



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.: 2/7/2022

45 Day Lock Exp.: 2/21/2022

60 Day Lock Exp.: 3/8/2022

W. Rate Sheet Dated: 1/7/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.764	99.764	99.357	2.750	99.324	99.324	98.918	1.875	95.579	95.579	95.279	3.125	98.680	98.680	98.380
2.875	100.021	100.021	99.615	2.875	99.539	99.539	99.133	2.000	95.815	95.815	95.515	3.250	99.519	99.519	99.219
3.000	100.274	100.274	99.868	3.000	99.736	99.736	99.329	2.125	96.033	96.033	95.733	3.375	99.608	99.608	99.308
3.125	100.516	100.516	100.110	3.125	99.913	99.913	99.507	2.250	97.399	97.399	96.985	3.500	99.341	99.341	99.041
3.250	101.463	101.463	101.072	3.250	100.974	100.974	100.584	2.375	97.620	97.620	97.206	3.625	99.430	99.430	99.130
3.375	101.610	101.610	101.219	3.375	101.049	101.049	100.659	2.500	97.837	97.837	97.423	Margin = 2.250		Index = 0.370	
3.500	101.841	101.841	101.450	3.500	101.229	101.229	100.838	2.625	98.047	98.047	97.633	30 Year OTC			
3.625	102.060	102.060	101.670	3.625	101.392	101.392	101.002	2.750	99.163	99.163	98.863	Rate	30 Day	45 Day	60 Day
3.750	102.013	102.013	101.713	3.750	101.534	101.534	101.234	2.875	99.366	99.366	99.066	4.000	100.147	100.147	99.647
3.875	102.123	102.123	101.823	3.875	101.568	101.568	101.268	3.000	99.550	99.550	99.250	4.125	100.320	100.320	99.820
4.000	102.322	102.322	102.022	4.000	101.693	101.693	101.393	3.125	99.714	99.714	99.414	4.375	101.008	101.008	100.508
4.125	102.495	102.495	102.195	4.125	101.865	101.865	101.565	3.250	100.579	100.579	100.279	4.500	101.177	101.177	100.677
4.250	102.430	102.430	102.159	4.250	101.987	101.987	101.715	3.375	100.742	100.742	100.442	4.625	101.193	101.193	100.693
4.375	102.483	102.483	102.211	4.375	102.010	102.010	101.738	3.500	100.908	100.908	100.608	4.875	101.293	101.293	100.793
4.500	102.652	102.652	102.380	4.500	102.135	102.135	101.864	3.625	101.080	101.080	100.780	5.000	101.432	101.432	100.932
4.625	102.668	102.668	102.396	4.625	102.307	102.307	102.036	3.750	100.288	100.288	99.988	5.125	101.554	101.554	101.054
4.750	102.708	102.708	102.508	4.750	102.348	102.348	102.148	3.875	100.428	100.428	100.128	5.500	102.512	102.512	102.012
4.875	102.768	102.768	102.568	4.875	102.371	102.371	102.171	4.000	100.544	100.544	100.244	5.625	102.633	102.633	102.133
6.250	106.000	106.000	105.800	6.250	102.678	102.678	102.478	4.125	100.708	100.708	100.408	6.250	102.263	102.263	101.763

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	99.864	99.764	99.764	99.357	2.750	99.149	99.049	99.049	98.643	1.875	97.709	97.609	97.609	97.309	
2.875	100.121	100.021	100.021	99.615	2.875	99.364	99.264	99.264	98.858	2.000	97.945	97.845	97.845	97.545	
3.000	100.374	100.274	100.274	99.868	3.000	99.561	99.461	99.461	99.054	2.125	98.163	98.063	98.063	97.763	
3.125	100.616	100.516	100.516	100.110	3.125	99.738	99.638	99.638	99.232	2.250	99.529	99.429	99.429	99.015	
3.250	101.563	101.463	101.463	101.072	3.250	100.774	100.674	100.674	100.284	2.375	99.750	99.650	99.650	99.236	
3.375	101.810	101.710	101.710	101.319	3.375	100.949	100.849	100.849	100.459	2.500	99.967	99.867	99.867	99.453	
3.500	102.041	101.941	101.941	101.550	3.500	101.129	101.029	101.029	100.638	2.625	100.177	100.077	100.077	99.663	
3.625	102.260	102.160	102.160	101.770	3.625	101.292	101.192	101.192	100.802	2.750	100.193	100.093	100.093	99.793	
3.750	102.213	102.113	102.113	101.813	3.750	101.734	101.634	101.634	101.334	2.875	100.396	100.296	100.296	99.996	
3.875	102.423	102.323	102.323	102.023	3.875	101.868	101.768	101.768	101.468	3.000	100.580	100.480	100.480	100.180	
4.000	102.622	102.522	102.522	102.222	4.000	101.993	101.893	101.893	101.593	3.125	100.744	100.644	100.644	100.344	
4.125	102.795	102.695	102.695	102.395	4.125	102.165	102.065	102.065	101.765	3.250	102.209	102.109	102.109	101.809	
4.250	103.330	103.230	103.230	102.959	4.250	102.887	102.787	102.787	102.515	3.375	102.372	102.272	102.272	101.972	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
3.75-4.125	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.25-4.625	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.250
4.75-5.125	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	97.397	97.397	96.897	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.570	97.570	97.070	4.750	101.000	101.000	100.500
3.875	97.571	97.571	97.071	5.250	103.750	103.750	103.500	4.375	98.258	98.258	97.758	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.372	97.372	96.872					4.500	98.427	98.427	97.927	Rate	30 Day	45 Day	60 Day
4.125	97.199	97.199	96.699					4.625	98.443	98.443	97.943	5.250	102.750	102.750	102.250
4.250	98.976	98.976	98.476					4.875	98.543	98.543	98.043	5.750	103.750	103.750	103.250
4.375	98.823	98.823	98.323					5.000	98.682	98.682	98.182				
4.500	98.654	98.654	98.154					5.125	98.804	98.804	98.304				
4.625	98.639	98.639	98.139					5.500	99.762	99.762	99.262				
4.750	99.448	99.448	98.948					5.625	99.883	99.883	99.383				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.513	99.513	99.013	DPA Advantage Adjustment			
												203(k) / 203(k)s		-1.000	
												203(k) & 203(k)s are Borrower 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</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/7/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/8/2022

