

W. Rate Sheet Dated: 1/6/2022

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
2.750	100.248	100.248	99.842	2.750	99.809	99.809	99.402	1.875	95.895	95.895	95.575	3.125	98.680	98.680	98.380
2.875	100.505	100.505	100.099	2.875	100.024	100.024	99.617	2.000	96.131	96.131	95.811	3.250	99.519	99.519	99.219
3.000	100.759	100.759	100.353	3.000	100.220	100.220	99.814	2.125	96.349	96.349	96.029	3.375	99.608	99.608	99.308
3.125	101.000	101.000	100.594	3.125	100.397	100.397	99.991	2.250	97.762	97.762	97.333	3.500	99.341	99.341	99.041
3.250	101.619	101.619	101.228	3.250	101.130	101.130	100.740	2.375	97.984	97.984	97.554	3.625	99.430	99.430	99.130
3.375	101.766	101.766	101.375	3.375	101.206	101.206	100.815	2.500	98.200	98.200	97.770	Margin = 2.250		Index = 0.370	
3.500	101.997	101.997	101.606	3.500	101.385	101.385	100.994	2.625	98.410	98.410	97.981	30 Year OTC			
3.625	102.217	102.217	101.826	3.625	101.549	101.549	101.158	2.750	99.480	99.480	99.180	Rate	30 Day	45 Day	60 Day
3.750	102.419	102.419	102.119	3.750	101.940	101.940	101.640	2.875	99.682	99.682	99.382	4.000	100.553	100.553	100.053
3.875	102.529	102.529	102.229	3.875	101.974	101.974	101.674	3.000	99.866	99.866	99.566	4.125	100.726	100.726	100.226
4.000	102.728	102.728	102.428	4.000	102.099	102.099	101.799	3.125	100.031	100.031	99.731	4.375	101.305	101.305	100.805
4.125	102.901	102.901	102.601	4.125	102.271	102.271	101.971	3.250	100.755	100.755	100.455	4.500	101.474	101.474	100.974
4.250	102.727	102.727	102.471	4.250	102.284	102.284	102.028	3.375	100.917	100.917	100.617	4.625	101.490	101.490	100.990
4.375	102.780	102.780	102.524	4.375	102.307	102.307	102.051	3.500	101.084	101.084	100.784	4.875	101.528	101.528	101.028
4.500	102.949	102.949	102.693	4.500	102.432	102.432	102.176	3.625	101.256	101.256	100.956	5.000	101.667	101.667	101.167
4.625	102.965	102.965	102.708	4.625	102.604	102.604	102.348	3.750	100.409	100.409	100.109	5.125	101.788	101.788	101.288
4.750	102.943	102.943	102.743	4.750	102.583	102.583	102.383	3.875	100.549	100.549	100.249	5.500	102.934	102.934	102.434
4.875	103.003	103.003	102.803	4.875	102.605	102.605	102.405	4.000	100.665	100.665	100.365	5.625	103.055	103.055	102.555
6.250	106.000	106.000	105.800	6.250	102.819	102.819	102.619	4.125	100.829	100.829	100.529	6.250	102.404	102.404	101.904

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
2.750	100.348	100.248	100.248	99.842	2.750	99.634	99.534	99.534	99.127	1.875	98.025	97.925	97.925	97.605
2.875	100.605	100.505	100.505	100.099	2.875	99.849	99.749	99.749	99.342	2.000	98.261	98.161	98.161	97.841
3.000	100.859	100.759	100.759	100.353	3.000	100.045	99.945	99.945	99.539	2.125	98.479	98.379	98.379	98.059
3.125	101.100	101.000	101.000	100.594	3.125	100.222	100.122	100.122	99.716	2.250	99.892	99.792	99.792	99.363
3.250	101.719	101.619	101.619	101.228	3.250	100.930	100.830	100.830	100.440	2.375	100.114	100.014	100.014	99.584
3.375	101.966	101.866	101.866	101.475	3.375	101.106	101.006	101.006	100.615	2.500	100.330	100.230	100.230	99.800
3.500	102.197	102.097	102.097	101.706	3.500	101.285	101.185	101.185	100.794	2.625	100.540	100.440	100.440	100.011
3.625	102.417	102.317	102.317	101.926	3.625	101.449	101.349	101.349	100.958	2.750	100.510	100.410	100.410	100.110
3.750	102.619	102.519	102.519	102.219	3.750	102.140	102.040	102.040	101.740	2.875	100.712	100.612	100.612	100.312
3.875	102.829	102.729	102.729	102.429	3.875	102.274	102.174	102.174	101.874	3.000	100.896	100.796	100.796	100.496
4.000	103.028	102.928	102.928	102.628	4.000	102.399	102.299	102.299	101.999	3.125	101.061	100.961	100.961	100.661
4.125	103.201	103.101	103.101	102.801	4.125	102.571	102.471	102.471	102.171	3.250	102.385	102.285	102.285	101.985
4.250	103.627	103.527	103.527	103.271	4.250	103.184	103.084	103.084	102.828	3.375	102.547	102.447	102.447	102.147

