



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.: 2/2/2022

45 Day Lock Exp.: 2/17/2022

60 Day Lock Exp.: 3/4/2022

W. Rate Sheet Dated: 1/3/2022

Release Time: 1:30 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
2.250	98.976	98.976	98.617	2.250	98.523	98.523	98.163	1.875	96.270	96.270	95.970	3.125	98.769	98.769	98.469
2.375	99.243	99.243	98.884	2.375	98.754	98.754	98.395	2.000	96.492	96.492	96.192	3.250	99.608	99.608	99.308
2.500	99.510	99.510	99.151	2.500	98.980	98.980	98.621	2.125	96.710	96.710	96.410	3.375	99.341	99.341	99.041
2.625	99.778	99.778	99.418	2.625	99.188	99.188	98.829	2.250	98.176	98.176	97.785	3.500	99.430	99.430	99.130
2.750	100.727	100.727	100.305	2.750	100.289	100.289	99.868	2.375	98.395	98.395	98.004	3.625	99.519	99.519	99.219
2.875	100.985	100.985	100.563	2.875	100.495	100.495	100.073	2.500	98.608	98.608	98.217	Margin = 2.250		Index = 0.290	
3.000	101.232	101.232	100.810	3.000	100.679	100.679	100.257	2.625	98.804	98.804	98.413	30 Year OTC			
3.125	101.477	101.477	101.055	3.125	100.854	100.854	100.432	2.750	99.749	99.749	99.449	Rate	30 Day	45 Day	60 Day
3.250	102.009	102.009	101.649	3.250	101.509	101.509	101.150	2.875	99.942	99.942	99.642	4.000	100.411	100.411	99.911
3.375	102.143	102.143	101.784	3.375	101.591	101.591	101.231	3.000	100.114	100.114	99.814	4.125	100.607	100.607	100.107
3.500	102.370	102.370	102.010	3.500	101.767	101.767	101.407	3.125	100.276	100.276	99.976	4.375	101.447	101.447	100.947
3.625	102.576	102.576	102.217	3.625	101.915	101.915	101.556	3.250	100.915	100.915	100.615	4.500	101.502	101.502	101.002
3.750	102.298	102.298	101.998	3.750	101.834	101.834	101.534	3.375	101.084	101.084	100.784	4.625	101.639	101.639	101.139
3.875	102.402	102.402	102.102	3.875	101.861	101.861	101.561	3.500	101.266	101.266	100.966	4.875	102.031	102.031	101.531
4.000	102.586	102.586	102.286	4.000	102.020	102.020	101.720	3.625	101.404	101.404	101.104	5.000	102.160	102.160	101.660
4.125	102.782	102.782	102.482	4.125	102.142	102.142	101.842	3.750	100.481	100.481	100.181	5.125	102.297	102.297	101.797
4.250	102.848	102.848	102.648	4.250	102.432	102.432	102.232	3.875	100.600	100.600	100.300	5.500	103.115	103.115	102.615
4.375	102.922	102.922	102.722	4.375	102.459	102.459	102.259	4.000	100.750	100.750	100.450	5.625	103.252	103.252	102.752
6.250	106.000	106.000	105.800	6.250	102.717	102.717	102.517	4.125	100.864	100.864	100.564	6.250	102.315	102.315	101.815

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	
2.250	99.076	98.976	98.976	98.617	2.250	98.473	98.373	98.373	98.013	1.875	98.400	98.300	98.300	98.000	
2.375	99.343	99.243	99.243	98.884	2.375	98.704	98.604	98.604	98.245	2.000	98.622	98.522	98.522	98.222	
2.500	99.610	99.510	99.510	99.151	2.500	98.930	98.830	98.830	98.471	2.125	98.840	98.740	98.740	98.440	
2.625	99.878	99.778	99.778	99.418	2.625	99.138	99.038	99.038	98.679	2.250	100.306	100.206	100.206	99.815	
2.750	100.827	100.727	100.727	100.305	2.750	100.114	100.014	100.014	99.593	2.375	100.525	100.425	100.425	100.034	
2.875	101.085	100.985	100.985	100.563	2.875	100.320	100.220	100.220	99.798	2.500	100.738	100.638	100.638	100.247	
3.000	101.332	101.232	101.232	100.810	3.000	100.504	100.404	100.404	99.982	2.625	100.934	100.834	100.834	100.443	
3.125	101.577	101.477	101.477	101.055	3.125	100.679	100.579	100.579	100.157	2.750	100.779	100.679	100.679	100.379	
3.250	102.109	102.009	102.009	101.649	3.250	101.309	101.209	101.209	100.850	2.875	100.972	100.872	100.872	100.572	
3.375	102.343	102.243	102.243	101.884	3.375	101.491	101.391	101.391	101.031	3.000	101.144	101.044	101.044	100.744	
3.500	102.570	102.470	102.470	102.110	3.500	101.667	101.567	101.567	101.207	3.125	101.306	101.206	101.206	100.906	
3.625	102.776	102.676	102.676	102.317	3.625	101.815	101.715	101.715	101.356	3.250	102.545	102.445	102.445	102.145	
3.750	102.498	102.398	102.398	102.098	3.750	102.034	101.934	101.934	101.634	3.375	102.714	102.614	102.614	102.314	

