

W. Rate Sheet Dated: 1/4/2022

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	98.742	98.742	98.382	2.250	98.288	98.288	97.929	1.875	96.173	96.173	95.873	3.125	98.769	98.769	98.469
2.375	99.009	99.009	98.650	2.375	98.520	98.520	98.160	2.000	96.394	96.394	96.094	3.250	99.608	99.608	99.308
2.500	99.276	99.276	98.917	2.500	98.746	98.746	98.386	2.125	96.612	96.612	96.312	3.375	99.341	99.341	99.041
2.625	99.543	99.543	99.184	2.625	98.954	98.954	98.595	2.250	98.023	98.023	97.617	3.500	99.430	99.430	99.130
2.750	100.664	100.664	100.242	2.750	100.227	100.227	99.805	2.375	98.242	98.242	97.836	3.625	99.519	99.519	99.219
2.875	100.922	100.922	100.500	2.875	100.432	100.432	100.011	2.500	98.456	98.456	98.049	Margin = 2.250		Index = 0.370	
3.000	101.169	101.169	100.747	3.000	100.616	100.616	100.195	2.625	98.652	98.652	98.245	30 Year OTC			
3.125	101.414	101.414	100.992	3.125	100.791	100.791	100.369	2.750	99.632	99.632	99.332	Rate	30 Day	45 Day	60 Day
3.250	101.946	101.946	101.571	3.250	101.447	101.447	101.072	2.875	99.825	99.825	99.525	4.000	100.599	100.599	100.099
3.375	102.081	102.081	101.706	3.375	101.528	101.528	101.153	3.000	99.997	99.997	99.697	4.125	100.794	100.794	100.294
3.500	102.307	102.307	101.932	3.500	101.704	101.704	101.329	3.125	100.159	100.159	99.859	4.375	101.400	101.400	100.900
3.625	102.514	102.514	102.139	3.625	101.853	101.853	101.478	3.250	100.852	100.852	100.552	4.500	101.455	101.455	100.955
3.750	102.486	102.486	102.186	3.750	102.021	102.021	101.721	3.375	101.021	101.021	100.721	4.625	101.592	101.592	101.092
3.875	102.590	102.590	102.290	3.875	102.048	102.048	101.748	3.500	101.203	101.203	100.903	4.875	102.031	102.031	101.531
4.000	102.774	102.774	102.474	4.000	102.208	102.208	101.908	3.625	101.341	101.341	101.041	5.000	102.160	102.160	101.660
4.125	102.969	102.969	102.669	4.125	102.330	102.330	102.030	3.750	100.231	100.231	99.931	5.125	102.297	102.297	101.797
4.250	102.801	102.801	102.601	4.250	102.385	102.385	102.185	3.875	100.350	100.350	100.050	5.500	103.099	103.099	102.599
4.375	102.875	102.875	102.675	4.375	102.412	102.412	102.212	4.000	100.500	100.500	100.200	5.625	103.236	103.236	102.736
6.250	106.000	106.000	105.800	6.250	102.717	102.717	102.517	4.125	100.614	100.614	100.314	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	98.842	98.742	98.742	98.382	2.250	98.238	98.138	98.138	97.779	1.875	98.303	98.203	98.203	97.903
2.375	99.109	99.009	99.009	98.650	2.375	98.470	98.370	98.370	98.010	2.000	98.524	98.424	98.424	98.124
2.500	99.376	99.276	99.276	98.917	2.500	98.696	98.596	98.596	98.236	2.125	98.742	98.642	98.642	98.342
2.625	99.643	99.543	99.543	99.184	2.625	98.904	98.804	98.804	98.445	2.250	100.153	100.053	100.053	99.647
2.750	100.764	100.664	100.664	100.242	2.750	100.052	99.952	99.952	99.530	2.375	100.372	100.272	100.272	99.866
2.875	101.022	100.922	100.922	100.500	2.875	100.257	100.157	100.157	99.736	2.500	100.586	100.486	100.486	100.079
3.000	101.269	101.169	101.169	100.747	3.000	100.441	100.341	100.341	99.920	2.625	100.782	100.682	100.682	100.275
3.125	101.514	101.414	101.414	100.992	3.125	100.616	100.516	100.516	100.094	2.750	100.662	100.562	100.562	100.262
3.250	102.046	101.946	101.946	101.571	3.250	101.247	101.147	101.147	100.772	2.875	100.855	100.755	100.755	100.455
3.375	102.281	102.181	102.181	101.806	3.375	101.428	101.328	101.328	100.953	3.000	101.027	100.927	100.927	100.627
3.500	102.507	102.407	102.407	102.032	3.500	101.604	101.504	101.504	101.129	3.125	101.189	101.089	101.089	100.789
3.625	102.714	102.614	102.614	102.239	3.625	101.753	101.653	101.653	101.278	3.250	102.482	102.382	102.382	102.082
3.750	102.686	102.586	102.586	102.286	3.750	102.221	102.121	102.121	101.821	3.375	102.651	102.551	102.551	102.251

