

W. Rate Sheet Dated: 1/5/2022

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	98.757	98.757	98.398	2.250	98.305	98.305	97.945	1.875	96.278	96.278	95.978	3.125	98.680	98.680	98.380
2.375	99.025	99.025	98.665	2.375	98.538	98.538	98.179	2.000	96.514	96.514	96.214	3.250	99.519	99.519	99.219
2.500	99.292	99.292	98.932	2.500	98.767	98.767	98.408	2.125	96.732	96.732	96.432	3.375	99.608	99.608	99.308
2.625	99.559	99.559	99.199	2.625	98.990	98.990	98.631	2.250	98.157	98.157	97.743	3.500	99.341	99.341	99.041
2.750	100.758	100.758	100.336	2.750	100.324	100.324	99.902	2.375	98.378	98.378	97.964	3.625	99.430	99.430	99.130
2.875	101.016	101.016	100.594	2.875	100.539	100.539	100.117	2.500	98.594	98.594	98.180	Margin = 2.250		Index = 0.370	
3.000	101.263	101.263	100.841	3.000	100.736	100.736	100.314	2.625	98.805	98.805	98.391	30 Year OTC			
3.125	101.508	101.508	101.086	3.125	100.913	100.913	100.491	2.750	99.706	99.706	99.406	Rate	30 Day	45 Day	60 Day
3.250	101.978	101.978	101.603	3.250	101.490	101.490	101.115	2.875	99.909	99.909	99.609	4.000	100.614	100.614	100.114
3.375	102.112	102.112	101.737	3.375	101.565	101.565	101.190	3.000	100.093	100.093	99.793	4.125	100.810	100.810	100.310
3.500	102.339	102.339	101.964	3.500	101.744	101.744	101.369	3.125	100.257	100.257	99.957	4.375	101.447	101.447	100.947
3.625	102.545	102.545	102.170	3.625	101.908	101.908	101.533	3.250	100.958	100.958	100.658	4.500	101.502	101.502	101.002
3.750	102.501	102.501	102.201	3.750	102.034	102.034	101.734	3.375	101.120	101.120	100.820	4.625	101.639	101.639	101.139
3.875	102.606	102.606	102.306	3.875	102.068	102.068	101.768	3.500	101.287	101.287	100.987	4.875	101.609	101.609	101.109
4.000	102.789	102.789	102.489	4.000	102.193	102.193	101.893	3.625	101.459	101.459	101.159	5.000	101.738	101.738	101.238
4.125	102.985	102.985	102.685	4.125	102.365	102.365	102.065	3.750	100.089	100.089	99.789	5.125	101.875	101.875	101.375
4.250	102.848	102.848	102.648	4.250	102.440	102.440	102.240	3.875	100.229	100.229	99.929	5.500	102.693	102.693	102.193
4.375	102.922	102.922	102.722	4.375	102.463	102.463	102.263	4.000	100.345	100.345	100.045	5.625	102.830	102.830	102.330
6.250	106.000	106.000	105.800	6.250	102.834	102.834	102.634	4.125	100.508	100.508	100.208	6.250	102.424	102.424	101.924

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	98.857	98.757	98.757	98.398	2.250	98.255	98.155	98.155	97.795	1.875	98.408	98.308	98.308	98.008
2.375	99.125	99.025	99.025	98.665	2.375	98.488	98.388	98.388	98.029	2.000	98.644	98.544	98.544	98.244
2.500	99.392	99.292	99.292	98.932	2.500	98.717	98.617	98.617	98.258	2.125	98.862	98.762	98.762	98.462
2.625	99.659	99.559	99.559	99.199	2.625	98.940	98.840	98.840	98.481	2.250	100.287	100.187	100.187	99.773
2.750	100.858	100.758	100.758	100.336	2.750	100.149	100.049	100.049	99.627	2.375	100.508	100.408	100.408	99.994
2.875	101.116	101.016	101.016	100.594	2.875	100.364	100.264	100.264	99.842	2.500	100.724	100.624	100.624	100.210
3.000	101.363	101.263	101.263	100.841	3.000	100.561	100.461	100.461	100.039	2.625	100.935	100.835	100.835	100.421
3.125	101.608	101.508	101.508	101.086	3.125	100.738	100.638	100.638	100.216	2.750	100.736	100.636	100.636	100.336
3.250	102.078	101.978	101.978	101.603	3.250	101.290	101.190	101.190	100.815	2.875	100.939	100.839	100.839	100.539
3.375	102.312	102.212	102.212	101.837	3.375	101.465	101.365	101.365	100.990	3.000	101.123	101.023	101.023	100.723
3.500	102.539	102.439	102.439	102.064	3.500	101.644	101.544	101.544	101.169	3.125	101.287	101.187	101.187	100.887
3.625	102.745	102.645	102.645	102.270	3.625	101.808	101.708	101.708	101.333	3.250	102.588	102.488	102.488	102.188
3.750	102.701	102.601	102.601	102.301	3.750	102.234	102.134	102.134	101.834	3.375	102.750	102.650	102.650	102.350