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%		Max Note Rate = 4.750	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

> 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
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
3.75-4.125	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.25-4.625	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.250
4.75-5.125	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
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
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	97.661	97.661	97.161	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.857	97.857	97.357	4.750	101.000	101.000	100.500
3.875	97.885	97.885	97.385	6.250	103.750	103.750	103.500	4.375	98.697	98.697	98.197	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.701	97.701	97.201					4.500	98.752	98.752	98.252	Rate	30 Day	45 Day	60 Day
4.125	97.506	97.506	97.006					4.625	98.889	98.889	98.389	5.750	103.000	103.000	102.500
4.250	99.464	99.464	98.964					4.875	99.281	99.281	98.781		DPA Advantage Adjustment		
4.375	99.291	99.291	98.791					5.000	99.410	99.410	98.910		203(k) / 203(k)s		-1.000
4.500	99.236	99.236	98.736					5.125	99.547	99.547	99.047		203(k) & 203(k)s are Borrower Paid		
4.625	99.099	99.099	98.599					5.500	100.365	100.365	99.865		only		
4.750	100.193	100.193	99.693					5.625	100.502	100.502	100.002				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.565	99.565	99.065				

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)

W. Rate Sheet Dated: 1/3/2022

Release Time: 1:30 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
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.519	98.519	98.219
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.358	99.358	99.058
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.091	99.091	98.791
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.298	98.298	97.998	3.500	99.180	99.180	98.880
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.491	98.491	98.191	3.625	99.269	99.269	98.969
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.663	98.663	98.363	Margin = 2.250		Index = .290	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.825	98.825	98.525	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.720	99.720	99.420	Rate	30 Day	45 Day	60 Day
3.250	101.359	101.359	101.000	3.250	100.959	100.959	100.600	3.375	99.889	99.889	99.589	3.250	101.359	101.359	100.859
3.375	101.593	101.593	101.234	3.375	101.141	101.141	100.782	3.500	100.071	100.071	99.771	3.375	101.593	101.593	101.093
3.500	101.820	101.820	101.461	3.500	101.317	101.317	100.958	3.625	100.209	100.209	99.909	3.500	101.820	101.820	101.320
3.625	102.026	102.026	101.667	3.625	101.465	101.465	101.106	3.750	99.786	99.786	99.486	3.625	102.026	102.026	101.526
3.750	101.236	101.236	100.936	3.750	100.871	100.871	100.571	3.875	N/A	N/A	N/A	3.750	101.236	101.236	100.736
3.875	101.440	101.440	101.140	3.875	100.998	100.998	100.698	4.000	N/A	N/A	N/A	3.875	101.440	101.440	100.940
4.000	101.624	101.624	101.324	4.000	101.158	101.158	100.858	4.125	N/A	N/A	N/A	4.000	101.624	101.624	101.124
4.125	101.819	101.819	101.519	4.125	101.280	101.280	100.980	4.250	N/A	N/A	N/A	4.125	101.819	101.819	101.319
4.250	101.861	101.861	101.661	4.250	101.545	101.545	101.345	4.375	N/A	N/A	N/A	4.250	101.861	101.861	101.361
4.375	N/A	N/A	N/A	4.375	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
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	100.289	100.189	100.189	99.767	2.750	99.927	99.827	99.827	99.405	2.750	100.492	100.392	100.392	100.092
2.875	100.547	100.447	100.447	100.025	2.875	100.132	100.032	100.032	99.610	2.875	100.685	100.585	100.585	100.285
3.000	100.794	100.694	100.694	100.272	3.000	100.316	100.216	100.216	99.794	3.000	100.857	100.757	100.757	100.457
3.125	101.039	100.939	100.939	100.517	3.125	100.491	100.391	100.391	99.969	3.125	101.019	100.919	100.919	100.619
3.250	101.459	101.359	101.359	101.000	3.250	101.059	100.959	100.959	100.600	3.250	102.195	102.095	102.095	101.795
3.375	101.693	101.593	101.593	101.234	3.375	101.241	101.141	101.141	100.782	3.375	102.364	102.264	102.264	101.964
3.500	101.920	101.820	101.820	101.461	3.500	101.417	101.317	101.317	100.958	3.500	102.546	102.446	102.446	102.146
3.625	102.126	102.026	102.026	101.667	3.625	101.565	101.465	101.465	101.106	3.625	102.684	102.584	102.584	102.284
3.750	101.336	101.236	101.236	100.936	3.750	100.971	100.871	100.871	100.571	3.750	101.449	101.349	101.349	101.049