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	97.849	97.849	97.349	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.044	98.044	97.544	4.750	101.000	101.000	100.500
3.875	98.073	98.073	97.573					4.375	98.650	98.650	98.150	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.889	97.889	97.389	6.250	103.750	103.750	103.500	4.500	98.705	98.705	98.205	Rate	30 Day	45 Day	60 Day
4.125	97.693	97.693	97.193					4.625	98.842	98.842	98.342	5.750	103.000	103.000	102.500
4.250	99.418	99.418	98.918					4.875	99.281	99.281	98.781	6.250	105.750	105.750	105.250
4.375	99.244	99.244	98.744					5.000	99.410	99.410	98.910	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.189	99.189	98.689					5.125	99.547	99.547	99.047				
4.625	99.052	99.052	98.552					5.500	100.349	100.349	99.849				
4.750	100.193	100.193	99.693					5.625	100.486	100.486	99.986				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.565	99.565	99.065				

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

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: 1/4/2022

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	98.181	98.181	97.881	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	98.374	98.374	98.074	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	98.546	98.546	98.246	Margin = 2.250		Index = .370	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.708	98.708	98.408	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.657	99.657	99.357	Rate	30 Day	45 Day	60 Day
3.250	101.296	101.296	100.921	3.250	100.897	100.897	100.522	3.375	99.826	99.826	99.526	3.250	101.296	101.296	100.796
3.375	101.531	101.531	101.156	3.375	101.078	101.078	100.703	3.500	100.008	100.008	99.708	3.375	101.531	101.531	101.031
3.500	101.757	101.757	101.382	3.500	101.254	101.254	100.879	3.625	100.146	100.146	99.846	3.500	101.757	101.757	101.257
3.625	101.964	101.964	101.589	3.625	101.403	101.403	101.028	3.750	99.536	99.536	99.236	3.625	101.964	101.964	101.464
3.750	101.423	101.423	101.123	3.750	101.059	101.059	100.759	3.875	N/A	N/A	N/A	3.750	101.423	101.423	100.923
3.875	101.627	101.627	101.327	3.875	101.186	101.186	100.886	4.000	N/A	N/A	N/A	3.875	101.627	101.627	101.127
4.000	101.811	101.811	101.511	4.000	101.345	101.345	101.045	4.125	N/A	N/A	N/A	4.000	101.811	101.811	101.311
4.125	102.007	102.007	101.707	4.125	101.467	101.467	101.167	4.250	N/A	N/A	N/A	4.125	102.007	102.007	101.507
4.250	101.814	101.814	101.614	4.250	101.498	101.498	101.298	4.375	N/A	N/A	N/A	4.250	101.814	101.814	101.314
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	100.227	100.127	100.127	99.705	2.750	99.864	99.764	99.764	99.342	2.750	100.375	100.275	100.275	99.975
2.875	100.485	100.385	100.385	99.963	2.875	100.070	99.970	99.970	99.548	2.875	100.568	100.468	100.468	100.168
3.000	100.732	100.632	100.632	100.210	3.000	100.254	100.154	100.154	99.732	3.000	100.739	100.639	100.639	100.339
3.125	100.977	100.877	100.877	100.455	3.125	100.429	100.329	100.329	99.907	3.125	100.901	100.801	100.801	100.501
3.250	101.396	101.296	101.296	100.921	3.250	100.997	100.897	100.897	100.522	3.250	102.132	102.032	102.032	101.732
3.375	101.631	101.531	101.531	101.156	3.375	101.178	101.078	101.078	100.703	3.375	102.301	102.201	102.201	101.901
3.500	101.857	101.757	101.757	101.382	3.500	101.354	101.254	101.254	100.879	3.500	102.483	102.383	102.383	102.083
3.625	102.064	101.964	101.964	101.589	3.625	101.503	101.403	101.403	101.028	3.625	102.621	102.521	102.521	102.221
3.750	101.523	101.423	101.423	101.123	3.750	101.159	101.059	101.059	100.759	3.750	101.199	101.099	101.099	100.799