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	97.864	97.864	97.364	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.060	98.060	97.560	4.750	101.000	101.000	100.500
3.875	98.088	98.088	97.588	6.250	103.750	103.750	103.500	4.375	98.697	98.697	98.197	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.905	97.905	97.405					4.500	98.752	98.752	98.252	Rate	30 Day	45 Day	60 Day
4.125	97.709	97.709	97.209					4.625	98.889	98.889	98.389	5.750	103.000	103.000	102.500
4.250	99.464	99.464	98.964					4.875	98.859	98.859	98.359	6.250	105.750	105.750	105.250
4.375	99.291	99.291	98.791					5.000	98.988	98.988	98.488	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.236	99.236	98.736					5.125	99.125	99.125	98.625				
4.625	99.099	99.099	98.599					5.500	99.943	99.943	99.443				
4.750	99.771	99.771	99.271					5.625	100.080	100.080	99.580				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.674	99.674	99.174				

Lock Desk Policy		5/16/17	5/16/17	5/16/17
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 ~\$0.18. 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# - 135860006
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@afwhtolesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/4/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
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	98.430	98.430	98.130
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	99.269	99.269	98.969
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	99.358	99.358	99.058
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.255	98.255	97.955	3.500	99.091	99.091	98.791
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.457	98.457	98.157	3.625	99.180	99.180	98.880
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.641	98.641	98.341	Margin = 2.250		Index = .370	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.806	98.806	98.506	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.763	99.763	99.463	Rate	30 Day	45 Day	60 Day
3.250	101.328	101.328	100.953	3.250	100.940	100.940	100.565	3.375	99.925	99.925	99.625	3.250	101.328	101.328	100.828
3.375	101.562	101.562	101.187	3.375	101.115	101.115	100.740	3.500	100.092	100.092	99.792	3.375	101.562	101.562	101.062
3.500	101.789	101.789	101.414	3.500	101.294	101.294	100.919	3.625	100.264	100.264	99.964	3.500	101.789	101.789	101.289
3.625	101.995	101.995	101.620	3.625	101.458	101.458	101.083	3.750	99.394	99.394	99.094	3.625	101.995	101.995	101.495
3.750	101.439	101.439	101.139	3.750	101.072	101.072	100.772	3.875	N/A	N/A	N/A	3.750	101.439	101.439	100.939
3.875	101.643	101.643	101.343	3.875	101.205	101.205	100.905	4.000	N/A	N/A	N/A	3.875	101.643	101.643	101.143
4.000	101.827	101.827	101.527	4.000	101.331	101.331	101.031	4.125	N/A	N/A	N/A	4.000	101.827	101.827	101.327
4.125	102.022	102.022	101.722	4.125	101.503	101.503	101.203	4.250	N/A	N/A	N/A	4.125	102.022	102.022	101.522
4.250	101.861	101.861	101.661	4.250	101.553	101.553	101.353	4.375	N/A	N/A	N/A	4.250	101.861	101.861	101.361
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	100.320	100.220	100.220	99.798	2.750	99.962	99.862	99.862	99.440	2.750	100.449	100.349	100.349	100.049
2.875	100.578	100.478	100.478	100.056	2.875	100.177	100.077	100.077	99.655	2.875	100.651	100.551	100.551	100.251
3.000	100.825	100.725	100.725	100.303	3.000	100.373	100.273	100.273	99.851	3.000	100.835	100.735	100.735	100.435
3.125	101.070	100.970	100.970	100.548	3.125	100.551	100.451	100.451	100.029	3.125	101.000	100.900	100.900	100.600
3.250	101.428	101.328	101.328	100.953	3.250	101.040	100.940	100.940	100.565	3.250	102.238	102.138	102.138	101.838
3.375	101.662	101.562	101.562	101.187	3.375	101.215	101.115	101.115	100.740	3.375	102.400	102.300	102.300	102.000
3.500	101.889	101.789	101.789	101.414	3.500	101.394	101.294	101.294	100.919	3.500	102.567	102.467	102.467	102.167
3.625	102.095	101.995	101.995	101.620	3.625	101.558	101.458	101.458	101.083	3.625	102.739	102.639	102.639	102.339
3.750	101.539	101.439	101.439	101.139	3.750	101.172	101.072	101.072	100.772	3.750	101.056	100.956	100.956	100.656

