	99.415	99.415	99.123	3.250	99.053	99.053	98.779
3.990	101.151	101.151	100.860	3.990	102.134	102.134	101.762	3.375	101.234	101.234	100.959	3.990	99.727	99.727	99.436	3.375	99.732	99.732	99.457
4.000	101.251	101.251	100.960	4.000	102.234	102.234	101.862	3.500	101.607	101.607	101.333	4.000	99.827	99.827	99.536	3.500	100.107	100.107	99.833
4.125	101.731	101.731	101.443	4.125	101.906	101.906	101.528	3.625	101.676	101.676	101.476	4.125	100.094	100.094	99.806	3.625	100.529	100.529	100.329
4.250	102.126	102.126	101.831	4.250	101.970	101.970	101.592	3.750	102.102	102.102	101.902	4.250	100.590	100.590	100.295	3.750	100.201	100.201	100.001
4.375	102.533	102.533	102.238	4.375	102.283	102.283	101.905	3.875	102.517	102.517	102.317	4.375	101.003	101.003	100.708	3.875	100.619	100.619	100.419
4.500	102.965	102.965	102.666	4.500	102.604	102.604	102.225	3.990	102.796	102.796	102.596	4.500	101.317	101.317	101.018	3.990	100.904	100.904	100.704
4.625	103.192	103.192	102.896	4.625	102.306	102.306	102.012	4.000	102.896	102.896	102.696	4.625	101.594	101.594	101.298	4.000	101.004	101.004	100.804
4.750	103.264	103.264	103.064	4.750	103.337	103.337	103.044	4.125	102.254	102.254	102.054	4.750	100.854	100.854	100.654	4.125	101.337	101.337	101.137
4.875	103.596	103.596	103.396	4.875	103.660	103.660	103.368	4.250	102.625	102.625	102.425	4.875	101.317	101.317	101.117	4.250	100.575	100.575	100.375
4.990	103.753	103.753	103.553	4.990	103.756	103.756	103.467	4.375	102.987	102.987	102.787	4.990	101.492	101.492	101.292	4.375	100.943	100.943	100.743
5.000	103.853	103.853	103.653	5.000	103.856	103.856	103.567	4.500	103.321	103.321	103.121	5.000	101.592	101.592	101.392	4.500	101.284	101.284	101.084

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

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

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

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

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

Lock Desk Policy		
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.		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: 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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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: 10:00 am 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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