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		Max Note Rate = 4.750	N/A

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A		5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/2/2022

45 Day Lock Exp.:

2/17/2022

60 Day Lock Exp.:

3/4/2022

W. Rate Sheet Dated: 1/3/2022

Release Time: 1:30 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
2.500	96.658	96.658	96.458	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.539	97.539	97.339	2.000	N/A	N/A	N/A	2.500	96.676	96.576	96.469
2.625	97.504	97.504	97.304	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.274	98.274	98.074	2.125	N/A	N/A	N/A	2.625	97.521	97.421	97.314
2.750	98.271	98.271	98.071	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.946	98.946	98.746	2.250	N/A	N/A	N/A	2.750	98.288	98.188	98.081
2.875	98.907	98.907	98.707	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.518	99.518	99.318	2.375	N/A	N/A	N/A	2.875	98.924	98.824	98.717
2.990	99.323	99.323	99.123	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.811	99.811	99.611	2.500	N/A	N/A	N/A	2.990	99.340	99.240	99.133
3.000	99.423	99.423	99.223	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.911	99.911	99.711	2.625	N/A	N/A	N/A	3.000	99.440	99.340	99.233
3.125	99.886	99.886	99.686	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.538	100.538	100.338	2.750	N/A	N/A	N/A	3.125	100.130	100.008	99.866
3.250	100.600	100.600	100.400	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.173	101.173	100.973	2.875	N/A	N/A	N/A	3.250	100.845	100.723	100.580
3.375	101.412	101.412	101.212	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.935	101.935	101.735	2.990	N/A	N/A	N/A	3.375	101.658	101.536	101.394
3.500	101.854	101.854	101.654	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.261	102.261	102.061	3.000	N/A	N/A	N/A	3.500	102.131	102.031	101.926
3.625	102.226	102.226	102.026	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.399	102.399	102.199	3.125	N/A	N/A	N/A	3.625	102.876	102.776	102.675
3.750	102.817	102.817	102.617	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.289	102.289	102.089	3.250	N/A	N/A	N/A	3.750	103.467	103.367	103.266
3.875	103.263	103.263	103.063	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.682	102.682	102.482	3.375	N/A	N/A	N/A	3.875	103.912	103.812	103.711
3.990	103.505	103.505	103.305	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.856	102.856	102.656	3.500	N/A	N/A	N/A	3.990	104.155	104.055	103.954
4.000	103.605	103.605	103.405	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.956	102.956	102.756	3.625	N/A	N/A	N/A	4.000	104.255	104.155	104.054
4.125	103.948	103.948	103.748	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.093	103.093	102.893	3.750	N/A	N/A	N/A	4.125	104.538	104.438	104.337
4.250	104.403	104.403	104.203	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.487	102.487	102.287	3.875	N/A	N/A	N/A	4.250	104.865	104.765	104.665
4.375	104.781	104.781	104.581	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.865	102.865	102.665	3.990	N/A	N/A	N/A	4.375	105.244	105.144	105.044
4.500	105.127	105.127	104.927	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.125	103.125	102.925	4.000	N/A	N/A	N/A	4.500	105.589	105.489	105.389
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	2.500	98.142	98.142	97.942	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.342	98.342	98.142	2.000	98.271	98.171	98.071
2.875	N/A	N/A	N/A	2.625	98.833	98.833	98.633	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	98.904	98.904	98.704	2.125	98.834	98.734	98.634
2.990	N/A	N/A	N/A	2.750	99.555	99.555	99.355	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.397	99.397	99.197	2.250	99.327	99.227	99.127
3.000	N/A	N/A	N/A	2.875	100.185	100.185	99.985	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.858	99.858	99.658	2.375	99.834	99.734	99.634
3.125	N/A	N/A	N/A	2.990	100.565	100.565	100.365	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.513	100.513	100.313	2.500	100.490	100.373	100.264
3.250	N/A	N/A	N/A	3.000	100.665	100.665	100.465	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.052	101.052	100.852	2.625	101.028	100.911	100.802
3.375	N/A	N/A	N/A	3.125	101.093	101.093	100.893	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.551	101.551	101.351	2.750	101.527	101.410	101.301
3.500	N/A	N/A	N/A	3.250	101.564	101.564	101.364	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.930	101.930	101.730	2.875	101.906	101.789	101.680
3.625	N/A	N/A	N/A	3.375	102.318	102.318	102.118	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.250	102.250	102.050	2.990	102.227	102.110	102.001
3.750	N/A	N/A	N/A	3.500	102.729	102.729	102.529	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.350	102.350	102.150	3.000	102.327	102.210	102.101
3.875	N/A	N/A	N/A	3.625	103.043	103.043	102.843	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.732	102.732	102.532	3.125	102.752	102.635	102.544
3.990	N/A	N/A	N/A	3.750	102.873	102.873	102.673	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	102.986	102.986	102.786	3.250	103.173	103.073	102.973
4.000	N/A	N/A	N/A	3.875	103.314	103.314	103.114	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.511	103.511	103.311	3.375	103.699	103.599	103.499
4.125	N/A	N/A	N/A	3.990	103.526	103.526	103.326	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.826	103.826	103.626	3.500	104.014	103.914	103.814
4.250	N/A	N/A	N/A	4.000	103.626	103.626	103.426	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.229	104.229	104.029	3.625	104.417	104.317	104.217
4.375	N/A	N/A	N/A	4.125	103.906	103.906	103.706	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.088	104.088	103.888	3.750	104.400	104.300	104.195
4.500	N/A	N/A	N/A	4.250	104.074	104.074	103.874	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.514	104.514	104.314	3.875	104.827	104.727	104.622
4.625	N/A	N/A	N/A	4.375	104.447	104.447	104.247	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.831	104.831	104.631	3.990	105.143	105.043	104.938
4.750	N/A	N/A	N/A	4.500	104.774	104.774	104.574	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.931	104.931	104.731	4.000	105.243	105.143	105.038
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	2.000	98.541	98.541	98.341	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.982	98.982	98.782
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.972	98.972	98.772	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.545	99.545	99.345
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.444	99.444	99.244	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.038	100.038	99.838
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.980	99.980	99.780	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.481	100.481	100.281
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.499	100.499	100.299	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.897	100.897	100.697
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.908	100.908	100.708	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.337	101.337	101.137
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.256	101.256	101.056	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.785	101.785	101.585
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.514	101.514	101.314	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.164	102.164	101.964
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.699	101.699	101.499	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.485	102.485	102.285
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.799	101.799	101.599	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.585	102.585	102.385
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.063	102.063	101.863	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.967	102.967	102.767
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.772	101.772	101.572	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250			