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)



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.:

2/3/2022

45 Day Lock Exp.:

2/18/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/4/2022

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	96.446	96.446	96.246	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.326	97.326	97.126	2.000	N/A	N/A	N/A	2.500	96.456	96.352	96.243
2.625	97.292	97.292	97.092	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.061	98.061	97.861	2.125	N/A	N/A	N/A	2.625	97.302	97.198	97.089
2.750	98.059	98.059	97.859	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.732	98.732	98.532	2.250	N/A	N/A	N/A	2.750	98.069	97.965	97.856
2.875	98.694	98.694	98.494	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.305	99.305	99.105	2.375	N/A	N/A	N/A	2.875	98.704	98.600	98.491
2.990	99.111	99.111	98.911	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.597	99.597	99.397	2.500	N/A	N/A	N/A	2.990	99.121	99.017	98.908
3.000	99.211	99.211	99.011	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.697	99.697	99.497	2.625	N/A	N/A	N/A	3.000	99.221	99.117	99.008
3.125	99.752	99.752	99.552	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.404	100.404	100.204	2.750	N/A	N/A	N/A	3.125	99.997	99.893	99.784
3.250	100.467	100.467	100.267	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.039	101.039	100.839	2.875	N/A	N/A	N/A	3.250	100.713	100.589	100.447
3.375	101.279	101.279	101.079	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.801	101.801	101.601	2.990	N/A	N/A	N/A	3.375	101.525	101.401	101.259
3.500	101.721	101.721	101.521	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.127	102.127	101.927	3.000	N/A	N/A	N/A	3.500	102.053	101.953	101.853
3.625	102.145	102.145	101.945	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.265	102.265	102.065	3.125	N/A	N/A	N/A	3.625	102.802	102.702	102.602
3.750	102.736	102.736	102.536	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.208	102.208	102.008	3.250	N/A	N/A	N/A	3.750	103.393	103.293	103.193
3.875	103.181	103.181	102.981	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.601	102.601	102.401	3.375	N/A	N/A	N/A	3.875	103.838	103.738	103.638
3.990	103.424	103.424	103.224	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.775	102.775	102.575	3.500	N/A	N/A	N/A	3.990	104.081	103.981	103.881
4.000	103.524	103.524	103.324	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.875	102.875	102.675	3.625	N/A	N/A	N/A	4.000	104.181	104.081	103.981
4.125	103.864	103.864	103.664	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.012	103.012	102.812	3.750	N/A	N/A	N/A	4.125	104.464	104.364	104.264
4.250	104.319	104.319	104.119	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.403	102.403	102.203	3.875	N/A	N/A	N/A	4.250	104.781	104.681	104.581
4.375	104.697	104.697	104.497	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.781	102.781	102.581	3.990	N/A	N/A	N/A	4.375	105.160	105.060	104.960
4.500	105.043	105.043	104.843	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.041	103.041	102.841	4.000	N/A	N/A	N/A	4.500	105.505	105.405	105.305
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	97.931	97.931	97.731	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.196	98.196	97.996	2.000	98.126	98.026	97.926
2.875	N/A	N/A	N/A	2.625	98.619	98.619	98.419	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	98.759	98.759	98.559	2.125	98.689	98.589	98.489
2.990	N/A	N/A	N/A	2.750	99.341	99.341	99.141	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.252	99.252	99.052	2.250	99.181	99.081	98.981
3.000	N/A	N/A	N/A	2.875	99.971	99.971	99.771	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.712	99.712	99.512	2.375	99.662	99.554	99.462
3.125	N/A	N/A	N/A	2.990	100.350	100.350	100.150	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.366	100.366	100.166	2.500	100.310	100.193	100.085
3.250	N/A	N/A	N/A	3.000	100.450	100.450	100.250	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	100.904	100.904	100.704	2.625	100.848	100.731	100.623
3.375	N/A	N/A	N/A	3.125	100.879	100.879	100.679	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.403	101.403	101.203	2.750	101.347	101.230	101.122
3.500	N/A	N/A	N/A	3.250	101.429	101.429	101.229	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.782	101.782	101.582	2.875	101.726	101.609	101.501
3.625	N/A	N/A	N/A	3.375	102.184	102.184	101.984	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.103	102.103	101.903	2.990	102.061	101.956	101.826
3.750	N/A	N/A	N/A	3.500	102.594	102.594	102.394	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.203	102.203	102.003	3.000	102.161	102.056	101.926
3.875	N/A	N/A	N/A	3.625	102.908	102.908	102.708	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.585	102.585	102.385	3.125	102.627	102.527	102.410
3.990	N/A	N/A	N/A	3.750	102.791	102.791	102.591	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	102.903	102.903	102.703	3.250	102.960	102.860	102.743
4.000	N/A	N/A	N/A	3.875	103.232	103.232	103.032	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.429	103.429	103.229	3.375	103.585	103.485	103.368
4.125	N/A	N/A	N/A	3.990	103.444	103.444	103.244	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.744	103.744	103.544	3.500	103.900	103.800	103.683
4.250	N/A	N/A	N/A	4.000	103.544	103.544	103.344	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.147	104.147	103.947	3.625	104.303	104.203	104.086
4.375	N/A	N/A	N/A	4.125	103.824	103.824	103.624	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.006	104.006	103.806	3.750	104.256	104.156	104.046
4.500	N/A	N/A	N/A	4.250	103.989	103.989	103.789	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.432	104.432	104.232	3.875	104.682	104.582	104.472
4.625	N/A	N/A	N/A	4.375	104.362	104.362	104.162	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.748	104.748	104.548	3.990	104.998	104.898	104.788
4.750	N/A	N/A	N/A	4.500	104.689	104.689	104.489	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.848	104.848	104.648	4.000	105.098	104.998	104.888
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	98.394	98.394	98.194	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.836	98.836	98.636
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.826	98.826	98.626	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.399	99.399	99.199
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.296	99.296	99.096	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.891	99.891	99.691
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.831	99.831	99.631	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.335	100.335	100.135
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.351	100.351	100.151	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.751	100.751	100.551
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.759	100.759	100.559	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.191	101.191	100.991
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.108	101.108	100.908	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.636	101.636	101.436
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.366	101.366	101.166	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.015	102.015	101.