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 OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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
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.:

2/4/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/5/2022

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	96.532	96.532	96.332	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.414	97.414	97.214	2.000	N/A	N/A	N/A	2.500	96.542	96.437	96.329
2.625	97.408	97.408	97.208	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.178	98.178	97.978	2.125	N/A	N/A	N/A	2.625	97.418	97.313	97.205
2.750	98.203	98.203	98.003	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.875	98.875	98.675	2.250	N/A	N/A	N/A	2.750	98.213	98.108	98.000
2.875	98.853	98.853	98.653	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.459	99.459	99.259	2.375	N/A	N/A	N/A	2.875	98.863	98.758	98.650
2.990	99.275	99.275	99.075	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.759	99.759	99.559	2.500	N/A	N/A	N/A	2.990	99.285	99.180	99.072
3.000	99.375	99.375	99.175	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.859	99.859	99.659	2.625	N/A	N/A	N/A	3.000	99.385	99.280	99.172
3.125	99.925	99.925	99.725	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.578	100.578	100.378	2.750	N/A	N/A	N/A	3.125	100.171	100.066	99.988
3.250	100.653	100.653	100.453	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.223	101.223	101.023	2.875	N/A	N/A	N/A	3.250	100.898	100.773	100.615
3.375	101.520	101.520	101.320	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.038	102.038	101.838	2.990	N/A	N/A	N/A	3.375	101.765	101.639	101.482
3.500	101.992	101.992	101.792	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.391	102.391	102.191	3.000	N/A	N/A	N/A	3.500	102.237	102.119	101.994
3.625	102.374	102.374	102.174	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.589	102.589	102.389	3.125	N/A	N/A	N/A	3.625	103.028	102.928	102.824
3.750	102.963	102.963	102.763	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.496	102.496	102.296	3.250	N/A	N/A	N/A	3.750	103.675	103.575	103.471
3.875	103.393	103.393	103.193	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.871	102.871	102.671	3.375	N/A	N/A	N/A	3.875	104.105	104.005	103.901
3.990	103.620	103.620	103.420	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.031	103.031	102.831	3.500	N/A	N/A	N/A	3.990	104.332	104.232	104.128
4.000	103.720	103.720	103.520	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.131	103.131	102.931	3.625	N/A	N/A	N/A	4.000	104.432	104.332	104.228
4.125	104.016	104.016	103.816	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.273	103.273	103.073	3.750	N/A	N/A	N/A	4.125	104.729	104.629	104.525
4.250	104.459	104.459	104.259	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.699	102.699	102.499	3.875	N/A	N/A	N/A	4.250	105.048	104.936	104.836
4.375	104.820	104.820	104.620	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.060	103.060	102.860	3.990	N/A	N/A	N/A	4.375	105.409	105.297	105.197
4.500	105.151	105.151	104.951	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.300	103.300	103.100	4.000	N/A	N/A	N/A	4.500	105.740	105.628	105.528
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	98.095	98.095	97.895	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.391	98.391	98.191	2.000	98.312	98.212	98.112
2.875	N/A	N/A	N/A	2.625	98.832	98.832	98.632	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	98.968	98.968	98.768	2.125	98.890	98.790	98.690
2.990	N/A	N/A	N/A	2.750	99.580	99.580	99.380	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.472	99.472	99.272	2.250	99.393	99.293	99.193
3.000	N/A	N/A	N/A	2.875	100.225	100.225	100.025	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.927	99.927	99.727	2.375	99.849	99.749	99.649
3.125	N/A	N/A	N/A	2.990	100.608	100.608	100.408	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.519	100.519	100.319	2.500	100.454	100.331	100.222
3.250	N/A	N/A	N/A	3.000	100.708	100.708	100.508	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.068	101.068	100.868	2.625	101.003	100.880	100.771
3.375	N/A	N/A	N/A	3.125	101.150	101.150	100.950	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.582	101.582	101.382	2.750	101.517	101.394	101.285
3.500	N/A	N/A	N/A	3.250	101.616	101.616	101.416	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.989	101.989	101.789	2.875	101.924	101.801	101.692
3.625	N/A	N/A	N/A	3.375	102.427	102.427	102.227	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.331	102.331	102.131	2.990	102.267	102.144	102.035
3.750	N/A	N/A	N/A	3.500	102.867	102.867	102.667	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.431	102.431	102.231	3.000	102.367	102.244	102.135
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	102.822	102.822	102.622	3.125	102.781	102.673	102.542
3.990	N/A	N/A	N/A	3.750	103.084	103.084	102.884	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.035	103.035	102.835	3.250	103.192	103.092	102.977
4.000	N/A	N/A	N/A	3.875	103.509	103.509	103.309	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.599	103.599	103.399	3.375	103.755	103.655	103.540
4.125	N/A	N/A	N/A	3.990	103.705	103.705	103.505	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.925	103.925	103.725	3.500	104.082	103.982	103.867
4.250	N/A	N/A	N/A	4.000	103.805	103.805	103.605	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.325	104.325	104.125	3.625	104.481	104.381	104.266
4.375	N/A	N/A	N/A	4.125	104.098	104.098	103.898	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.140	104.140	103.940	3.750	104.359	104.259	104.117
4.500	N/A	N/A	N/A	4.250	104.288	104.288	104.088	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.585	104.585	104.385	3.875	104.804	104.704	104.562
4.625	N/A	N/A	N/A	4.375	104.643	104.643	104.443	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.922	104.922	104.722	3.990	105.140	105.040	104.898
4.750	N/A	N/A	N/A	4.500	104.954	104.954	104.754	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.022	105.022	104.822	4.000	105.240	105.140	104.998
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	98.590	98.590	98.390	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.092	99.092	98.892
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.032	99.032	98.832	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.669	99.669	99.469
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.430	99.430	99.230	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.173	100.173	99.973
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.979	99.979	99.779	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.628	100.628	100.428
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.506	100.506	100.306	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.049	101.049	100.849
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.919	100.919	100.719	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.507	101.507	101.307
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.280	101.280	101.080	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.863	101.863	101.663
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.559	101.559	101.359	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.270	102.270	102.070
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.766	101.766	101.566	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.613	102.613	102.413
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.866	101.866	101.666	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.713	102.713	102.513
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.135	102.135	101.935	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.104	103.104	102.904
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.816	101.816	101.616	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/4/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/5/2022

