

W. Rate Sheet Dated: 1/3/2022

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
2.250	99.226	99.226	98.882	2.250	98.773	98.773	98.429	1.875	96.442	96.442	96.142	3.125	98.769	98.769	98.469
2.375	99.493	99.493	99.150	2.375	99.004	99.004	98.660	2.000	96.664	96.664	96.364	3.250	99.608	99.608	99.308
2.500	99.760	99.760	99.417	2.500	99.230	99.230	98.886	2.125	96.882	96.882	96.582	3.375	99.341	99.341	99.041
2.625	100.028	100.028	99.684	2.625	99.438	99.438	99.095	2.250	98.348	98.348	97.957	3.500	99.430	99.430	99.130
2.750	100.883	100.883	100.461	2.750	100.446	100.446	100.024	2.375	98.567	98.567	98.176	3.625	99.519	99.519	99.219
2.875	101.141	101.141	100.719	2.875	100.651	100.651	100.229	2.500	98.780	98.780	98.389	Margin = 2.250		Index = 0.290	
3.000	101.388	101.388	100.966	3.000	100.835	100.835	100.413	2.625	98.976	98.976	98.585	30 Year OTC			
3.125	101.633	101.633	101.211	3.125	101.010	101.010	100.588	2.750	99.874	99.874	99.574	Rate	30 Day	45 Day	60 Day
3.250	102.134	102.134	101.790	3.250	101.634	101.634	101.291	2.875	100.067	100.067	99.767	4.000	100.520	100.520	100.020
3.375	102.268	102.268	101.924	3.375	101.716	101.716	101.372	3.000	100.239	100.239	99.939	4.125	100.716	100.716	100.216
3.500	102.495	102.495	102.151	3.500	101.892	101.892	101.548	3.125	100.401	100.401	100.101	4.375	101.556	101.556	101.056
3.625	102.701	102.701	102.358	3.625	102.040	102.040	101.696	3.250	100.571	100.571	100.271	4.500	101.611	101.611	101.111
3.750	102.408	102.408	102.054	3.750	101.943	101.943	101.590	3.375	100.740	100.740	100.440	4.625	101.748	101.748	101.248
3.875	102.512	102.512	102.159	3.875	101.970	101.970	101.617	3.500	100.922	100.922	100.622	4.875	102.047	102.047	101.547
4.000	102.695	102.695	102.342	4.000	102.129	102.129	101.776	3.625	101.060	101.060	100.760	5.000	102.175	102.175	101.675
4.125	102.891	102.891	102.538	4.125	102.252	102.252	101.899	3.750	100.481	100.481	100.181	5.125	102.312	102.312	101.812
4.250	102.957	102.957	102.757	4.250	102.542	102.542	102.342	3.875	100.600	100.600	100.300	5.500	103.115	103.115	102.615
4.375	103.031	103.031	102.831	4.375	102.569	102.569	102.369	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	102.779	102.779	102.579	4.125	100.864	100.864	100.564	6.250	102.377	102.377	101.877

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	99.326	99.226	99.226	98.882	2.250	98.723	98.623	98.623	98.279	1.875	98.572	98.472	98.472	98.172
2.375	99.593	99.493	99.493	99.150	2.375	98.954	98.854	98.854	98.510	2.000	98.794	98.694	98.694	98.394
2.500	99.860	99.760	99.760	99.417	2.500	99.180	99.080	99.080	98.736	2.125	99.012	98.912	98.912	98.612
2.625	100.128	100.028	100.028	99.684	2.625	99.388	99.288	99.288	98.945	2.250	100.478	100.378	100.378	99.987
2.750	100.983	100.883	100.883	100.461	2.750	100.271	100.171	100.171	99.749	2.375	100.697	100.597	100.597	100.206
2.875	101.241	101.141	101.141	100.719	2.875	100.476	100.376	100.376	99.954	2.500	100.910	100.810	100.810	100.419
3.000	101.488	101.388	101.388	100.966	3.000	100.660	100.560	100.560	100.138	2.625	101.106	101.006	101.006	100.615
3.125	101.733	101.633	101.633	101.211	3.125	100.835	100.735	100.735	100.313	2.750	100.904	100.804	100.804	100.504
3.250	102.234	102.134	102.134	101.790	3.250	101.434	101.334	101.334	100.991	2.875	101.097	100.997	100.997	100.697
3.375	102.468	102.368	102.368	102.024	3.375	101.616	101.516	101.516	101.172	3.000	101.269	101.169	101.169	100.869
3.500	102.695	102.595	102.595	102.251	3.500	101.792	101.692	101.692	101.348	3.125	101.431	101.331	101.331	101.031
3.625	102.901	102.801	102.801	102.458	3.625	101.940	101.840	101.840	101.496	3.250	102.201	102.101	102.101	101.801
3.750	102.608	102.508	102.508	102.154	3.750	102.143	102.043	102.043	101.690	3.375	102.370	102.270	102.270	101.970