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.:

2/3/2022

45 Day Lock Exp.:

2/18/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/4/2022

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	96.446	96.446	96.246	2.500	97.326	97.326	97.126	2.875	99.971	99.971	99.771	2.000	98.196	98.196	97.996	2.000	98.394	98.394	98.194
2.625	97.292	97.292	97.092	2.625	98.061	98.061	97.861	2.990	100.350	100.350	100.150	2.125	98.759	98.759	98.559	2.125	98.826	98.826	98.626
2.750	98.059	98.059	97.859	2.750	98.732	98.732	98.532	3.000	100.450	100.450	100.250	2.250	99.252	99.252	99.052	2.250	99.296	99.296	99.096
2.875	98.694	98.694	98.494	2.875	99.305	99.305	99.105	3.125	100.879	100.879	100.679	2.375	99.712	99.712	99.512	2.375	99.831	99.831	99.631
2.990	99.111	99.111	98.911	2.990	99.597	99.597	99.397	3.250	101.429	101.429	101.229	2.500	100.366	100.366	100.166	2.500	100.351	100.351	100.151
3.000	99.211	99.211	99.011	3.000	99.697	99.697	99.497	3.375	102.184	102.184	101.984	2.625	100.904	100.904	100.704	2.625	100.759	100.759	100.559
3.125	99.752	99.752	99.552	3.125	100.404	100.404	100.204	3.500	102.594	102.594	102.394	2.750	101.403	101.403	101.203	2.750	101.108	101.108	100.908
3.250	100.467	100.467	100.267	3.250	101.039	101.039	100.839	3.625	102.908	102.908	102.708	2.875	101.782	101.782	101.582	2.875	101.366	101.366	101.166
3.375	101.279	101.279	101.079	3.375	101.801	101.801	101.601	3.750	102.791	102.791	102.591	2.990	102.103	102.103	101.903	2.990	101.551	101.551	101.351
3.500	101.721	101.721	101.521	3.500	102.127	102.127	101.927	3.875	103.232	103.232	103.032	3.000	102.203	102.203	102.003	3.000	101.651	101.651	101.451
3.625	102.145	102.145	101.945	3.625	102.265	102.265	102.065	3.990	103.444	103.444	103.244	3.125	102.585	102.585	102.385	3.125	101.915	101.915	101.715
3.750	102.736	102.736	102.536	3.750	102.208	102.208	102.008	4.000	103.544	103.544	103.344	3.250	102.903	102.903	102.703	3.250	101.690	101.690	101.490
3.875	103.181	103.181	102.981	3.875	102.601	102.601	102.401	4.125	103.824	103.824	103.624	3.375	103.429	103.429	103.229	3.375	102.099	102.099	101.899
3.990	103.424	103.424	103.224	3.990	102.775	102.775	102.575	4.250	103.989	103.989	103.789	3.500	103.744	103.744	103.544	3.500	102.312	102.312	102.112
4.000	103.524	103.524	103.324	4.000	102.875	102.875	102.675	4.375	104.362	104.362	104.162	3.625	104.147	104.147	103.947	3.625	102.595	102.595	102.395
4.125	103.864	103.864	103.664	4.125	103.012	103.012	102.812	4.500	104.689	104.689	104.489	3.750	104.006	104.006	103.806	3.750	102.116	102.116	101.916
4.250	104.319	104.319	104.119	4.250	102.403	102.403	102.203	4.625	104.926	104.926	104.726	3.875	104.432	104.432	104.232	3.875	102.417	102.417	102.217
4.375	104.697	104.697	104.497	4.375	102.781	102.781	102.581	4.750	105.044	105.044	104.844	3.990	104.748	104.748	104.548	3.990	102.607	102.607	102.407
4.500	105.043	105.043	104.843	4.500	103.041	103.041	102.841	4.875	105.390	105.390	105.190	4.000	104.848	104.848	104.648	4.000	102.707	102.707	102.507