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	96.532	96.532	96.332	2.500	97.414	97.414	97.214	2.875	100.225	100.225	100.025	2.000	98.391	98.391	98.191	2.000	98.590	98.590	98.390
2.625	97.408	97.408	97.208	2.625	98.178	98.178	97.978	2.990	100.608	100.608	100.408	2.125	98.968	98.968	98.768	2.125	99.032	99.032	98.832
2.750	98.203	98.203	98.003	2.750	98.875	98.875	98.675	3.000	100.708	100.708	100.508	2.250	99.472	99.472	99.272	2.250	99.430	99.430	99.230
2.875	98.853	98.853	98.653	2.875	99.459	99.459	99.259	3.125	101.150	101.150	100.950	2.375	99.927	99.927	99.727	2.375	99.979	99.979	99.779
2.990	99.275	99.275	99.075	2.990	99.759	99.759	99.559	3.250	101.616	101.616	101.416	2.500	100.519	100.519	100.319	2.500	100.506	100.506	100.306
3.000	99.375	99.375	99.175	3.000	99.859	99.859	99.659	3.375	102.427	102.427	102.227	2.625	101.068	101.068	100.868	2.625	100.919	100.919	100.719
3.125	99.925	99.925	99.725	3.125	100.578	100.578	100.378	3.500	102.867	102.867	102.667	2.750	101.582	101.582	101.382	2.750	101.280	101.280	101.080
3.250	100.653	100.653	100.453	3.250	101.223	101.223	101.023	3.625	103.246	103.246	103.046	2.875	101.989	101.989	101.789	2.875	101.559	101.559	101.359
3.375	101.520	101.520	101.320	3.375	102.038	102.038	101.838	3.750	103.084	103.084	102.884	2.990	102.331	102.331	102.131	2.990	101.766	101.766	101.566
3.500	101.992	101.992	101.792	3.500	102.391	102.391	102.191	3.875	103.509	103.509	103.309	3.000	102.431	102.431	102.231	3.000	101.866	101.866	101.666
3.625	102.374	102.374	102.174	3.625	102.589	102.589	102.389	3.990	103.705	103.705	103.505	3.125	102.822	102.822	102.622	3.125	102.135	102.135	101.935
3.750	102.963	102.963	102.763	3.750	102.496	102.496	102.296	4.000	103.805	103.805	103.605	3.250	103.035	103.035	102.835	3.250	101.816	101.816	101.616
3.875	103.393	103.393	103.193	3.875	102.871	102.871	102.671	4.125	104.098	104.098	103.898	3.375	103.599	103.599	103.399	3.375	102.259	102.259	102.059
3.990	103.620	103.620	103.420	3.990	103.031	103.031	102.831	4.250	104.288	104.288	104.088	3.500	103.925	103.925	103.725	3.500	102.480	102.480	102.280
4.000	103.720	103.720	103.520	4.000	103.131	103.131	102.931	4.375	104.643	104.643	104.443	3.625	104.325	104.325	104.125	3.625	102.756	102.756	102.556
4.125	104.016	104.016	103.816	4.125	103.273	103.273	103.073	4.500	104.954	104.954	104.754	3.750	104.140	104.140	103.940	3.750	102.245	102.245	102.045
4.250	104.459	104.459	104.259	4.250	102.699	102.699	102.499	4.625	105.197	105.197	104.997	3.875	104.585	104.585	104.385	3.875	102.558	102.558	102.358
4.375	104.820	104.820	104.620	4.375	103.060	103.060	102.860	4.750	105.322	105.322	105.122	3.990	104.922	104.922	104.722	3.990	102.759	102.759	102.559
4.500	105.151	105.151	104.951	4.500	103.300	103.300	103.100	4.875	105.683	105.683	105.483	4.000	105.022	105.022	104.822	4.000	102.859	102.859	102.659