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		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

> 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	97.770	97.770	97.270	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.966	97.966	97.466	4.750	101.000	101.000	100.500
3.875	97.994	97.994	97.494	6.250	103.750	103.750	103.500	4.375	98.806	98.806	98.306	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	97.811	97.811	97.311					4.500	98.861	98.861	98.361	Rate	30 Day	45 Day	60 Day
4.125	97.615	97.615	97.115					4.625	98.998	98.998	98.498	5.750	103.000	103.000	102.500
4.250	99.574	99.574	99.074					4.875	99.297	99.297	98.797	6.250	105.750	105.750	105.250
4.375	99.400	99.400	98.900					5.000	99.425	99.425	98.925	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.345	99.345	98.845					5.125	99.562	99.562	99.062				
4.625	99.208	99.208	98.708					5.500	100.365	100.365	99.865				
4.750	100.209	100.209	99.709					5.625	100.502	100.502	100.002				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.627	99.627	99.127				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (1pm ET) will be rejected.

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

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: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
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	98.423	98.423	98.123	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	98.616	98.616	98.316	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	98.788	98.788	98.488	Margin = 2.250		Index = .290	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.950	98.950	98.650	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.376	99.376	99.076	Rate	30 Day	45 Day	60 Day
3.250	101.484	101.484	101.140	3.250	101.084	101.084	100.740	3.375	99.545	99.545	99.245	3.250	101.484	101.484	100.984
3.375	101.718	101.718	101.374	3.375	101.266	101.266	100.922	3.500	99.727	99.727	99.427	3.375	101.718	101.718	101.218
3.500	101.945	101.945	101.601	3.500	101.442	101.442	101.098	3.625	99.865	99.865	99.565	3.500	101.945	101.945	101.445
3.625	102.151	102.151	101.807	3.625	101.590	101.590	101.246	3.750	99.786	99.786	99.486	3.625	102.151	102.151	101.651
3.750	101.345	101.345	100.992	3.750	100.981	100.981	100.628	3.875	N/A	N/A	N/A	3.750	101.345	101.345	100.845
3.875	101.549	101.549	101.196	3.875	101.108	101.108	100.755	4.000	N/A	N/A	N/A	3.875	101.549	101.549	101.049
4.000	101.733	101.733	101.380	4.000	101.267	101.267	100.914	4.125	N/A	N/A	N/A	4.000	101.733	101.733	101.233
4.125	101.929	101.929	101.576	4.125	101.389	101.389	101.036	4.250	N/A	N/A	N/A	4.125	101.929	101.929	101.429
4.250	101.970	101.970	101.770	4.250	101.654	101.654	101.454	4.375	N/A	N/A	N/A	4.250	101.970	101.970	101.470
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	100.445	100.345	100.345	99.923	2.750	100.083	99.983	99.983	99.561	2.750	100.617	100.517	100.517	100.217
2.875	100.703	100.603	100.603	100.181	2.875	100.289	100.189	100.189	99.767	2.875	100.810	100.710	100.710	100.410
3.000	100.950	100.850	100.850	100.428	3.000	100.473	100.373	100.373	99.951	3.000	100.982	100.882	100.882	100.582
3.125	101.195	101.095	101.095	100.673	3.125	100.647	100.547	100.547	100.125	3.125	101.144	101.044	101.044	100.744
3.250	101.584	101.484	101.484	101.140	3.250	101.184	101.084	101.084	100.740	3.250	101.851	101.751	101.751	101.451
3.375	101.818	101.718	101.718	101.374	3.375	101.366	101.266	101.266	100.922	3.375	102.020	101.920	101.920	101.620
3.500	102.045	101.945	101.945	101.601	3.500	101.542	101.442	101.442	101.098	3.500	102.202	102.102	102.102	101.802
3.625	102.251	102.151	102.151	101.807	3.625	101.690	101.590	101.590	101.246	3.625	102.340	102.240	102.240	101.940
3.750	101.445	101.345	101.345	100.992	3.750	101.081	100.981	100.981	100.628	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 ≤ 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 OPT "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	30 yr DPA "3.5% DPA ; Lender Paid Only"				
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					
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)