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	97.803	97.803	97.303	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.976	97.976	97.476	4.750	101.000	101.000	100.500
3.875	97.977	97.977	97.477	6.250	103.750	103.750	103.500	4.375	98.555	98.555	98.055	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.778	97.778	97.278					4.500	98.724	98.724	98.224	Rate	30 Day	45 Day	60 Day
4.125	97.605	97.605	97.105					4.625	98.740	98.740	98.240	5.750	103.000	103.000	102.500
4.250	99.273	99.273	98.773					4.875	98.778	98.778	98.278	6.250	105.750	105.750	105.250
4.375	99.120	99.120	98.620					5.000	98.917	98.917	98.417	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	98.951	98.951	98.451					5.125	99.038	99.038	98.538				
4.625	98.935	98.935	98.435					5.500	100.184	100.184	99.684				
4.750	99.682	99.682	99.182					5.625	100.305	100.305	99.805				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.654	99.654	99.154				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/7/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/6/2022

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
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.430	98.430	98.130
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.269	99.269	98.969
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.358	99.358	99.058
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	98.028	98.028	97.728	3.500	99.091	99.091	98.791
3.250	100.969	100.969	100.578	3.250	100.580	100.580	100.189	2.875	98.231	98.231	97.931	3.625	99.180	99.180	98.880
3.375	101.216	101.216	100.825	3.375	100.756	100.756	100.365	3.000	98.415	98.415	98.115	Margin = 2.250		Index = .370	
3.500	101.447	101.447	101.056	3.500	100.935	100.935	100.544	3.125	98.580	98.580	98.280	30 Year OTC			
3.625	101.667	101.667	101.276	3.625	101.099	101.099	100.708	3.250	99.560	99.560	99.260	Rate	30 Day	45 Day	60 Day
3.750	101.357	101.357	101.057	3.750	100.978	100.978	100.678	3.375	99.722	99.722	99.422	3.250	100.969	100.969	100.469
3.875	101.566	101.566	101.266	3.875	101.112	101.112	100.812	3.500	99.889	99.889	99.589	3.375	101.216	101.216	100.716
4.000	101.765	101.765	101.465	4.000	101.237	101.237	100.937	3.625	100.061	100.061	99.761	3.500	101.447	101.447	100.947
4.125	101.939	101.939	101.639	4.125	101.409	101.409	101.109	3.750	99.714	99.714	99.414	3.625	101.667	101.667	101.167
4.250	101.740	101.740	101.484	4.250	101.397	101.397	101.141	3.875	N/A	N/A	N/A	3.750	101.357	101.357	100.857
4.375	101.892	101.892	101.636	4.375	101.519	101.519	101.263	4.000	N/A	N/A	N/A	3.875	101.566	101.566	101.066
4.500	102.061	102.061	101.805	4.500	101.645	101.645	101.389	4.125	N/A	N/A	N/A	4.000	101.765	101.765	101.265
4.625	102.077	102.077	101.821	4.625	101.817	101.817	101.561	4.250	N/A	N/A	N/A	4.125	101.939	101.939	101.439
4.750	100.643	100.643	100.443	4.750	100.383	100.383	100.183	4.375	N/A	N/A	N/A	4.250	101.740	101.740	101.240
4.875	N/A	N/A	N/A	4.875	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
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	101.069	100.969	100.969	100.578	3.250	100.680	100.580	100.580	100.189	2.750	100.222	100.122	100.122	99.822
3.375	101.316	101.216	101.216	100.825	3.375	100.856	100.756	100.756	100.365	2.875	100.425	100.325	100.325	100.025
3.500	101.547	101.447	101.447	101.056	3.500	101.035	100.935	100.935	100.544	3.000	100.609	100.509	100.509	100.209
3.625	101.767	101.667	101.667	101.276	3.625	101.199	101.099	101.099	100.708	3.125	100.773	100.673	100.673	100.373
3.750	101.457	101.357	101.357	101.057	3.750	101.078	100.978	100.978	100.678	3.250	102.035	101.935	101.935	101.635
3.875	101.666	101.566	101.566	101.266	3.875	101.212	101.112	101.112	100.812	3.375	102.197	102.097	102.097	101.797
4.000	101.865	101.765	101.765	101.465	4.000	101.337	101.237	101.237	100.937	3.500	102.364	102.264	102.264	101.964
4.125	102.039	101.939	101.939	101.639	4.125	101.509	101.409	101.409	101.109	3.625	102.536	102.436	102.436	102.136
4.250	101.840	101.740	101.740	101.484	4.250	101.497	101.397	101.397	101.141	3.750	101.376	101.276	101.276	100.976