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



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

30 Day Lock Exp.: 2/4/2022
45 Day Lock Exp.: 2/21/2022
60 Day Lock Exp.: 3/7/2022

W. Rate Sheet Dated: 1/5/2022

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	96.377	96.377	96.130	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.579	96.579	96.332	2.750	N/A	N/A	N/A	2.500	95.759	95.659	95.512
2.625	97.426	97.426	97.177	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.628	97.628	97.379	2.875	N/A	N/A	N/A	2.625	96.807	96.707	96.558
2.750	98.350	98.350	98.103	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.552	98.552	98.305	2.990	N/A	N/A	N/A	2.750	97.732	97.630	97.485
2.875	99.085	99.085	98.839	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.289	99.289	99.043	3.000	N/A	N/A	N/A	2.875	98.466	98.362	98.220
2.990	99.551	99.551	99.310	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.755	99.755	99.514	3.125	N/A	N/A	N/A	2.990	98.932	98.828	98.691
3.000	99.651	99.651	99.410	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.855	99.855	99.614	3.250	N/A	N/A	N/A	3.000	99.032	98.928	98.791
3.125	99.986	99.986	99.786	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.042	101.042	100.842	3.375	N/A	N/A	N/A	3.125	99.420	99.313	99.220
3.250	100.784	100.784	100.584	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.924	100.924	100.724	3.500	N/A	N/A	N/A	3.250	100.040	99.925	99.840
3.375	101.677	101.677	101.473	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.817	101.817	101.613	3.625	N/A	N/A	N/A	3.375	100.933	100.814	100.729
3.500	102.202	102.202	102.001	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.342	102.342	102.141	3.750	N/A	N/A	N/A	3.500	101.458	101.342	101.257
3.625	102.518	102.518	102.313	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.658	102.658	102.453	3.875	N/A	N/A	N/A	3.625	101.775	101.655	101.570
3.750	102.931	102.931	102.700	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.645	101.645	101.414	3.990	N/A	N/A	N/A	3.750	101.066	100.942	100.835
3.875	103.429	103.429	103.199	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	102.141	102.141	101.911	4.000	N/A	N/A	N/A	3.875	101.564	101.440	101.334
3.990	103.662	103.662	103.434	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.376	102.376	102.148	4.125	N/A	N/A	N/A	3.990	101.797	101.675	101.569
4.000	103.762	103.762	103.534	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.476	102.476	102.248	4.250	N/A	N/A	N/A	4.000	101.897	101.775	101.669
4.125	104.153	104.153	103.926	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.867	102.867	102.640	4.375	N/A	N/A	N/A	4.125	102.288	102.166	102.061
4.250	104.444	104.444	104.184	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.358	100.358	100.098	4.500	N/A	N/A	N/A	4.250	101.529	101.363	101.269
4.375	104.846	104.846	104.592	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.760	100.760	100.506	4.625	N/A	N/A	N/A	4.375	101.932	101.772	101.678
4.500	105.192	105.192	104.944	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.106	101.106	100.858	4.750	N/A	N/A	N/A	4.500	102.277	102.123	102.029
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	98.017	98.017	97.768	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.502	98.502	98.302	2.000	97.815	97.695	97.615
2.875	N/A	N/A	N/A	2.625	98.801	98.801	98.504	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.092	99.092	98.892	2.125	98.404	98.283	98.204
2.990	N/A	N/A	N/A	2.750	99.529	99.529	99.230	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.591	99.591	99.391	2.250	98.904	98.784	98.704