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.:

2/2/2022

45 Day Lock Exp.:

2/17/2022

60 Day Lock Exp.:

3/4/2022

W. Rate Sheet Dated: 1/3/2022

Release Time: 1:30 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
2.500	96.658	96.658	96.458	2.500	97.539	97.539	97.339	2.875	100.185	100.185	99.985	2.000	98.342	98.342	98.142	2.000	98.541	98.541	98.341
2.625	97.504	97.504	97.304	2.625	98.274	98.274	98.074	2.990	100.565	100.565	100.365	2.125	98.904	98.904	98.704	2.125	98.972	98.972	98.772
2.750	98.271	98.271	98.071	2.750	98.946	98.946	98.746	3.000	100.665	100.665	100.465	2.250	99.397	99.397	99.197	2.250	99.444	99.444	99.244
2.875	98.907	98.907	98.707	2.875	99.518	99.518	99.318	3.125	101.093	101.093	100.893	2.375	99.858	99.858	99.658	2.375	99.980	99.980	99.780
2.990	99.323	99.323	99.123	2.990	99.811	99.811	99.611	3.250	101.564	101.564	101.364	2.500	100.513	100.513	100.313	2.500	100.499	100.499	100.299
3.000	99.423	99.423	99.223	3.000	99.911	99.911	99.711	3.375	102.318	102.318	102.118	2.625	101.052	101.052	100.852	2.625	100.908	100.908	100.708
3.125	99.886	99.886	99.686	3.125	100.538	100.538	100.338	3.500	102.729	102.729	102.529	2.750	101.551	101.551	101.351	2.750	101.256	101.256	101.056
3.250	100.600	100.600	100.400	3.250	101.173	101.173	100.973	3.625	103.043	103.043	102.843	2.875	101.930	101.930	101.730	2.875	101.514	101.514	101.314
3.375	101.412	101.412	101.212	3.375	101.935	101.935	101.735	3.750	102.873	102.873	102.673	2.990	102.250	102.250	102.050	2.990	101.699	101.699	101.499
3.500	101.854	101.854	101.654	3.500	102.261	102.261	102.061	3.875	103.314	103.314	103.114	3.000	102.350	102.350	102.150	3.000	101.799	101.799	101.599
3.625	102.226	102.226	102.026	3.625	102.399	102.399	102.199	3.990	103.526	103.526	103.326	3.125	102.732	102.732	102.532	3.125	102.063	102.063	101.863
3.750	102.817	102.817	102.617	3.750	102.289	102.289	102.089	4.000	103.626	103.626	103.426	3.250	102.986	102.986	102.786	3.250	101.772	101.772	101.572
3.875	103.263	103.263	103.063	3.875	102.682	102.682	102.482	4.125	103.906	103.906	103.706	3.375	103.511	103.511	103.311	3.375	102.181	102.181	101.981
3.990	103.505	103.505	103.305	3.990	102.856	102.856	102.656	4.250	104.074	104.074	103.874	3.500	103.826	103.826	103.626	3.500	102.394	102.394	102.194
4.000	103.605	103.605	103.405	4.000	102.956	102.956	102.756	4.375	104.447	104.447	104.247	3.625	104.229	104.229	104.029	3.625	102.677	102.677	102.477
4.125	103.948	103.948	103.748	4.125	103.093	103.093	102.893	4.500	104.774	104.774	104.574	3.750	104.088	104.088	103.888	3.750	102.199	102.199	101.999
4.250	104.403	104.403	104.203	4.250	102.487	102.487	102.287	4.625	105.011	105.011	104.811	3.875	104.514	104.514	104.314	3.875	102.500	102.500	102.300
4.375	104.781	104.781	104.581	4.375	102.865	102.865	102.665	4.750	105.127	105.127	104.927	3.990	104.831	104.831	104.631	3.990	102.689	102.689	102.489
4.500	105.127	105.127	104.927	4.500	103.125	103.125	102.925	4.875	105.473	105.473	105.273	4.000	104.931	104.931	104.731	4.000	102.789	102.789	102.589