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 AVIM	-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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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.:

2/7/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/6/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.649	98.649	98.449	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	99.129	99.129	98.929	2.000	N/A	N/A	N/A	3.000	98.636	98.535	98.427
3.125	99.243	99.243	99.043	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.894	99.894	99.694	2.125	N/A	N/A	N/A	3.125	99.394	99.264	99.113
3.250	99.975	99.975	99.775	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	100.544	100.544	100.344	2.250	N/A	N/A	N/A	3.250	100.127	99.996	99.846
3.375	100.849	100.849	100.649	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	101.365	101.365	101.165	2.375	N/A	N/A	N/A	3.375	101.001	100.870	100.720
3.500	101.327	101.327	101.127	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.725	101.725	101.525	2.500	N/A	N/A	N/A	3.500	101.509	101.407	101.298
3.625	101.852	101.852	101.652	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.928	101.928	101.728	2.625	N/A	N/A	N/A	3.625	102.345	102.245	102.140
3.750	102.507	102.507	102.307	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	102.040	102.040	101.840	2.750	N/A	N/A	N/A	3.750	103.001	102.901	102.796
3.875	102.945	102.945	102.745	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.423	102.423	102.223	2.875	N/A	N/A	N/A	3.875	103.438	103.338	103.233
3.990	103.182	103.182	102.982	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.589	102.589	102.389	2.990	N/A	N/A	N/A	3.990	103.675	103.575	103.470
4.000	103.282	103.282	103.082	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.689	102.689	102.489	3.000	N/A	N/A	N/A	4.000	103.775	103.675	103.570
4.125	103.724	103.724	103.524	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.834	102.834	102.634	3.125	N/A	N/A	N/A	4.125	104.095	103.978	103.870
4.250	104.213	104.213	104.013	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.453	102.453	102.253	3.250	N/A	N/A	N/A	4.250	104.569	104.450	104.349
4.375	104.579	104.579	104.379	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.821	102.821	102.621	3.375	N/A	N/A	N/A	4.375	104.935	104.816	104.715
4.500	104.916	104.916	104.716	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	103.064	103.064	102.864	3.500	N/A	N/A	N/A	4.500	105.271	105.152	105.051
4.625	105.172	105.172	104.972	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.237	103.237	103.037	3.625	N/A	N/A	N/A	4.625	105.528	105.409	105.308
4.750	105.473	105.473	105.273	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.839	102.839	102.639	3.750	N/A	N/A	N/A	4.750	105.746	105.646	105.546
4.875	105.843	105.843	105.643	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.202	103.202	103.002	3.875	N/A	N/A	N/A	4.875	106.116	106.016	105.916
4.990	106.028	106.028	105.828	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.312	103.312	103.112	3.990	N/A	N/A	N/A	4.990	106.300	106.200	106.100
5.000	106.128	106.128	105.928	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.412	103.412	103.212	4.000	N/A	N/A	N/A	5.000	106.400	106.300	106.200
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	100.044	100.044	99.844	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	100.120	100.120	99.920	2.500	100.023	99.900	99.782
2.875	N/A	N/A	N/A	3.125	100.490	100.490	100.290	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	100.672	100.672	100.472	2.625	100.575	100.452	100.334
2.990	N/A	N/A	N/A	3.250	101.001	101.001	100.801	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	101.192	101.192	100.992	2.750	101.095	100.972	100.854
3.000	N/A	N/A	N/A	3.375	101.819	101.819	101.619	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	101.604	101.604	101.404	2.875	101.507	101.384	101.266
3.125	N/A	N/A	N/A	3.500	102.264	102.264	102.064	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	101.955	101.955	101.755	2.990	101.858	101.735	101.617