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.:

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: 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
2.500	96.890	96.890	96.690	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.771	97.771	97.571	2.000	N/A	N/A	N/A	2.500	96.900	96.796	96.687
2.625	97.736	97.736	97.536	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.506	98.506	98.306	2.125	N/A	N/A	N/A	2.625	97.746	97.642	97.533
2.750	98.503	98.503	98.303	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.178	99.178	98.978	2.250	N/A	N/A	N/A	2.750	98.513	98.409	98.300
2.875	99.139	99.139	98.939	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.750	99.750	99.550	2.375	N/A	N/A	N/A	2.875	99.149	99.045	98.936
2.990	99.555	99.555	99.355	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.042	100.042	99.842	2.500	N/A	N/A	N/A	2.990	99.565	99.461	99.352
3.000	99.655	99.655	99.455	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.142	100.142	99.942	2.625	N/A	N/A	N/A	3.000	99.665	99.561	99.452
3.125	100.135	100.135	99.935	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.694	100.694	100.494	2.750	N/A	N/A	N/A	3.125	100.380	100.258	100.116
3.250	100.850	100.850	100.650	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.329	101.329	101.129	2.875	N/A	N/A	N/A	3.250	101.095	100.973	100.830
3.375	101.662	101.662	101.462	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.091	102.091	101.891	2.990	N/A	N/A	N/A	3.375	101.908	101.786	101.644
3.500	102.104	102.104	101.904	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.417	102.417	102.217	3.000	N/A	N/A	N/A	3.500	102.349	102.227	102.087
3.625	102.421	102.421	102.221	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.555	102.555	102.355	3.125	N/A	N/A	N/A	3.625	103.016	102.916	102.815
3.750	102.958	102.958	102.758	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.429	102.429	102.229	3.250	N/A	N/A	N/A	3.750	103.608	103.508	103.407
3.875	103.403	103.403	103.203	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.823	102.823	102.623	3.375	N/A	N/A	N/A	3.875	104.053	103.953	103.852
3.990	103.646	103.646	103.446	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.996	102.996	102.796	3.500	N/A	N/A	N/A	3.990	104.295	104.195	104.094
4.000	103.746	103.746	103.546	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.096	103.096	102.896	3.625	N/A	N/A	N/A	4.000	104.395	104.295	104.194
4.125	104.089	104.089	103.889	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.233	103.233	103.033	3.750	N/A	N/A	N/A	4.125	104.679	104.579	104.478
4.250	104.544	104.544	104.344	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.627	102.627	102.427	3.875	N/A	N/A	N/A	4.250	105.006	104.906	104.806
4.375	104.922	104.922	104.722	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.006	103.006	102.806	3.990	N/A	N/A	N/A	4.375	105.384	105.284	105.184
4.500	105.268	105.268	105.068	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.266	103.266	103.066	4.000	N/A	N/A	N/A	4.500	105.730	105.630	105.530
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	98.345	98.345	98.145	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.513	98.513	98.313	2.000	98.435	98.335	98.235
2.875	N/A	N/A	N/A	2.625	98.867	98.867	98.667	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.076	99.076	98.876	2.125	98.998	98.898	98.798
2.990	N/A	N/A	N/A	2.750	99.589	99.589	99.389	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.569	99.569	99.369	2.250	99.491	99.391	99.291
3.000	N/A	N/A	N/A	2.875	100.219	100.219	100.019	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.029	100.029	99.829	2.375	100.006	99.889	99.788
3.125	N/A	N/A	N/A	2.990	100.598	100.598	100.398	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.685	100.685	100.485	2.500	100.661	100.544	100.435