3.000	N/A	N/A	N/A	2.875	100.079	100.079	99.779	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.014	100.014	99.814	2.375	99.326	99.206	99.126
3.125	N/A	N/A	N/A	2.990	100.486	100.486	100.185	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.655	100.655	100.433	2.500	100.109	99.938	99.887
3.250	N/A	N/A	N/A	3.000	100.586	100.586	100.285	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.161	101.161	100.941	2.625	100.537	100.368	100.317
3.375	N/A	N/A	N/A	3.125	100.944	100.944	100.618	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.656	101.656	101.439	2.750	100.469	100.303	100.252
3.500	N/A	N/A	N/A	3.250	101.494	101.494	101.168	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.995	101.995	101.780	2.875	100.808	100.643	100.593
3.625	N/A	N/A	N/A	3.375	102.243	102.243	101.917	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.255	102.255	102.037	2.990	101.068	100.901	100.850
3.750	N/A	N/A	N/A	3.500	102.718	102.718	102.395	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.355	102.355	102.137	3.000	101.168	101.001	100.950
3.875	N/A	N/A	N/A	3.625	103.077	103.077	102.759	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.383	102.383	102.141	3.125	101.950	101.777	101.708
3.990	N/A	N/A	N/A	3.750	103.127	103.127	102.859	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.900	102.900	102.659	3.250	101.076	100.904	100.835
4.000	N/A	N/A	N/A	3.875	103.522	103.522	103.256	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.425	103.425	103.185	3.375	101.602	101.431	101.362
4.125	N/A	N/A	N/A	3.990	103.742	103.742	103.477	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.669	103.669	103.434	3.500	101.846	101.680	101.611
4.250	N/A	N/A	N/A	4.000	103.842	103.842	103.577	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.813	103.813	103.613	3.625	102.800	102.700	102.600
4.375	N/A	N/A	N/A	4.125	104.239	104.239	103.994	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.178	104.178	103.978	3.750	102.251	102.151	102.051
4.500	N/A	N/A	N/A	4.250	104.401	104.401	104.157	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.344	104.344	104.144	3.875	102.417	102.317	102.217
4.625	N/A	N/A	N/A	4.375	104.638	104.638	104.396	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.609	104.609	104.409	3.990	102.682	102.582	102.482
4.750	N/A	N/A	N/A	4.500	104.846	104.846	104.606	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.709	104.709	104.509	4.000	102.782	102.682	102.582
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	98.178	98.178	97.978	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	98.768	98.768	98.568	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	99.267	99.267	99.067	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	99.688	99.688	99.488	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	100.491	100.491	100.269	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	100.845	100.845	100.625	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	100.582	100.582	100.365	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	100.919	100.919	100.704	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	101.181	101.181	100.963	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	101.281	101.281	101.063	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	102.557	102.557	102.315	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	100.600	100.600	100.359	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	101.125	101.125	100.885	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	101.369	101.369	101.134	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A																					