3.250	N/A	N/A	N/A	3.625	102.652	102.652	102.452	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.055	102.055	101.855	3.000	101.958	101.835	101.717
3.375	N/A	N/A	N/A	3.750	102.629	102.629	102.429	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	102.452	102.452	102.252	3.125	102.422	102.322	102.185
3.500	N/A	N/A	N/A	3.875	103.062	103.062	102.862	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	102.790	102.790	102.590	3.250	102.876	102.776	102.639
3.625	N/A	N/A	N/A	3.990	103.268	103.268	103.068	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	103.363	103.363	103.163	3.375	103.448	103.348	103.211
3.750	N/A	N/A	N/A	4.000	103.368	103.368	103.168	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	103.695	103.695	103.495	3.500	103.781	103.681	103.544
3.875	N/A	N/A	N/A	4.125	103.664	103.664	103.464	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	104.102	104.102	103.902	3.625	104.188	104.088	103.951
3.990	N/A	N/A	N/A	4.250	104.042	104.042	103.842	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.927	103.927	103.727	3.750	104.115	104.010	103.859
4.000	N/A	N/A	N/A	4.375	104.402	104.402	104.202	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.383	104.383	104.183	3.875	104.570	104.465	104.314
4.125	N/A	N/A	N/A	4.500	104.719	104.719	104.519	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.723	104.723	104.523	3.990	104.910	104.805	104.654
4.250	N/A	N/A	N/A	4.625	104.971	104.971	104.771	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.823	104.823	104.623	4.000	105.010	104.905	104.754
4.375	N/A	N/A	N/A	4.750	105.087	105.087	104.887	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	105.203	105.203	105.003	4.125	105.391	105.286	105.135
4.500	N/A	N/A	N/A	4.875	105.454	105.454	105.254	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.676	104.676	104.476	4.250	104.829	104.726	104.583
4.625	N/A	N/A	N/A	4.990	105.621	105.621	105.421	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.942	104.942	104.742	4.375	105.095	104.992	104.849
4.750	N/A	N/A	N/A	5.000	105.721	105.721	105.521	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	105.015	105.015	104.815	4.500	105.168	105.065	104.922
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.106	100.106	99.906	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.706	100.706	100.506
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.521	100.521	100.321	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	101.172	101.172	100.972
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.885	100.885	100.685	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	101.473	101.473	101.273
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.170	101.170	100.970	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.885	101.885	101.685
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.380	101.380	101.180	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	102.236	102.236	102.036
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.480	101.480	101.280	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	102.336	102.336	102.136
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.752	101.752	101.552	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.733	102.733	102.533
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.599	101.599	101.399	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.696	102.696	102.496
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.044	102.044	101.844	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.269	103.269	103.069
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.273	102.273	102.073	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.602	103.602	103.402
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.554	102.554	102.354	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	104.008	104.008	103.808
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.028	102													