3.250	N/A	N/A	N/A	3.000	100.698	100.698	100.498	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.223	101.223	101.023	2.625	101.200	101.083	100.974
3.375	N/A	N/A	N/A	3.125	101.127	101.127	100.927	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.722	101.722	101.522	2.750	101.699	101.582	101.473
3.500	N/A	N/A	N/A	3.250	101.767	101.767	101.567	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.101	102.101	101.901	2.875	102.078	101.961	101.852
3.625	N/A	N/A	N/A	3.375	102.522	102.522	102.322	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.422	102.422	102.222	2.990	102.399	102.282	102.173
3.750	N/A	N/A	N/A	3.500	102.932	102.932	102.732	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.522	102.522	102.322	3.000	102.499	102.382	102.273
3.875	N/A	N/A	N/A	3.625	103.246	103.246	103.046	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.904	102.904	102.704	3.125	102.900	102.800	102.673
3.990	N/A	N/A	N/A	3.750	103.014	103.014	102.814	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.064	103.064	102.864	3.250	103.298	103.198	103.098
4.000	N/A	N/A	N/A	3.875	103.455	103.455	103.255	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.590	103.590	103.390	3.375	103.824	103.724	103.624
4.125	N/A	N/A	N/A	3.990	103.666	103.666	103.466	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.904	103.904	103.704	3.500	104.139	104.039	103.939
4.250	N/A	N/A	N/A	4.000	103.766	103.766	103.566	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.308	104.308	104.108	3.625	104.542	104.442	104.342
4.375	N/A	N/A	N/A	4.125	104.046	104.046	103.846	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.213	104.213	104.013	3.750	104.525	104.425	104.320
4.500	N/A	N/A	N/A	4.250	104.214	104.214	104.014	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.639	104.639	104.439	3.875	104.952	104.852	104.747
4.625	N/A	N/A	N/A	4.375	104.588	104.588	104.388	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.956	104.956	104.756	3.990	105.268	105.168	105.063
4.750	N/A	N/A	N/A	4.500	104.914	104.914	104.714	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.056	105.056	104.856	4.000	105.368	105.268	105.163
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	98.712	98.712	98.512	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.201	99.201	99.001
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.144	99.144	98.944	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.764	99.764	99.564
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.616	99.616	99.416	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.256	100.256	100.056
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.152	100.152	99.952	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.700	100.700	100.500
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.671	100.671	100.471	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.116	101.116	100.916
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.079	101.079	100.879	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.556	101.556	101.356
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.428	101.428	101.228	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.957	101.957	101.757
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.686	101.686	101.486	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.336	102.336	102.136
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.871	101.871	101.671	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.656	102.656	102.456
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.971	101.971	101.771	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.756	102.756	102.556
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.035	102.035	102.035	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.139	103.139	102.939
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.897	101.897	101.697	3.250	N/A	N/A	N/A	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.:

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: 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
2.500	96.890	96.890	96.690	2.500	97.771	97.771	97.571	2.875	100.219	100.219	100.019	2.000	98.513	98.513	98.313	2.000	98.712	98.712	98.512
2.625	97.736	97.736	97.536	2.625	98.506	98.506	98.306	2.990	100.598	100.598	100.398	2.125	99.076	99.076	98.876	2.125	99.144	99.144	98.944
2.750	98.503	98.503	98.303	2.750	99.178	99.178	98.978	3.000	100.698	100.698	100.498	2.250	99.569	99.569	99.369	2.250	99.616	99.616	99.416
2.875	99.139	99.139	98.939	2.875	99.750	99.750	99.550	3.125	101.127	101.127	100.927	2.375	100.029	100.029	99.829	2.375	100.152	100.152	99.952
2.990	99.555	99.555	99.355	2.990	100.042	100.042	99.842	3.250	101.767	101.767	101.567	2.500	100.685	100.685	100.485	2.500	100.671	100.671	100.471
3.000	99.655	99.655	99.455	3.000	100.142	100.142	99.942	3.375	102.522	102.522	102.322	2.625	101.223	101.223	101.023	2.625	101.079	101.079	100.879
3.125	100.135	100.135	99.935	3.125	100.694	100.694	100.494	3.500	102.932	102.932	102.732	2.750	101.722	101.722	101.522	2.750	101.428	101.428	101.228
3.250	100.850	100.850	100.650	3.250	101.329	101.329	101.129	3.625	103.246	103.246	103.046	2.875	102.101	102.101	101.901	2.875	101.686	101.686	101.486
3.375	101.662	101.662	101.462	3.375	102.091	102.091	101.891	3.750	103.014	103.014	102.814	2.990	102.422	102.422	102.222	2.990	101.871	101.871	101.671
3.500	102.104	102.104	101.904	3.500	102.417	102.417	102.217	3.875	103.455	103.455	103.255	3.000	102.522	102.522	102.322	3.000	101.971	101.971	101.771
3.625	102.421	102.421	102.221	3.625	102.555	102.555	102.355	3.990	103.666	103.666	103.466	3.125	102.904	102.904	102.704	3.125	102.235	102.235	102.035
3.750	102.958	102.958	102.758	3.750	102.429	102.429	102.229	4.000	103.766	103.766	103.566	3.250	103.064	103.064	102.864	3.250	101.897	101.897	101.697
3.875	103.403	103.403	103.203	3.875	102.823	102.823	102.623	4.125	104.046	104.046	103.846	3.375	103.590	103.590	103.390	3.375	102.306	102.306	102.106
3.990	103.646	103.646	103.446	3.990	102.996	102.996	102.796	4.250	104.214	104.214	104.014	3.500	103.904	103.904	103.704	3.500	102.519	102.519	102.319
4.000	103.746	103.746	103.546	4.000	103.096	103.096	102.896	4.375	104.588	104.588	104.388	3.625	104.308	104.308	104.108	3.625	102.802	102.802	102.602
4.125	104.089	104.089	103.889	4.125	103.233	103.233	103.033	4.500	104.914	104.914	104.714	3.750	104.213	104.213	104.013	3.750	102.324	102.324	102.124
4.250	104.544	104.544	104.344	4.250	102.627	102.627	102.427	4.625	105.151	105.151	104.951	3.875	104.639	104.639	104.439	3.875	102.625	102.625	102.425
4.375	104.922	104.922	104.722	4.375	103.006	103.006	102.806	4.750	105.267	105.267	105.067	3.990	104.956	104.956	104.756	3.990	102.814	102.814	102.614
4.500	105.268	105.268	105.068	4.500	103.266	103.266	103.066	4.875	105.613	105.613	105.413	4.000	105.056	105.056	104.856	4.000	102.914	102.914	102.714