AFR Loan Center

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30 Day Lock Exp.:

2/4/2022

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2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/5/2022

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	98.350	98.350	98.103	2.750	98.552	98.552	98.305	2.500	98.017	98.017	97.768	2.000	98.502	98.502	98.302	2.000	98.178	98.178	97.978
2.875	99.085	99.085	98.839	2.875	99.289	99.289	99.043	2.625	98.801	98.801	98.504	2.125	99.092	99.092	98.892	2.125	98.768	98.768	98.568
2.990	99.551	99.551	99.310	2.990	99.755	99.755	99.514	2.750	99.529	99.529	99.230	2.250	99.591	99.591	99.391	2.250	99.267	99.267	99.067
3.000	99.651	99.651	99.410	3.000	99.855	99.855	99.614	2.875	100.079	100.079	99.779	2.375	100.014	100.014	99.814	2.375	99.688	99.688	99.488
3.125	99.986	99.986	99.786	3.125	101.042	101.042	100.842	2.990	100.486	100.486	100.185	2.500	100.655	100.655	100.433	2.500	100.491	100.491	100.269
3.250	100.784	100.784	100.584	3.250	100.924	100.924	100.724	3.000	100.586	100.586	100.285	2.625	101.161	101.161	100.941	2.625	100.845	100.845	100.625
3.375	101.677	101.677	101.473	3.375	101.817	101.817	101.613	3.125	100.944	100.944	100.618	2.750	101.656	101.656	101.439	2.750	100.582	100.582	100.365
3.500	102.202	102.202	102.001	3.500	102.342	102.342	102.141	3.250	101.494	101.494	101.168	2.875	101.995	101.995	101.780	2.875	100.919	100.919	100.704
3.625	102.518	102.518	102.313	3.625	102.658	102.658	102.453	3.375	102.243	102.243	101.917	2.990	102.255	102.255	102.037	2.990	101.181	101.181	100.963
3.750	102.931	102.931	102.700	3.750	101.645	101.645	101.414	3.500	102.718	102.718	102.395	3.000	102.355	102.355	102.137	3.000	101.281	101.281	101.063
3.875	103.429	103.429	103.199	3.875	102.141	102.141	101.911	3.625	103.077	103.077	102.759	3.125	102.383	102.383	102.141	3.125	102.557	102.557	102.315
3.990	103.662	103.662	103.434	3.990	102.376	102.376	102.148	3.750	103.127	103.127	102.859	3.250	102.900	102.900	102.659	3.250	100.600	100.600	100.359
4.000	103.762	103.762	103.534	4.000	102.476	102.476	102.248	3.875	103.522	103.522	103.256	3.375	103.425	103.425	103.185	3.375	101.125	101.125	100.885
4.125	104.153	104.153	103.926	4.125	102.867	102.867	102.640	3.990	103.742	103.742	103.477	3.500	103.669	103.669	103.434	3.500	101.369	101.369	101.134
4.250	104.444	104.444	104.184	4.250	100.358	100.358	100.098	4.000	103.842	103.842	103.577	3.625	103.813	103.813	103.613	3.625	102.523	102.523	102.323
4.375	104.846	104.846	104.592	4.375	100.760	100.760	100.506	4.125	104.239	104.239	103.994	3.750	104.178	104.178	103.978	3.750	101.728	101.728	101.528
4.500	105.192	105.192	104.944	4.500	101.106	101.106	100.858	4.250	104.401	104.401	104.157	3.875	104.344	104.344	104.144	3.875	101.894	101.894	101.694
4.625	105.006	105.006	104.806	4.625	102.596	102.596	102.396	4.375	104.638	104.638	104.396	3.990	104.609	104.609	104.409	3.990	102.159	102.159	101.959
4.750	105.459	105.459	105.259	4.750	100.915	100.915	100.715	4.500	104.846	104.846	104.606	4.000	104.709	104.709	104.509	4.000	102.259	102.259	102.059