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.:

2/7/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/6/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.649	98.649	98.449	3.000	99.129	99.129	98.929	3.000	100.044	100.044	99.844	2.500	100.120	100.120	99.920	2.500	100.106	100.106	99.906
3.125	99.243	99.243	99.043	3.125	99.894	99.894	99.694	3.125	100.490	100.490	100.290	2.625	100.672	100.672	100.472	2.625	100.521	100.521	100.321
3.250	99.975	99.975	99.775	3.250	100.544	100.544	100.344	3.250	101.001	101.001	100.801	2.750	101.192	101.192	100.992	2.750	100.885	100.885	100.685
3.375	100.849	100.849	100.649	3.375	101.365	101.365	101.165	3.375	101.819	101.819	101.619	2.875	101.604	101.604	101.404	2.875	101.170	101.170	100.970
3.500	101.327	101.327	101.127	3.500	101.725	101.725	101.525	3.500	102.264	102.264	102.064	2.990	101.955	101.955	101.755	2.990	101.380	101.380	101.180
3.625	101.852	101.852	101.652	3.625	101.928	101.928	101.728	3.625	102.652	102.652	102.452	3.000	102.055	102.055	101.855	3.000	101.480	101.480	101.280
3.750	102.507	102.507	102.307	3.750	102.040	102.040	101.840	3.750	102.629	102.629	102.429	3.125	102.452	102.452	102.252	3.125	101.752	101.752	101.552
3.875	102.945	102.945	102.745	3.875	102.423	102.423	102.223	3.875	103.062	103.062	102.862	3.250	102.790	102.790	102.590	3.250	101.599	101.599	101.399
3.990	103.182	103.182	102.982	3.990	102.589	102.589	102.389	3.990	103.268	103.268	103.068	3.375	103.363	103.363	103.163	3.375	102.044	102.044	101.844
4.000	103.282	103.282	103.082	4.000	102.689	102.689	102.489	4.000	103.368	103.368	103.168	3.500	103.695	103.695	103.495	3.500	102.273	102.273	102.073
4.125	103.724	103.724	103.524	4.125	102.834	102.834	102.634	4.125	103.664	103.664	103.464	3.625	104.102	104.102	103.902	3.625	102.554	102.554	102.354
4.250	104.213	104.213	104.013	4.250	102.453	102.453	102.253	4.250	104.042	104.042	103.842	3.750	103.927	103.927	103.727	3.750	102.028	102.028	101.828
4.375	104.579	104.579	104.379	4.375	102.821	102.821	102.621	4.375	104.402	104.402	104.202	3.875	104.383	104.383	104.183	3.875	102.346	102.346	102.146
4.500	104.916	104.916	104.716	4.500	103.064	103.064	102.864	4.500	104.719	104.719	104.519	3.990	104.723	104.723	104.523	3.990	102.555	102.555	102.355
4.625	105.172	105.172	104.972	4.625	103.237	103.237	103.037	4.625	104.971	104.971	104.771	4.000	104.823	104.823	104.623	4.000	102.655	102.655	102.455
4.750	105.473	105.473	105.273	4.750	102.839	102.839	102.639	4.750	105.087	105.087	104.887	4.125	105.203	105.203	105.003	4.125	102.920	102.920	102.720
4.875	105.843	105.843	105.643	4.875	103.202	103.202	103.002	4.875	105.454	105.454	105.254	4.250	104.676	104.676	104.476	4.250	102.314	102.314	102.114
4.990	106.028	106.028	105.828	4.990	103.312	103.312	103.112	4.990	105.621	105.621	105.421	4.375	104.942	104.942	104.742	4.375	102.500	102.500	102.300
5.000	106.128	106.128	105.928	5.000	103.412	103.412	103.212	5.000	105.721	105.721	105.521	4.500	105.015	105.015	104.815	4.500	102.551	102.551	102.351

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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.: 2/7/2022
45 Day Lock Exp.: 2/21/2022
60 Day Lock Exp.: 3/7/2022