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	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	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 LTPAs do not apply and the lender must use SFC 118.			

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



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

30 Day Lock Exp.: 2/2/2022
45 Day Lock Exp.: 2/17/2022
60 Day Lock Exp.: 3/4/2022

W. Rate Sheet Dated: 1/3/2022

Release Time: 1:30 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		
2.500	96.517	96.517	96.243	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	94.367	94.367	94.093	2.750	N/A	N/A	N/A	2.500	95.899	95.799	95.625	2.625	96.922	96.818	96.648		
2.625	97.541	97.541	97.267	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	95.391	95.391	95.117	2.875	N/A	N/A	N/A	2.625	96.922	96.818	96.648	2.750	98.438	98.438	98.169		
2.750	98.438	98.438	98.169	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	96.288	96.288	96.019	2.990	N/A	N/A	N/A	2.750	97.820	97.711	97.551	2.875	99.156	99.156	98.887		
2.875	99.156	99.156	98.887	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.006	97.006	96.737	3.000	N/A	N/A	N/A	2.875	98.537	98.424	98.268	2.990	99.604	99.604	99.339		
2.990	99.604	99.604	99.339	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	97.454	97.454	97.189	3.125	N/A	N/A	N/A	2.990	98.985	98.872	98.720	3.000	99.704	99.704	99.439		
3.000	99.704	99.704	99.439	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	97.554	97.554	97.289	3.250	N/A	N/A	N/A	3.000	99.085	98.972	98.820	3.125	99.970	99.970	99.704		
3.125	99.970	99.970	99.704	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	97.820	97.820	97.554	3.375	N/A	N/A	N/A	3.125	99.404	99.304	99.204	3.250	100.763	100.763	100.563		
3.250	100.763	100.763	100.563	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	98.613	98.613	98.413	3.500	N/A	N/A	N/A	3.250	100.019	99.914	99.819	3.375	101.601	101.601	101.401		
3.375	101.601	101.601	101.401	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	99.451	99.451	99.251	3.625	N/A	N/A	N/A	3.375	100.857	100.752	100.657	3.500	102.104	102.104	101.904		
3.500	102.104	102.104	101.904	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	99.954	99.954	99.754	3.750	N/A	N/A	N/A	3.500	101.360	101.252	101.160	3.625	102.353	102.353	102.153		
3.625	102.353	102.353	102.153	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	100.203	100.203	100.003	3.875	N/A	N/A	N/A	3.625	101.610	101.509	101.410	3.750	102.737	102.737	102.527		
3.750	102.737	102.737	102.527	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.587	100.587	100.377	3.990	N/A	N/A	N/A	3.750	100.872	100.772	100.662	3.875	103.251	103.251	103.042		
3.875	103.251	103.251	103.042	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.101	101.101	100.892	4.000	N/A	N/A	N/A	3.875	101.386	101.286	101.177	3.990	103.501	103.501	103.291		
3.990	103.501	103.501	103.291	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.351	101.351	101.141	4.125	N/A	N/A	N/A	3.990	101.636	101.536	101.426	4.000	103.601	103.601	103.391		
4.000	103.601	103.601	103.391	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.451	101.451	101.241	4.250	N/A	N/A	N/A	4.000	101.736	101.636	101.526	4.125	103.976	103.976	103.773		
4.125	103.976	103.976	103.773	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.826	101.826	101.623	4.375	N/A	N/A	N/A	4.125	102.111	102.011	101.908	4.250	104.243	104.243	104.044		
4.250	104.243	104.243	104.044	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.093	102.093	101.864	4.500	N/A	N/A	N/A	4.250	102.328	102.227	102.124	4.375	104.666	104.666	104.442		
4.375	104.666	104.666	104.442	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.516	102.516	102.292	4.625	N/A	N/A	N/A	4.375	102.752	102.651	102.548	4.500	105.034	105.034	104.814		
4.500	105.034	105.034	104.814	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	102.884	102.884	102.664	4.750	N/A	N/A	N/A	4.500	103.119	103.018	102.915						
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	2.500	98.085	98.085	97.775	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.491	98.491	98.291	2.000	97.804	97.677	97.604	2.750	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	2.625	98.854	98.854	98.563	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.073	99.073	98.873	2.125	98.885	98.258	98.185	2.875	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	2.750	99.562	99.562	99.270	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.565	99.565	99.365	2.250	98.878	98.751	98.678	2.990	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	2.875	100.100	100.100	99.809	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	99.977	99.977	99.777	2.375	99.289	99.162	99.089	3.000	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	2.990	100.496	100.496	100.205	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.672	100.672	100.469	2.500	100.126	99.995	99.923	3.125	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.000	100.596	100.596	100.305	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.173	101.173	100.971	2.625	100.549	100.407	100.347	3.250	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.125	100.922	100.922	100.616	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.660	101.660	101.458	2.750	100.473	100.331	100.271	3.375	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.250	101.468	101.468	101.161	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.979	101.979	101.779	2.875	100.792	100.650	100.592	3.500	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.375	102.170	102.170	101.865	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.231	102.231	102.031	2.990	101.044	100.902	100.844	3.625	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	3.500	102.627	102.627	102.323	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.331	102.331	102.131	3.000	101.144	101.002	100.944	3.750	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	3.625	102.925	102.925	102.622	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.358	102.358	102.158	3.125	101.925	101.815	101.725	3.875	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	3.750	102.988	102.988	102.741	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.868	102.868	102.668	3.250	101.044	100.934	100.844	3.990	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	3.875	103.408	103.408	103.162	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.364	103.364	103.164	3.375	101.541	101.431	101.341	4.000	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	3.990	103.646	103.646	103.401	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.603	103.603	103.403	3.500	101.780	101.670	101.580	4.125	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.000	103.746	103.746	103.501	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.681	103.681	103.481	3.625	102.668	102.564	102.468	4.250	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.125	104.054	104.054	103.838	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.041	104.041	103.841	3.750	102.114	102.010	101.914	4.375	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.250	104.212	104.212	103.996	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.204	104.204	104.004	3.875	102.277	102.173	102.077	4.500	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.375	104.481	104.481	104.266	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.464	104.464	104.264	3.990	102.537	102.433	102.337	4.625	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	4.500	104.715	104.715	104.503	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.564	104.564	104.364	4.000	102.637	102.533	102.437						
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125													
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	96.291	96.291	96.091	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A						
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	96.873	96.873	96.673	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A						
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	97.365	97.365	97.165	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A						
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	97.777	97.777	97.577	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A						
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.472	98.472	98.269	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	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.:

2/2/2022

45 Day Lock Exp.:

2/17/2022

60 Day Lock Exp.:

3/4/2022

W. Rate Sheet Dated: 1/3/2022

Release Time: 1:30 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
2.750	98.438	98.438	98.169	2.750	96.288	96.288	96.019	2.500	98.085	98.085	97.775	2.000	98.491	98.491	98.291	2.000	96.291	96.291	96.091
2.875	99.156	99.156	98.887	2.875	97.006	97.006	96.737	2.625	98.854	98.854	98.563	2.125	99.073	99.073	98.873	2.125	96.873	96.873	96.673
2.990	99.604	99.604	99.339	2.990	97.454	97.454	97.189	2.750	99.562	99.562	99.270	2.250	99.565	99.565	99.365	2.250	97.365	97.365	97.165
3.000	99.704	99.704	99.439	3.000	97.554	97.554	97.289	2.875	100.100	100.100	99.809	2.375	99.977	99.977	99.777	2.375	97.777	97.777	97.577
3.125	99.970	99.970	99.770	3.125	97.820	97.820	97.620	2.990	100.496	100.496	100.205	2.500	100.672	100.672	100.469	2.500	98.472	98.472	98.269
3.250	100.763	100.763	100.563	3.250	98.613	98.613	98.413	3.000	100.596	100.596	100.305	2.625	101.173	101.173	100.971	2.625	98.973	98.973	98.771
3.375	101.601	101.601	101.401	3.375	99.451	99.451	99.251	3.125	100.922	100.922	100.616	2.750	101.660	101.660	101.458	2.750	99.460	99.460	99.258
3.500	102.104	102.104	101.904	3.500	99.954	99.954	99.754	3.250	101.468	101.468	101.161	2.875	101.979	101.979	101.779	2.875	99.779	99.779	99.579
3.625	102.353	102.353	102.153	3.625	100.203	100.203	100.003	3.375	102.170	102.170	101.865	2.990	102.231	102.231	102.031	2.990	100.031	100.031	99.831
3.750	102.737	102.737	102.527	3.750	100.587	100.587	100.377	3.500	102.627	102.627	102.323	3.000	102.331	102.331	102.131	3.000	100.131	100.131	99.931
3.875	103.251	103.251	103.042	3.875	101.101	101.101	100.892	3.625	102.925	102.925	102.622	3.125	102.358	102.358	102.158	3.125	100.158	100.158	99.958
3.990	103.501	103.501	103.291	3.990	101.351	101.351	101.141	3.750	102.988	102.988	102.741	3.250	102.868	102.868	102.668	3.250	100.668	100.668	100.468
4.000	103.601	103.601	103.391	4.000	101.451	101.451	101.241	3.875	103.408	103.408	103.162	3.375	103.364	103.364	103.164	3.375	101.164	101.164	100.964
4.125	103.976	103.976	103.773	4.125	101.826	101.826	101.623	3.990	103.646	103.646	103.401	3.500	103.603	103.603	103.403	3.500	101.403	101.403	101.203
4.250	104.243	104.243	104.014	4.250	102.093	102.093	101.864	4.000	103.746	103.746	103.501	3.625	103.681	103.681	103.481	3.625	101.481	101.481	101.281
4.375	104.666	104.666	104.442	4.375	102.516	102.516	102.292	4.125	104.054	104.054	103.838	3.750	104.041	104.041	103.841	3.750	101.841	101.841	101.641
4.500	105.034	105.034	104.814	4.500	102.884	102.884	102.664	4.250	104.212	104.212	103.996	3.875	104.204	104.204	104.004	3.875	102.004	102.004	101.804
4.625	104.858	104.858	104.658	4.625	102.708	102.708	102.508	4.375	104.481	104.481	104.266	3.990	104.464	104.464	104.264	3.990	102.264	102.264	102.064
4.750	105.301	105.301	105.101	4.750	103.151	103.151	102.951	4.500	104.715	104.715	104.503	4.000	104.564	104.564	104.364	4.000	102.364	102.364	102.164

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	N/A	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	0.000	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 ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



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.:

2/2/2022

45 Day Lock Exp.:

2/17/2022

60 Day Lock Exp.:

3/4/2022

W. Rate Sheet Dated: 1/3/2022

Release Time: 1:30 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
2.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.375	0.875	0.625	0.500	0.500	0.375	0.250	0.000
3.500	1.000	0.750	0.625	0.500	0.375	0.250	0.000
3.625	1.250	1.000	0.875	0.750	0.625	0.375	0.000