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 LLPAs do not apply and the lender must use SFC 118.			

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



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

30 Day Lock Exp.: 2/3/2022
45 Day Lock Exp.: 2/18/2022
60 Day Lock Exp.: 3/7/2022

W. Rate Sheet Dated: 1/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.500	96.275	96.275	96.031	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.541	96.541	96.297	2.750	N/A	N/A	N/A	2.500	95.657	95.557	95.413	2.500	95.657	95.557	95.413		
2.625	97.305	97.305	97.061	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.569	97.569	97.325	2.875	N/A	N/A	N/A	2.625	96.686	96.586	96.442	2.625	96.686	96.586	96.442		
2.750	98.216	98.216	97.974	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.482	98.482	98.240	2.990	N/A	N/A	N/A	2.750	97.598	97.498	97.356	2.750	97.598	97.498	97.356		
2.875	98.947	98.947	98.707	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.213	99.213	98.973	3.000	N/A	N/A	N/A	2.875	98.328	98.228	98.088	2.875	98.328	98.228	98.088		
2.990	99.414	99.414	99.175	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.680	99.680	99.441	3.125	N/A	N/A	N/A	2.990	98.795	98.695	98.556	2.990	98.795	98.695	98.556		
3.000	99.514	99.514	99.275	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.780	99.780	99.541	3.250	N/A	N/A	N/A	3.000	98.895	98.795	98.656	3.000	98.895	98.795	98.656		
3.125	99.829	99.829	99.622	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.013	101.013	100.806	3.375	N/A	N/A	N/A	3.125	99.263	99.149	99.056	3.125	99.263	99.149	99.056		
3.250	100.630	100.630	100.419	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.762	100.762	100.551	3.500	N/A	N/A	N/A	3.250	99.886	99.767	99.675	3.250	99.886	99.767	99.675		
3.375	101.485	101.485	101.272	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.617	101.617	101.404	3.625	N/A	N/A	N/A	3.375	100.741	100.620	100.528	3.375	100.741	100.620	100.528		
3.500	102.000	102.000	101.785	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.132	102.132	101.917	3.750	N/A	N/A	N/A	3.500	101.256	101.133	101.041	3.500	101.256	101.133	101.041		
3.625	102.258	102.258	102.043	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.388	102.388	102.173	3.875	N/A	N/A	N/A	3.625	101.515	101.392	101.300	3.625	101.515	101.392	101.300		
3.750	102.660	102.660	102.426	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	102.420	102.420	102.186	3.990	N/A	N/A	N/A	3.750	100.795	100.695	100.561	3.750	100.795	100.695	100.561		
3.875	103.189	103.189	102.956	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.949	101.949	101.716	4.000	N/A	N/A	N/A	3.875	101.324	101.224	101.091	3.875	101.324	101.224	101.091		
3.990	103.451	103.451	103.217	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.211	102.211	101.977	4.125	N/A	N/A	N/A	3.990	101.586	101.486	101.352	3.990	101.586	101.486	101.352		
4.000	103.551	103.551	103.317	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.311	102.311	102.077	4.250	N/A	N/A	N/A	4.000	101.686	101.586	101.452	4.000	101.686	101.586	101.452		
4.125	103.946	103.946	103.713	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.706	102.706	102.473	4.375	N/A	N/A	N/A	4.125	102.081	101.981	101.848	4.125	102.081	101.981	101.848		
4.250	104.277	104.277	104.018	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.127	102.127	99.886	4.500	N/A	N/A	N/A	4.250	101.362	101.237	101.103	4.250	101.362	101.237	101.103		
4.375	104.717	104.717	104.462	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.567	102.567	100.312	4.625	N/A	N/A	N/A	4.375	101.803	101.682	101.548	4.375	101.803	101.682	101.548		
4.500	105.099	105.099	104.849	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	102.949	102.949	100.699	4.750	N/A	N/A	N/A	4.500	102.184	102.068	101.934	4.500	102.184	102.068	101.934		