W. Rate Sheet Dated: 1/6/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.976	98.976	98.744	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	99.244	99.244	99.012	2.750	N/A	N/A	N/A	3.000	98.357	98.257	98.125
3.125	99.300	99.300	99.100	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	100.456	100.456	100.256	2.875	N/A	N/A	N/A	3.125	98.734	98.634	98.534
3.250	100.120	100.120	99.920	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	100.324	100.324	100.124	2.990	N/A	N/A	N/A	3.250	99.376	99.274	99.176
3.375	101.028	101.028	100.828	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	101.232	101.232	101.032	3.000	N/A	N/A	N/A	3.375	100.284	100.179	100.084
3.500	101.567	101.567	101.367	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	101.771	101.771	101.571	3.125	N/A	N/A	N/A	3.500	100.823	100.718	100.623
3.625	101.889	101.889	101.689	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	102.093	102.093	101.893	3.250	N/A	N/A	N/A	3.625	101.146	101.040	100.946
3.750	102.450	102.450	102.222	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	101.288	101.288	101.060	3.375	N/A	N/A	N/A	3.750	100.585	100.464	100.357
3.875	102.962	102.962	102.733	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.800	101.800	101.571	3.500	N/A	N/A	N/A	3.875	101.097	100.975	100.868
3.990	103.209	103.209	102.980	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	102.049	102.049	101.820	3.625	N/A	N/A	N/A	3.990	101.344	101.222	101.115
4.000	103.309	103.309	103.080	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	102.149	102.149	101.920	3.750	N/A	N/A	N/A	4.000	101.444	101.322	101.215
4.125	103.713	103.713	103.488	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.553	102.553	102.328	3.875	N/A	N/A	N/A	4.125	101.848	101.729	101.623
4.250	104.342	104.342	104.108	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.254	100.254	100.020	3.990	N/A	N/A	N/A	4.250	101.427	101.287	101.193
4.375	104.759	104.759	104.529	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.673	100.673	100.443	4.000	N/A	N/A	N/A	4.375	101.845	101.709	101.615
4.500	105.120	105.120	104.897	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.034	101.034	100.811	4.125	N/A	N/A	N/A	4.500	102.205	102.076	101.982
4.625	104.911	104.911	104.711	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.591	102.591	102.391	4.250	N/A	N/A	N/A	4.625	102.336	102.236	102.136
4.750	105.375	105.375	105.175	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	100.795	100.795	100.595	4.375	N/A	N/A	N/A	4.750	102.219	102.119	102.019
4.875	105.744	105.744	105.544	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.164	101.164	100.964	4.500	N/A	N/A	N/A	4.875	102.588	102.488	102.388
4.990	105.912	105.912	105.712	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.332	101.332	101.132	4.625	N/A	N/A	N/A	4.990	102.755	102.655	102.555
5.000	106.012	106.012	105.812	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	101.432	101.432	101.232	4.750	N/A	N/A	N/A	5.000	102.855	102.755	102.655
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	99.953	99.953	99.669	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.265	100.265	100.040	2.500	99.719	99.545	99.494
2.875	N/A	N/A	N/A	3.125	100.339	100.339	100.030	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.778	100.778	100.555	2.625	100.154	99.981	99.931
2.990	N/A	N/A	N/A	3.250	100.898	100.898	100.589	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.280	101.280	101.058	2.750	100.093	99.922	99.871
3.000	N/A	N/A	N/A	3.375	101.658	101.658	101.349	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.624	101.624	101.403	2.875	100.437	100.267	100.216
3.125	N/A	N/A	N/A	3.500	102.142	102.142	101.833	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.886	101.886	101.670	2.990	100.699	100.534	100.483
3.250	N/A	N/A	N/A	3.625	102.510	102.510	102.205	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.986	101.986	101.770	3.000	100.799	100.634	100.583
3.375	N/A	N/A	N/A	3.750	102.685	102.685	102.423	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	101.702	101.593	101.502
3.500	N/A	N/A	N/A	3.875	103.088	103.088	102.827	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.658	102.658	102.458	3.250	100.834	100.728	100.634
3.625	N/A	N/A	N/A	3.990	103.315	103.315	103.057	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	103.187	103.187	102.987	3.375	101.364	101.257	101.164
3.750	N/A	N/A	N/A	4.000	103.415	103.415	103.157	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	103.436	103.436	103.236	3.500	101.613	101.510	101.413
3.875	N/A	N/A	N/A	4.125	104.135	104.135	103.916	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.681	103.681	103.481	3.625	102.668	102.568	102.468
3.990	N/A	N/A	N/A	4.250	104.300	104.300	104.082	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	104.052	104.052	103.852	3.750	102.125	102.025	101.925
4.000	N/A	N/A	N/A	4.375	104.543	104.543	104.327	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	104.222	104.222	104.022	3.875	102.295	102.195	102.095
4.125	N/A	N/A	N/A	4.500	104.755	104.755	104.542	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	104.495	104.495	104.295	3.990	102.568	102.468	102.368
4.250	N/A	N/A	N/A	4.625	105.007	105.007	104.807	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	104.595	104.595	104.395	4.000	102.668	102.568	102.468
4.375	N/A	N/A	N/A	4.750	106.188	106.188	105.988	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	104.131	104.131	103.931	4.125	102.381	102.281	102.181
4.500	N/A	N/A	N/A	4.875	106.522	106.522	106.322	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.382	104.382	104.182	4.250	102.133	102.033	101.933
4.625	N/A	N/A	N/A	4.990	106.640	106.640	106.440	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.659	104.659	104.459	4.375	102.410	102.310	102.210
4.750	N/A	N/A	N/A	5.000	106.740	106.740	106.540	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.844	104.844	104.644	4.500	102.595	102.495	102.395
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	2.500	100.139	100.139	99.914	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	2.625	100.490	100.490	100.267	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	2.750	100.206	100.206	99.984	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	2.875	100.550	100.550	100.329	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	2.990	100.810	100.810	100.594	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	3.000	100.910	100.910	100.694	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	3.125	102.095	102.095	101.895	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	3.250	100.376	100.376	100.176	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	3.375	100.907	100.907	100.707	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	3.500	101.154	101.154	100.954	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	3.625	102.225	102.225	102.025	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	3.750	101.634	101.634	101.434	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	3.875	101.804	101.804	101.604	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	3.990	102.077	102.077	101.877	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.177	102.177	101.977	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A																				