3.750	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.875	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.990	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.000	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.125	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.250	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.375	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.500	1.375	1.125	0.875	0.875	0.500	0.250	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.625	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.125	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.125	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.125
3.250	0.875	0.625	0.500	0.500	0.375	0.125	0.125
3.375	0.875	0.625	0.500	0.375	0.000	0.125	0.125
3.500	1.000	0.625	0.500	0.375	0.000	-0.125	0.125
3.625	1.000	0.625	0.500	0.375	0.125	-0.125	0.125
3.750	1.250	1.000	0.875	0.750	0.375	0.250	0.125
3.875	1.250	0.750	0.625	0.375	0.250	0.250	0.125
3.990	1.250	0.750	0.625	0.375	0.250	0.250	0.125
4.000	1.250	0.875	0.625	0.500	0.250	-0.125	0.125
4.125	1.375	1.000	0.750	0.625	0.375	0.000	0.125
4.250	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.375	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.500	1.750	1.375	1.125	1.000	0.750	0.375	0.250

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.250	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.000	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.750	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.875	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.990	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.000	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.125	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.250	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.375	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.500	1.000	0.875	0.750	0.750	0.500	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
2.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.250	0.250	0.250	0.250	0.125	0.000
3.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.375	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.625	0.500	0.375	0.125	0.125	0.000	0.000	0.000
3.750	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.875	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.990	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.000	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.125	1.125	1.000	0.875	0.875	0.625	0.625	0.125
4.250	1.375	1.125	0.625	0.625	0.250	0.250	0.000
4.375	1.500	1.250	0.750	0.750	0.375	0.250	0.000
4.500	1.625	1.250	0.750	0.750	0.500	0.375	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.375	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.500	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
3.250	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.375	0.375	0.250	0.000	0.000	0.000
3.750	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.875	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.990	1.000	0.750	0.750	0.625	0.375	0.000	0.000
4.000	1.000	0.750	0.750	0.625	0.375	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
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	-0.125	-0.125	-0.125	-0.125	0.000
2.375	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
2.500	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.750	0.250	0.125	0.000	0.000	0.000	-0.125	0.000
2.875	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
2.990	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.375	0.375	0.250	0.125	0.125
3.250	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.625	0.875	0.750	0.750	0.750	0.625	0.500	0.250
3.750	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.875	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.990	0.875	0.750	0.750	0.625	0.500	0.375	0.000
4.000	0.875	0.750	0.750	0.625	0.500	0.375	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