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 LPAs 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.: 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: 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
2.500	96.745	96.745	96.486	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	94.595	94.595	94.336	2.750	N/A	N/A	N/A	2.500	96.127	96.027	95.868
2.625	97.763	97.763	97.504	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	95.613	95.613	95.354	2.875	N/A	N/A	N/A	2.625	97.144	97.044	96.885
2.750	98.654	98.654	98.400	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	96.504	96.504	96.250	2.990	N/A	N/A	N/A	2.750	98.036	97.936	97.782
2.875	99.363	99.363	99.112	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.213	97.213	96.962	3.000	N/A	N/A	N/A	2.875	98.744	98.644	98.493
2.990	99.803	99.803	99.558	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	97.653	97.653	97.408	3.125	N/A	N/A	N/A	2.990	99.184	99.084	98.939
3.000	99.903	99.903	99.658	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	97.753	97.753	97.508	3.250	N/A	N/A	N/A	3.000	99.284	99.184	99.039
3.125	100.241	100.241	100.041	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	98.091	98.091	97.891	3.375	N/A	N/A	N/A	3.125	99.675	99.574	99.475
3.250	101.024	101.024	100.824	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	98.874	98.874	98.674	3.500	N/A	N/A	N/A	3.250	100.280	100.174	100.080
3.375	101.856	101.856	101.656	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	99.706	99.706	99.506	3.625	N/A	N/A	N/A	3.375	101.112	101.005	100.912
3.500	102.350	102.350	102.150	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	100.200	100.200	100.000	3.750	N/A	N/A	N/A	3.500	101.606	101.500	101.406
3.625	102.598	102.598	102.398	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	100.448	100.448	100.248	3.875	N/A	N/A	N/A	3.625	101.855	101.749	101.655
3.750	102.906	102.906	102.696	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.756	100.756	100.546	3.990	N/A	N/A	N/A	3.750	101.041	100.941	100.831
3.875	103.413	103.413	103.204	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.263	101.263	101.054	4.000	N/A	N/A	N/A	3.875	101.548	101.448	101.339
3.990	103.655	103.655	103.450	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.505	101.505	101.300	4.125	N/A	N/A	N/A	3.990	101.790	101.690	101.585
4.000	103.755	103.755	103.550	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.605	101.605	101.400	4.250	N/A	N/A	N/A	4.000	101.890	101.790	101.685
4.125	104.126	104.126	103.923	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.976	101.976	101.773	4.375	N/A	N/A	N/A	4.125	102.261	102.161	102.058
4.250	104.398	104.398	104.126	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.248	102.248	101.976	4.500	N/A	N/A	N/A	4.250	101.483	101.336	101.211
4.375	104.815	104.815	104.549	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.665	102.665	102.399	4.625	N/A	N/A	N/A	4.375	101.901	101.760	101.635
4.500	105.176	105.176	104.916	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	103.026	103.026	102.766	4.750	N/A	N/A	N/A	4.500	102.261	102.125	102.001
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	2.500	98.172	98.172	97.907	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.664	98.664	98.464	2.000	97.977	97.850	97.777
2.875	N/A	N/A	N/A	2.625	99.046	99.046	98.771	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.244	99.244	99.044	2.125	98.556	98.428	98.356
2.990	N/A	N/A	N/A	2.750	99.750	99.750	99.474	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.734	99.734	99.534	2.250	99.047	98.920	98.847
3.000	N/A	N/A	N/A	2.875	100.284	100.284	100.009	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.141	100.141	99.941	2.375	99.453	99.326	99.253
3.125	N/A	N/A	N/A	2.990	100.676	100.676	100.400	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.846	100.846	100.642	2.500	100.300	100.158	100.096
3.250	N/A	N/A	N/A	3.000	100.776	100.776	100.500	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.342	101.342	101.140	2.625	100.718	100.577	100.516
3.375	N/A	N/A	N/A	3.125	101.169	101.169	100.862	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.826	101.826	101.625	2.750	100.639	100.497	100.438
3.500	N/A	N/A	N/A	3.250	101.711	101.711	101.404	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.142	102.142	101.942	2.875	100.955	100.813	100.755
3.625	N/A	N/A	N/A	3.375	102.408	102.408	102.103	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.395	102.395	102.195	2.990	101.208	101.066	101.008
3.750	N/A	N/A	N/A	3.500	102.861	102.861	102.557	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.495	102.495	102.295	3.000	101.308	101.166	101.108
3.875	N/A	N/A	N/A	3.625	103.155	103.155	102.856	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.481	102.481	102.281	3.125	102.048	101.938	101.848
3.990	N/A	N/A	N/A	3.750	103.145	103.145	102.899	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.987	102.987	102.787	3.250	101.163	101.053	100.963
4.000	N/A	N/A	N/A	3.875	103.561	103.561	103.315	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.480	103.480	103.280	3.375	101.657	101.548	101.457
4.125	N/A	N/A	N/A	3.990	103.795	103.795	103.553	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.717	103.717	103.517	3.500	101.894	101.784	101.694
4.250	N/A	N/A	N/A	4.000	103.895	103.895	103.653	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.336	103.336	103.136	3.625	102.323	102.219	102.123
4.375	N/A	N/A	N/A	4.125	104.201	104.201	103.939	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.693	103.693	103.493	3.750	101.766	101.662	101.566
4.500	N/A	N/A	N/A	4.250	104.357	104.357	104.095	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	103.856	103.856	103.656	3.875	101.929	101.825	101.729
4.625	N/A	N/A	N/A	4.375	104.623	104.623	104.363	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.110	104.110	103.910	3.990	102.183	102.079	101.983
4.750	N/A	N/A	N/A	4.500	104.856	104.856	104.597	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.210	104.210	104.010	4.000	102.283	102.179	102.083
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	96.464	96.464	96.264	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	97.044	97.044	96.844	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	97.534	97.534	97.334	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	97.941	97.941	97.741	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	98.466	98.466	98.266	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.142	99.142	98.942	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.626	99.626	99.426	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.942	99.942	99.742	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.195	100.195	99.995	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.295	100.295	100.095	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.281	100.281	100.081	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.787	100.787	100.587	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.280	101.280	101.080	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.517	101.517	101.317	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.136	101.136	100.936	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.493	101.493	101.												