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/7/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/6/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.976	98.976	98.744	3.000	99.244	99.244	99.012	3.000	99.953	99.953	99.669	2.500	100.265	100.265	100.040	2.500	100.139	100.139	99.914
3.125	99.300	99.300	99.100	3.125	100.456	100.456	100.256	3.125	100.339	100.339	100.030	2.625	100.778	100.778	100.555	2.625	100.490	100.490	100.267
3.250	100.120	100.120	99.920	3.250	100.324	100.324	100.124	3.250	100.898	100.898	100.589	2.750	101.280	101.280	101.058	2.750	100.206	100.206	99.984
3.375	101.028	101.028	100.828	3.375	101.232	101.232	101.032	3.375	101.658	101.658	101.349	2.875	101.624	101.624	101.403	2.875	100.550	100.550	100.329
3.500	101.567	101.567	101.367	3.500	101.771	101.771	101.571	3.500	102.142	102.142	101.833	2.990	101.886	101.886	101.670	2.990	100.810	100.810	100.594
3.625	101.889	101.889	101.689	3.625	102.093	102.093	101.893	3.625	102.510	102.510	102.205	3.000	101.986	101.986	101.770	3.000	100.910	100.910	100.694
3.750	102.450	102.450	102.222	3.750	101.288	101.288	101.060	3.750	102.685	102.685	102.423	3.125	102.135	102.135	101.935	3.125	102.095	102.095	101.895
3.875	102.962	102.962	102.733	3.875	101.800	101.800	101.571	3.875	103.088	103.088	102.827	3.250	102.658	102.658	102.458	3.250	100.376	100.376	100.176
3.990	103.209	103.209	102.980	3.990	102.049	102.049	101.820	3.990	103.315	103.315	103.057	3.375	103.187	103.187	102.987	3.375	100.907	100.907	100.707
4.000	103.309	103.309	103.080	4.000	102.149	102.149	101.920	4.000	103.415	103.415	103.157	3.500	103.436	103.436	103.236	3.500	101.154	101.154	100.954
4.125	103.713	103.713	103.488	4.125	102.553	102.553	102.328	4.125	104.135	104.135	103.916	3.625	103.681	103.681	103.481	3.625	102.225	102.225	102.025
4.250	104.342	104.342	104.108	4.250	100.254	100.254	100.020	4.250	104.300	104.300	104.082	3.750	104.052	104.052	103.852	3.750	101.634	101.634	101.434
4.375	104.759	104.759	104.529	4.375	100.673	100.673	100.443	4.375	104.543	104.543	104.327	3.875	104.222	104.222	104.022	3.875	101.804	101.804	101.604
4.500	105.120	105.120	104.897	4.500	101.034	101.034	100.811	4.500	104.755	104.755	104.542	3.990	104.495	104.495	104.295	3.990	102.077	102.077	101.877
4.625	104.911	104.911	104.711	4.625	102.591	102.591	102.391	4.625	105.007	105.007	104.807	4.000	104.595	104.595	104.395	4.000	102.177	102.177	101.977
4.750	105.375	105.375	105.175	4.750	100.795	100.795	100.595	4.750	106.188	106.188	105.988	4.125	104.131	104.131	103.931	4.125	103.943	103.943	103.743
4.875	105.744	105.744	105.544	4.875	101.164	101.164	100.964	4.875	106.522	106.522	106.322	4.250	104.382	104.382	104.182	4.250	101.232	101.232	101.032
4.990	105.912	105.912	105.712	4.990	101.332	101.332	101.132	4.990	106.640	106.640	106.440	4.375	104.659	104.659	104.459	4.375	101.509	101.509	101.309
5.000	106.012	106.012	105.812	5.000	101.432	101.432	101.232	5.000	106.740	106.740	106.540	4.500	104.844	104.844	104.644	4.500	101.694	101.694	101.494

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	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@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/7/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/6/2022

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
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
4.625	1.625	1.250	0.875	0.875	0.500	0.250	0.000
4.750	1.750	1.375	1.125	0.875	0.625	0.250	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.500	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
4.625	2.000	1.625	1.375	1.250	1.000	0.625	0.500
4.750	1.625	1.250	1.000	0.875	0.750	0.375	0.250
4.875	1.625	1.250	1.000	0.875	0.750	0.375	0.250
4.990	1.625	1.250	1.000	0.875	0.750	0.375	0.250
5.000	1.625	1.250	1.000	0.875	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
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
4.625	1.250	1.125	0.750	0.750	0.500	0.000	0.000
4.750	1.375	1.250	0.750	0.500	0.375	0.000	0.000
4.875	1.375	1.250	0.750	0.500	0.375	0.000	0.000
4.990	1.375	1.250	0.750	0.500	0.375	0.000	0.000
5.000	1.375	1.250	0.750	0.500	0.375	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.250	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
4.625	1.750	1.375	1.000	0.875	0.625	0.500	0.000
4.750	1.750	1.375	1.000	0.875	0.625	0.500	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
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
4.125	0.625	0.500	0.375	0.125	0.000	0.000	0.000
4.250	0.875	0.625	0.625	0.375	0.250	0.000	0.000
4.375	0.875	0.625	0.625	0.375	0.250	0.000	0.000
4.500	0.875	0.625	0.625	0.375	0.250	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.125	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
4.125	1.000	0.875	0.875	0.875	0.625	0.500	0.125
4.250	1.000	0.875	0.500	0.500	0.500	0.375	0.000
4.375	1.000	0.875	0.500	0.500	0.500	0.375	0.000
4.500	1.000	0.875	0.500	0.500	0.500	0.375	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only and should not