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	97.886	97.886	97.588	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.377	98.377	98.177	2.000	97.690	97.547	97.490	2.000	97.690	97.547	97.490		
2.875	N/A	N/A	N/A	2.625	98.653	98.653	98.371	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	98.964	98.964	98.764	2.125	98.276	98.134	98.076	2.125	98.276	98.134	98.076		
2.990	N/A	N/A	N/A	2.750	99.367	99.367	99.084	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.464	99.464	99.264	2.250	98.777	98.634	98.577	2.250	98.777	98.634	98.577		
3.000	N/A	N/A	N/A	2.875	99.914	99.914	99.630	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	99.885	99.885	99.685	2.375	99.197	99.051	98.997	2.375	99.197	99.051	98.997		
3.125	N/A	N/A	N/A	2.990	100.320	100.320	100.035	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.556	100.556	100.314	2.500	100.010	99.836	99.768	2.500	100.010	99.836	99.768		
3.250	N/A	N/A	N/A	3.000	100.420	100.420	100.135	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.065	101.065	100.824	2.625	100.441	100.268	100.200	2.625	100.441	100.268	100.200		
3.375	N/A	N/A	N/A	3.125	100.766	100.766	100.435	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.560	101.560	101.321	2.750	100.373	100.202	100.134	2.750	100.373	100.202	100.134		
3.500	N/A	N/A	N/A	3.250	101.322	101.322	100.990	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.888	101.888	101.650	2.875	100.701	100.531	100.463	2.875	100.701	100.531	100.463		
3.625	N/A	N/A	N/A	3.375	102.035	102.035	101.704	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.145	102.145	101.907	2.990	100.958	100.788	100.720	2.990	100.958	100.788	100.720		
3.750	N/A	N/A	N/A	3.500	102.504	102.504	102.172	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.245	102.245	102.007	3.000	101.058	100.888	100.820	3.000	101.058	100.888	100.820		
3.875	N/A	N/A	N/A	3.625	102.811	102.811	102.479	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.262	102.262	102.024	3.125	101.829	101.729	101.629	3.125	101.829	101.729	101.629		
3.990	N/A	N/A	N/A	3.750	102.868	102.868	102.598	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.782	102.782	102.582	3.250	100.958	100.858	100.758	3.250	100.958	100.858	100.758		
4.000	N/A	N/A	N/A	3.875	103.297	103.297	102.928	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.284	103.284	103.084	3.375	101.461	101.361	101.261	3.375	101.461	101.361	101.261		
4.125	N/A	N/A	N/A	3.990	103.542	103.542	103.274	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.528	103.528	103.328	3.500	101.705	101.605	101.505	3.500	101.705	101.605	101.505		
4.250	N/A	N/A	N/A	4.000	103.642	103.642	103.374	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.728	103.728	103.528	3.625	102.715	102.615	102.515	3.625	102.715	102.615	102.515		
4.375	N/A	N/A	N/A	4.125	104.075	104.075	103.828	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.096	104.096	103.896	3.750	102.169	102.069	101.969	3.750	102.169	102.069	101.969		
4.500	N/A	N/A	N/A	4.250	104.236	104.236	103.989	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.262	104.262	104.062	3.875	102.335	102.235	102.135	3.875	102.335	102.235	102.135		
4.625	N/A	N/A	N/A	4.375	104.512	104.512	104.266	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.530	104.530	104.330	3.990	102.603	102.503	102.403	3.990	102.603	102.503	102.403		
4.750	N/A	N/A	N/A	4.500	104.752	104.752	104.509	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.630	104.630	104.430	4.000	102.703	102.603	102.503	4.000	102.703	102.603	102.503		
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	98.053	98.053	97.853	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	98.640	98.640	98.440	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	99.140	99.140	98.940	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																								