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30 Day Lock Exp.:

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W. Rate Sheet Dated: 1/3/2022

Release Time: 10:00 am ET

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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	98.654	98.654	98.400	2.750	96.504	96.504	96.250	2.500	98.172	98.172	97.907	2.000	98.664	98.664	98.464	2.000	96.464	96.464	96.264
2.875	99.363	99.363	99.112	2.875	97.213	97.213	96.962	2.625	99.046	99.046	98.771	2.125	99.244	99.244	99.044	2.125	97.044	97.044	96.844
2.990	99.803	99.803	99.558	2.990	97.653	97.653	97.408	2.750	99.750	99.750	99.474	2.250	99.734	99.734	99.534	2.250	97.534	97.534	97.334
3.000	99.903	99.903	99.658	3.000	97.753	97.753	97.508	2.875	100.284	100.284	100.009	2.375	100.141	100.141	99.941	2.375	97.941	97.941	97.741
3.125	100.241	100.241	100.041	3.125	98.091	98.091	97.891	2.990	100.676	100.676	100.400	2.500	100.846	100.846	100.642	2.500	98.646	98.646	98.442
3.250	101.024	101.024	100.824	3.250	98.874	98.874	98.674	3.000	100.776	100.776	100.500	2.625	101.342	101.342	101.140	2.625	99.142	99.142	98.940
3.375	101.856	101.856	101.656	3.375	99.706	99.706	99.506	3.125	101.169	101.169	100.862	2.750	101.826	101.826	101.625	2.750	99.626	99.626	99.425
3.500	102.350	102.350	102.150	3.500	100.200	100.200	100.000	3.250	101.711	101.711	101.404	2.875	102.142	102.142	101.942	2.875	99.942	99.942	99.742
3.625	102.598	102.598	102.398	3.625	100.448	100.448	100.248	3.375	102.408	102.408	102.103	2.990	102.395	102.395	102.195	2.990	100.195	100.195	99.995
3.750	102.906	102.906	102.696	3.750	100.756	100.756	100.546	3.500	102.861	102.861	102.557	3.000	102.495	102.495	102.295	3.000	100.295	100.295	100.095
3.875	103.413	103.413	103.204	3.875	101.263	101.263	101.054	3.625	103.155	103.155	102.856	3.125	102.481	102.481	102.281	3.125	100.281	100.281	100.081
3.990	103.655	103.655	103.450	3.990	101.505	101.505	101.300	3.750	103.145	103.145	102.899	3.250	102.987	102.987	102.787	3.250	100.787	100.787	100.587
4.000	103.755	103.755	103.550	4.000	101.605	101.605	101.400	3.875	103.561	103.561	103.315	3.375	103.480	103.480	103.280	3.375	101.280	101.280	101.080
4.125	104.126	104.126	103.923	4.125	101.976	101.976	101.773	3.990	103.795	103.795	103.553	3.500	103.717	103.717	103.517	3.500	101.517	101.517	101.317
4.250	104.398	104.398	104.126	4.250	102.248	102.248	101.976	4.000	103.895	103.895	103.653	3.625	103.336	103.336	103.136	3.625	101.136	101.136	100.936
4.375	104.815	104.815	104.549	4.375	102.665	102.665	102.399	4.125	104.201	104.201	103.939	3.750	103.693	103.693	103.493	3.750	101.493	101.493	101.293
4.500	105.176	105.176	104.916	4.500	103.026	103.026	102.766	4.250	104.357	104.357	104.095	3.875	103.856	103.856	103.656	3.875	101.656	101.656	101.456
4.625	105.029	105.029	104.829	4.625	102.879	102.879	102.679	4.375	104.623	104.623	104.363	3.990	104.110	104.110	103.910	3.990	101.910	101.910	101.710
4.750	105.468	105.468	105.268	4.750	103.318	103.318	103.118	4.500	104.856	104.856	104.597	4.000	104.210	104.210	104.010	4.000	102.010	102.010	101.810