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@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/4/2022
45 Day Lock Exp.: 2/21/2022
60 Day Lock Exp.: 3/7/2022

W. Rate Sheet Dated: 1/5/2022

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.:

2/4/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/5/2022

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	96.377	96.377	96.130	2.500	98.017	98.017	97.768	2.000	98.502	98.502	98.302	2.500	95.803	95.803	95.556	2.000	97.690	97.690	97.490
2.625	97.426	97.426	97.177	2.625	98.801	98.801	98.504	2.125	99.092	99.092	98.892	2.625	96.852	96.852	96.603	2.125	98.280	98.280	98.080
2.750	98.350	98.350	98.103	2.750	99.529	99.529	99.230	2.250	99.591	99.591	99.391	2.750	97.776	97.776	97.529	2.250	98.779	98.779	98.579
2.875	99.085	99.085	98.839	2.875	100.079	100.079	99.779	2.375	100.014	100.014	99.814	2.875	98.512	98.512	98.266	2.375	99.201	99.201	99.001
2.990	99.551	99.551	99.310	2.990	100.486	100.486	100.185	2.500	100.655	100.655	100.433	2.990	98.978	98.978	98.737	2.500	99.923	99.923	99.701
3.000	99.651	99.651	99.410	3.000	100.586	100.586	100.285	2.625	101.161	101.161	100.941	3.000	99.078	99.078	98.837	2.625	100.353	100.353	100.133
3.125	99.986	99.986	99.786	3.125	100.944	100.944	100.618	2.750	101.656	101.656	101.439	3.125	99.839	99.839	99.639	2.750	100.469	100.469	100.252
3.250	100.784	100.784	100.584	3.250	101.494	101.494	101.168	2.875	101.995	101.995	101.780	3.250	100.179	100.179	99.979	2.875	100.807	100.807	100.592
3.375	101.677	101.677	101.473	3.375	102.243	102.243	101.917	2.990	102.255	102.255	102.037	3.375	101.072	101.072	100.868	2.990	101.068	101.068	100.850
3.500	102.202	102.202	102.001	3.500	102.718	102.718	102.395	3.000	102.355	102.355	102.137	3.500	101.597	101.597	101.396	3.000	101.168	101.168	100.950
3.625	102.518	102.518	102.313	3.625	103.077	103.077	102.759	3.125	102.383	102.383	102.141	3.625	101.913	101.913	101.708	3.125	101.820	101.820	101.578
3.750	102.931	102.931	102.700	3.750	103.127	103.127	102.859	3.250	102.900	102.900	102.659	3.750	101.613	101.613	101.382	3.250	101.100	101.100	100.859
3.875	103.429	103.429	103.199	3.875	103.522	103.522	103.256	3.375	103.425	103.425	103.185	3.875	102.110	102.110	101.880	3.375	101.625	101.625	101.385
3.990	103.662	103.662	103.434	3.990	103.742	103.742	103.477	3.500	103.669	103.669	103.434	3.990	102.344	102.344	102.116	3.500	101.869	101.869	101.634
4.000	103.762	103.762	103.534	4.000	103.842	103.842	103.577	3.625	103.813	103.813	103.613	4.000	102.444	102.444	102.216	3.625	102.518	102.518	102.318
4.125	104.153	104.153	103.926	4.125	104.239	104.239	103.994	3.750	104.178	104.178	103.978	4.125	102.835	102.835	102.608	3.750	102.303	102.303	102.103
4.250	104.444	104.444	104.184	4.250	104.401	104.401	104.157	3.875	104.344	104.344	104.144	4.250	101.726	101.726	101.466	3.875	102.469	102.469	102.269
4.375	104.846	104.846	104.592	4.375	104.638	104.638	104.396	3.990	104.609	104.609	104.409	4.375	102.128	102.128	101.874	3.990	102.734	102.734	102.534
4.500	105.192	105.192	104.944	4.500	104.846	104.846	104.606	4.000	104.709	104.709	104.509	4.500	102.474	102.474	102.226	4.000	102.834	102.834	102.634

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.:

2/4/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/5/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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