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.:

2/3/2022

45 Day Lock Exp.:

2/18/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.216	98.216	97.974	2.750	98.482	98.482	98.240	2.500	97.886	97.886	97.588	2.000	98.377	98.377	98.177	2.000	98.053	98.053	97.853
2.875	98.947	98.947	98.707	2.875	99.213	99.213	98.973	2.625	98.653	98.653	98.371	2.125	98.964	98.964	98.764	2.125	98.640	98.640	98.440
2.990	99.414	99.414	99.175	2.990	99.680	99.680	99.441	2.750	99.367	99.367	99.084	2.250	99.464	99.464	99.264	2.250	99.140	99.140	98.940
3.000	99.514	99.514	99.275	3.000	99.780	99.780	99.541	2.875	99.914	99.914	99.630	2.375	99.885	99.885	99.685	2.375	99.559	99.559	99.359
3.125	99.829	99.829	99.622	3.125	101.013	101.013	100.806	2.990	100.320	100.320	100.035	2.500	100.556	100.556	100.314	2.500	100.410	100.410	100.168
3.250	100.630	100.630	100.419	3.250	100.762	100.762	100.551	3.000	100.420	100.420	100.135	2.625	101.065	101.065	100.824	2.625	100.757	100.757	100.516
3.375	101.485	101.485	101.272	3.375	101.617	101.617	101.404	3.125	100.766	100.766	100.435	2.750	101.560	101.560	101.321	2.750	100.484	100.484	100.245
3.500	102.000	102.000	101.785	3.500	102.132	102.132	101.917	3.250	101.322	101.322	100.990	2.875	101.888	101.888	101.650	2.875	100.814	100.814	100.576
3.625	102.258	102.258	102.043	3.625	102.388	102.388	102.173	3.375	102.035	102.035	101.704	2.990	102.145	102.145	101.907	2.990	101.069	101.069	100.831
3.750	102.660	102.660	102.426	3.750	101.420	101.420	101.186	3.500	102.504	102.504	102.172	3.000	102.245	102.245	102.007	3.000	101.169	101.169	100.931
3.875	103.189	103.189	102.956	3.875	101.949	101.949	101.716	3.625	102.811	102.811	102.479	3.125	102.262	102.262	102.062	3.125	102.360	102.360	102.160
3.990	103.451	103.451	103.217	3.990	102.211	102.211	101.977	3.750	102.868	102.868	102.598	3.250	102.782	102.782	102.582	3.250	100.492	100.492	100.292
4.000	103.551	103.551	103.317	4.000	102.311	102.311	102.077	3.875	103.297	103.297	103.028	3.375	103.284	103.284	103.084	3.375	100.996	100.996	100.796
4.125	103.946	103.946	103.713	4.125	102.706	102.706	102.473	3.990	103.542	103.542	103.274	3.500	103.528	103.528	103.328	3.500	101.240	101.240	101.040
4.250	104.277	104.277	104.018	4.250	100.127	100.127	99.868	4.000	103.642	103.642	103.374	3.625	103.728	103.728	103.528	3.625	102.416	102.416	102.216
4.375	104.717	104.717	104.462	4.375	100.567	100.567	100.312	4.125	104.075	104.075	103.828	3.750	104.096	104.096	103.896	3.750	101.634	101.634	101.434
4.500	105.099	105.099	104.849	4.500	100.949	100.949	100.699	4.250	104.236	104.236	103.989	3.875	104.262	104.262	104.062	3.875	101.800	101.800	101.600
4.625	104.831	104.831	104.631	4.625	102.395	102.395	102.195	4.375	104.512	104.512	104.266	3.990	104.530	104.530	104.330	3.990	102.070	102.070	101.870
4.750	105.287	105.287	105.087	4.750	100.575	100.575	100.375	4.500	104.752	104.752	104.509	4.000	104.630	104.630	104.430	4.000	102.170	102.170	101.970

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.			