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 ***	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.			
FHA ID# - 1358600006			



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: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
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



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: 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
2.500	96.745	96.745	96.486	2.500	98.172	98.172	97.907	2.000	98.664	98.664	98.464	2.500	94.995	94.995	94.736	2.000	96.914	96.914	96.714
2.625	97.763	97.763	97.504	2.625	99.046	99.046	98.771	2.125	99.244	99.244	99.044	2.625	96.013	96.013	95.754	2.125	97.494	97.494	97.294
2.750	98.654	98.654	98.400	2.750	99.750	99.750	99.474	2.250	99.734	99.734	99.534	2.750	96.904	96.904	96.650	2.250	97.984	97.984	97.784
2.875	99.363	99.363	99.112	2.875	100.284	100.284	100.009	2.375	100.141	100.141	99.941	2.875	97.613	97.613	97.362	2.375	98.391	98.391	98.191
2.990	99.803	99.803	99.558	2.990	100.676	100.676	100.400	2.500	100.846	100.846	100.642	2.990	98.053	98.053	97.808	2.500	99.096	99.096	98.892
3.000	99.903	99.903	99.658	3.000	100.776	100.776	100.500	2.625	101.342	101.342	101.140	3.000	98.153	98.153	97.908	2.625	99.592	99.592	99.390
3.125	100.241	100.241	100.041	3.125	101.169	101.169	100.862	2.750	101.826	101.826	101.625	3.125	98.491	98.491	98.291	2.750	100.076	100.076	99.875
3.250	101.024	101.024	100.824	3.250	101.711	101.711	101.404	2.875	102.142	102.142	101.942	3.250	99.274	99.274	99.074	2.875	100.392	100.392	100.192
3.375	101.856	101.856	101.656	3.375	102.408	102.408	102.103	2.990	102.395	102.395	102.195	3.375	100.106	100.106	99.906	2.990	100.645	100.645	100.445
3.500	102.350	102.350	102.150	3.500	102.861	102.861	102.557	3.000	102.495	102.495	102.295	3.500	100.600	100.600	100.400	3.000	100.745	100.745	100.545
3.625	102.598	102.598	102.398	3.625	103.155	103.155	102.856	3.125	102.481	102.481	102.281	3.625	100.848	100.848	100.648	3.125	100.731	100.731	100.531
3.750	102.906	102.906	102.696	3.750	103.145	103.145	102.899	3.250	102.987	102.987	102.787	3.750	101.156	101.156	100.946	3.250	101.237	101.237	101.037
3.875	103.413	103.413	103.204	3.875	103.561	103.561	103.315	3.375	103.480	103.480	103.280	3.875	101.663	101.663	101.454	3.375	101.730	101.730	101.530
3.990	103.655	103.655	103.450	3.990	103.795	103.795	103.553	3.500	103.717	103.717	103.517	3.990	101.905	101.905	101.700	3.500	101.967	101.967	101.767
4.000	103.755	103.755	103.550	4.000	103.895	103.895	103.653	3.625	103.336	103.336	103.136	4.000	102.005	102.005	101.800	3.625	101.586	101.586	101.386
4.125	104.126	104.126	103.923	4.125	104.201	104.201	103.939	3.750	103.693	103.693	103.493	4.125	102.376	102.376	102.173	3.750	101.943	101.943	101.743
4.250	104.398	104.398	104.126	4.250	104.357	104.357	104.095	3.875	103.856	103.856	103.656	4.250	102.648	102.648	102.376	3.875	102.106	102.106	101.906
4.375	104.815	104.815	104.549	4.375	104.623	104.623	104.363	3.990	104.110	104.110	103.910	4.375	103.065	103.065	102.799	3.990	102.360	102.360	102.160
4.500	105.176	105.176	104.916	4.500	104.856	104.856	104.597	4.000	104.210	104.210	104.010	4.500	103.426	103.426	103.166	4.000	102.460	102.460	102.260

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	-0.250	-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)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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: 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 ¹IA, 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)