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.:

2/2/2022

45 Day Lock Exp.:

2/17/2022

60 Day Lock Exp.:

3/4/2022

W. Rate Sheet Dated: 1/3/2022

Release Time: 1:30 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
2.500	96.517	96.517	96.243	2.500	98.085	98.085	97.775	2.000	98.491	98.491	98.291	2.500	94.767	94.767	94.493	2.000	96.741	96.741	96.541
2.625	97.541	97.541	97.267	2.625	98.854	98.854	98.563	2.125	99.073	99.073	98.873	2.625	95.791	95.791	95.517	2.125	97.323	97.323	97.123
2.750	98.438	98.438	98.169	2.750	99.562	99.562	99.270	2.250	99.565	99.565	99.365	2.750	96.688	96.688	96.419	2.250	97.815	97.815	97.615
2.875	99.156	99.156	98.887	2.875	100.100	100.100	99.809	2.375	99.977	99.977	99.777	2.875	97.406	97.406	97.137	2.375	98.227	98.227	98.027
2.990	99.604	99.604	99.339	2.990	100.496	100.496	100.205	2.500	100.672	100.672	100.469	2.990	97.854	97.854	97.589	2.500	98.922	98.922	98.719
3.000	99.704	99.704	99.439	3.000	100.596	100.596	100.305	2.625	101.173	101.173	100.971	3.000	97.954	97.954	97.689	2.625	99.423	99.423	99.221
3.125	99.970	99.970	99.770	3.125	100.922	100.922	100.616	2.750	101.660	101.660	101.458	3.125	98.220	98.220	98.020	2.750	99.910	99.910	99.708
3.250	100.763	100.763	100.563	3.250	101.468	101.468	101.161	2.875	101.979	101.979	101.779	3.250	99.013	99.013	98.813	2.875	100.229	100.229	100.029
3.375	101.601	101.601	101.401	3.375	102.170	102.170	101.865	2.990	102.231	102.231	102.031	3.375	99.851	99.851	99.651	2.990	100.481	100.481	100.281
3.500	102.104	102.104	101.904	3.500	102.627	102.627	102.323	3.000	102.331	102.331	102.131	3.500	100.354	100.354	100.154	3.000	100.581	100.581	100.381
3.625	102.353	102.353	102.153	3.625	102.925	102.925	102.622	3.125	102.358	102.358	102.158	3.625	100.603	100.603	100.403	3.125	100.608	100.608	100.408
3.750	102.737	102.737	102.527	3.750	102.988	102.988	102.741	3.250	102.868	102.868	102.668	3.750	100.987	100.987	100.777	3.250	101.118	101.118	100.918
3.875	103.251	103.251	103.042	3.875	103.408	103.408	103.162	3.375	103.364	103.364	103.164	3.875	101.501	101.501	101.292	3.375	101.614	101.614	101.414
3.990	103.501	103.501	103.291	3.990	103.646	103.646	103.401	3.500	103.603	103.603	103.403	3.990	101.751	101.751	101.541	3.500	101.853	101.853	101.653
4.000	103.601	103.601	103.391	4.000	103.746	103.746	103.501	3.625	103.681	103.681	103.481	4.000	101.851	101.851	101.641	3.625	101.931	101.931	101.731
4.125	103.976	103.976	103.773	4.125	104.054	104.054	103.838	3.750	104.041	104.041	103.841	4.125	102.226	102.226	102.023	3.750	102.291	102.291	102.091
4.250	104.243	104.243	104.014	4.250	104.212	104.212	103.996	3.875	104.204	104.204	104.004	4.250	102.493	102.493	102.264	3.875	102.454	102.454	102.254
4.375	104.666	104.666	104.442	4.375	104.481	104.481	104.266	3.990	104.464	104.464	104.264	4.375	102.916	102.916	102.692	3.990	102.714	102.714	102.514
4.500	105.034	105.034	104.814	4.500	104.715	104.715	104.503	4.000	104.564	104.564	104.364	4.500	103.284	103.284	103.064	4.000	102.814	102.814	102.614

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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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.		
For use by mortgage professionals only and should not be distributed to borrowers.		
FHA ID# - 1358600006		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/2/2022

45 Day Lock Exp.:

2/17/2022

60 Day Lock Exp.:

3/4/2022

W. Rate Sheet Dated: 1/3/2022

Release Time: 1:30 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

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)