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

30 Day Lock Exp.: 2/3/2022
45 Day Lock Exp.: 2/18/2022
60 Day Lock Exp.: 3/7/2022

W. Rate Sheet Dated: 1/4/2022

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 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.:

2/3/2022

45 Day Lock Exp.:

2/18/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/4/2022

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	96.275	96.275	96.031	2.500	97.886	97.886	97.588	2.000	98.377	98.377	98.177	2.500	95.733	95.733	95.489	2.000	97.565	97.565	97.365
2.625	97.305	97.305	97.061	2.625	98.653	98.653	98.371	2.125	98.964	98.964	98.764	2.625	96.762	96.762	96.518	2.125	98.152	98.152	97.952
2.750	98.216	98.216	97.974	2.750	99.367	99.367	99.084	2.250	99.464	99.464	99.264	2.750	97.674	97.674	97.432	2.250	98.652	98.652	98.452
2.875	98.947	98.947	98.707	2.875	99.914	99.914	99.630	2.375	99.885	99.885	99.685	2.875	98.405	98.405	98.165	2.375	99.072	99.072	98.872
2.990	99.414	99.414	99.175	2.990	100.320	100.320	100.035	2.500	100.556	100.556	100.314	2.990	98.872	98.872	98.633	2.500	99.833	99.833	99.591
3.000	99.514	99.514	99.275	3.000	100.420	100.420	100.135	2.625	101.065	101.065	100.824	3.000	98.972	98.972	98.733	2.625	100.261	100.261	100.020
3.125	99.829	99.829	99.622	3.125	100.766	100.766	100.435	2.750	101.560	101.560	101.321	3.125	99.746	99.746	99.539	2.750	100.372	100.372	100.133
3.250	100.630	100.630	100.419	3.250	101.322	101.322	100.990	2.875	101.888	101.888	101.650	3.250	100.021	100.021	99.810	2.875	100.701	100.701	100.463
3.375	101.485	101.485	101.272	3.375	102.035	102.035	101.704	2.990	102.145	102.145	101.907	3.375	100.876	100.876	100.663	2.990	100.957	100.957	100.719
3.500	102.000	102.000	101.785	3.500	102.504	102.504	102.172	3.000	102.245	102.245	102.007	3.500	101.391	101.391	101.176	3.000	101.057	101.057	100.819
3.625	102.258	102.258	102.043	3.625	102.811	102.811	102.479	3.125	102.262	102.262	102.062	3.625	101.648	101.648	101.433	3.125	101.661	101.661	101.461
3.750	102.660	102.660	102.426	3.750	102.868	102.868	102.598	3.250	102.782	102.782	102.582	3.750	101.365	101.365	101.131	3.250	100.987	100.987	100.787
3.875	103.189	103.189	102.956	3.875	103.297	103.297	103.028	3.375	103.284	103.284	103.084	3.875	101.894	101.894	101.661	3.375	101.490	101.490	101.290
3.990	103.451	103.451	103.217	3.990	103.542	103.542	103.274	3.500	103.528	103.528	103.328	3.990	102.156	102.156	101.922	3.500	101.734	101.734	101.534
4.000	103.551	103.551	103.317	4.000	103.642	103.642	103.374	3.625	103.728	103.728	103.528	4.000	102.256	102.256	102.022	3.625	102.422	102.422	102.222
4.125	103.946	103.946	103.713	4.125	104.075	104.075	103.828	3.750	104.096	104.096	103.896	4.125	102.651	102.651	102.418	3.750	102.215	102.215	102.015
4.250	104.277	104.277	104.018	4.250	104.236	104.236	103.989	3.875	104.262	104.262	104.062	4.250	101.527	101.527	101.268	3.875	102.381	102.381	102.181
4.375	104.717	104.717	104.462	4.375	104.512	104.512	104.266	3.990	104.530	104.530	104.330	4.375	101.967	101.967	101.712	3.990	102.650	102.650	102.450
4.500	105.099	105.099	104.849	4.500	104.752	104.752	104.509	4.000	104.630	104.630	104.430	4.500	102.349	102.349	102.099	4.000	102.750	102.750	102.550

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)	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.:

2/3/2022

45 Day Lock Exp.:

2/18/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/4/2022

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	0.500	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)