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/7/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/6/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.976	98.976	98.744	3.000	99.953	99.953	99.669	2.500	100.265	100.265	100.040	3.000	98.435	98.435	98.203	2.500	99.552	99.552	99.327
3.125	99.300	99.300	99.100	3.125	100.339	100.339	100.030	2.625	100.778	100.778	100.555	3.125	99.203	99.203	99.003	2.625	99.984	99.984	99.761
3.250	100.120	100.120	99.920	3.250	100.898	100.898	100.589	2.750	101.280	101.280	101.058	3.250	99.547	99.547	99.347	2.750	100.093	100.093	99.871
3.375	101.028	101.028	100.828	3.375	101.658	101.658	101.349	2.875	101.624	101.624	101.403	3.375	100.455	100.455	100.255	2.875	100.437	100.437	100.216
3.500	101.567	101.567	101.367	3.500	102.142	102.142	101.833	2.990	101.886	101.886	101.670	3.500	100.994	100.994	100.794	2.990	100.698	100.698	100.482
3.625	101.889	101.889	101.689	3.625	102.510	102.510	102.205	3.000	101.986	101.986	101.770	3.625	101.316	101.316	101.116	3.000	100.798	100.798	100.582
3.750	102.450	102.450	102.222	3.750	102.685	102.685	102.423	3.125	102.135	102.135	101.935	3.750	101.194	101.194	100.966	3.125	101.465	101.465	101.265
3.875	102.962	102.962	102.733	3.875	103.088	103.088	102.827	3.250	102.658	102.658	102.458	3.875	101.706	101.706	101.477	3.250	100.867	100.867	100.667
3.990	103.209	103.209	102.980	3.990	103.315	103.315	103.057	3.375	103.187	103.187	102.987	3.990	101.954	101.954	101.725	3.375	101.397	101.397	101.197
4.000	103.309	103.309	103.080	4.000	103.415	103.415	103.157	3.500	103.436	103.436	103.236	4.000	102.054	102.054	101.825	3.500	101.645	101.645	101.445
4.125	103.713	103.713	103.488	4.125	104.135	104.135	103.916	3.625	103.681	103.681	103.481	4.125	102.458	102.458	102.233	3.625	102.303	102.303	102.103
4.250	104.342	104.342	104.108	4.250	104.300	104.300	104.082	3.750	104.052	104.052	103.852	4.250	101.623	101.623	101.389	3.750	102.193	102.193	101.993
4.375	104.759	104.759	104.529	4.375	104.543	104.543	104.327	3.875	104.222	104.222	104.022	4.375	102.041	102.041	101.811	3.875	102.363	102.363	102.163
4.500	105.120	105.120	104.897	4.500	104.755	104.755	104.542	3.990	104.495	104.495	104.295	4.500	102.402	102.402	102.179	3.990	102.636	102.636	102.436
4.625	104.911	104.911	104.711	4.625	105.007	105.007	104.807	4.000	104.595	104.595	104.395	4.625	103.076	103.076	102.876	4.000	102.736	102.736	102.536
4.750	105.375	105.375	105.175	4.750	106.188	106.188	105.988	4.125	104.131	104.131	103.931	4.750	102.410	102.410	102.210	4.125	103.387	103.387	103.187
4.875	105.744	105.744	105.544	4.875	106.522	106.522	106.322	4.250	104.382	104.382	104.182	4.875	102.779	102.779	102.579	4.250	102.157	102.157	101.957
4.990	105.912	105.912	105.712	4.990	106.640	106.640	106.440	4.375	104.659	104.659	104.459	4.990	102.947	102.947	102.747	4.375	102.434	102.434	102.234
5.000	106.012	106.012	105.812	5.000	106.740	106.740	106.540	4.500	104.844	104.844	104.644	5.000	103.047	103.047	102.847	4.500	102.619	102.619	102.419

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.:

2/7/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/7/2022

W. Rate Sheet Dated: 1/6/2022

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)