W. Rate Sheet Dated: 1/7/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	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	97.712	97.712	97.412	3.500	99.091	99.091	98.791
3.250	100.938	100.938	100.547	3.250	100.549	100.549	100.158	2.875	97.914	97.914	97.614	3.625	99.180	99.180	98.880
3.375	101.185	101.185	100.794	3.375	100.724	100.724	100.333	3.000	98.098	98.098	97.798	Margin = 2.250		Index = .370	
3.500	101.416	101.416	101.025	3.500	100.904	100.904	100.513	3.125	98.263	98.263	97.963	30 Year OTC			
3.625	101.635	101.635	101.244	3.625	101.067	101.067	100.676	3.250	99.384	99.384	99.084	Rate	30 Day	45 Day	60 Day
3.750	101.263	101.263	100.963	3.750	100.884	100.884	100.584	3.375	99.547	99.547	99.247	3.250	100.938	100.938	100.438
3.875	101.473	101.473	101.173	3.875	101.018	101.018	100.718	3.500	99.713	99.713	99.413	3.375	101.185	101.185	100.685
4.000	101.672	101.672	101.372	4.000	101.143	101.143	100.843	3.625	99.885	99.885	99.585	3.500	101.416	101.416	100.916
4.125	101.845	101.845	101.545	4.125	101.315	101.315	101.015	3.750	99.593	99.593	99.293	3.625	101.635	101.635	101.135
4.250	101.818	101.818	101.546	4.250	101.475	101.475	101.203	3.875	N/A	N/A	N/A	3.750	101.263	101.263	100.763
4.375	101.971	101.971	101.699	4.375	101.598	101.598	101.326	4.000	N/A	N/A	N/A	3.875	101.473	101.473	100.973
4.500	102.140	102.140	101.868	4.500	101.723	101.723	101.451	4.125	N/A	N/A	N/A	4.000	101.672	101.672	101.172
4.625	102.155	102.155	101.883	4.625	101.895	101.895	101.623	4.250	N/A	N/A	N/A	4.125	101.845	101.845	101.345
4.750	100.408	100.408	100.208	4.750	100.148	100.148	99.948	4.375	N/A	N/A	N/A	4.250	101.818	101.818	101.318
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	101.038	100.938	100.938	100.547	3.250	100.649	100.549	100.549	100.158	2.750	99.968	99.868	99.868	99.568
3.375	101.285	101.185	101.185	100.794	3.375	100.824	100.724	100.724	100.333	2.875	100.171	100.071	100.071	99.771
3.500	101.516	101.416	101.416	101.025	3.500	101.004	100.904	100.904	100.513	3.000	100.355	100.255	100.255	99.955
3.625	101.735	101.635	101.635	101.244	3.625	101.167	101.067	101.067	100.676	3.125	100.519	100.419	100.419	100.119
3.750	101.363	101.263	101.263	100.963	3.750	100.984	100.884	100.884	100.584	3.250	101.984	101.884	101.884	101.584
3.875	101.573	101.473	101.473	101.173	3.875	101.118	101.018	101.018	100.718	3.375	102.147	102.047	102.047	101.747
4.000	101.772	101.672	101.672	101.372	4.000	101.243	101.143	101.143	100.843	3.500	102.313	102.213	102.213	101.913
4.125	101.945	101.845	101.845	101.545	4.125	101.415	101.315	101.315	101.015	3.625	102.485	102.385	102.385	102.085
4.250	101.918	101.818	101.818	101.546	4.250	101.575	101.475	101.475	101.203	3.750	101.568	101.468	101.468	101.168

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	5.250	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

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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)	



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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.:

3/8/2022

W. Rate Sheet Dated: 1/7/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.249	98.249	98.049	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.727	98.727	98.527	2.000	N/A	N/A	N/A	3.000	98.235	98.130	98.012
3.125	98.840	98.840	98.640	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.491	99.491	99.291	2.125	N/A	N/A	N/A	3.125	98.992	98.859	98.709
3.250	99.580	99.580	99.380	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	100.148	100.148	99.948	2.250	N/A	N/A	N/A	3.250	99.731	99.598	99.448
3.375	100.460	100.460	100.260	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.975	100.975	100.775	2.375	N/A	N/A	N/A	3.375	100.611	100.478	100.328
3.500	100.946	100.946	100.746	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.339	101.339	101.139	2.500	N/A	N/A	N/A	3.500	101.306	101.185	101.051
3.625	101.655	101.655	101.455	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.546	101.546	101.346	2.625	N/A	N/A	N/A	3.625	102.158	102.037	101.903
3.750	102.320	102.320	102.120	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.884	101.884	101.684	2.750	N/A	N/A	N/A	3.750	102.823	102.702	102.568
3.875	102.767	102.767	102.567	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.275	102.275	102.075	2.875	N/A	N/A	N/A	3.875	103.270	103.149	103.015
3.990	103.009	103.009	102.809	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.446	102.446	102.246	2.990	N/A	N/A	N/A	3.990	103.512	103.391	103.257
4.000	103.109	103.109	102.909	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.546	102.546	102.346	3.000	N/A	N/A	N/A	4.000	103.612	103.491	103.357
4.125	103.570	103.570	103.370	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.695	102.695	102.495	3.125	N/A	N/A	N/A	4.125	103.950	103.817	103.708
4.250	104.069	104.069	103.869	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.356	102.356	102.156	3.250	N/A	N/A	N/A	4.250	104.450	104.317	104.208
4.375	104.443	104.443	104.243	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.730	102.730	102.530	3.375	N/A	N/A	N/A	4.375	104.824	104.691	104.582
4.500	104.787	104.787	104.587	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.981	102.981	102.781	3.500	N/A	N/A	N/A	4.500	105.167	105.034	104.925
4.625	105.045	105.045	104.845	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.154	103.154	102.954	3.625	N/A	N/A	N/A	4.625	105.426	105.293	105.184
4.750	105.394	105.394	105.194	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.760	102.760	102.560	3.750	N/A	N/A	N/A	4.750	105.667	105.567	105.467
4.875	105.768	105.768	105.568	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.128	103.128	102.928	3.875	N/A	N/A	N/A	4.875	106.041	105.941	105.841
4.990	105.961	105.961	105.761	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.241	103.241	103.041	3.990	N/A	N/A	N/A	4.990	106.233	106.133	106.033
5.000	106.061	106.061	105.861	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.341	103.341	103.141	4.000	N/A	N/A	N/A	5.000	106.333	106.233	106.133
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	99.643	99.643	99.443	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.829	99.829	99.629	2.500	99.731	99.611	99.506
2.875	N/A	N/A	N/A	3.125	100.097	100.097	99.897	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	100.386	100.386	100.186	2.625	100.288	100.165	100.048
2.990	N/A	N/A	N/A	3.250	100.605	100.605	100.405	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.912	100.912	100.712	2.750	100.814	100.691	100.574
3.000	N/A	N/A	N/A	3.375	101.429	101.429	101.229	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	101.328	101.328	101.128	2.875	101.230	101.107	100.990
3.125	N/A	N/A	N/A	3.500	101.883	101.883	101.683	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	101.688	101.688	101.488	2.990	101.590	101.467	101.350
3.250	N/A	N/A	N/A	3.625	102.277	102.277	102.077	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.788	101.788	101.588	3.000	101.690	101.567	101.450
3.375	N/A	N/A	N/A	3.750	102.474	102.474	102.274	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	102.196	102.196	101.996	3.125	102.160	102.060	101.924
3.500	N/A	N/A	N/A	3.875	102.917	102.917	102.717	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	102.531	102.531	102.331	3.250	102.617	102.517	102.385
3.625	N/A	N/A	N/A	3.990	103.127	103.127	102.927	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	103.108	103.108	102.908	3.375	103.194	103.094	102.962
3.750	N/A	N/A	N/A	4.000	103.227	103.227	103.027	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	103.451	103.451	103.251	3.500	103.537	103.437	103.305
3.875	N/A	N/A	N/A	4.125	103.552	103.552	103.352	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.864	103.864	103.664	3.625	103.950	103.850	103.718
3.990	N/A	N/A	N/A	4.250	103.947	103.947	103.747	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.890	103.890	103.690	3.750	104.094	103.994	103.846
4.000	N/A	N/A	N/A	4.375	104.314	104.314	104.114	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.353	104.353	104.153	3.875	104.556	104.456	104.308
4.125	N/A	N/A	N/A	4.500	104.637	104.637	104.437	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.704	104.704	104.504	3.990	104.907	104.807	104.659
4.250	N/A	N/A	N/A	4.625	104.891	104.891	104.691	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.804	104.804	104.604	4.000	105.007	104.907	104.759
4.375	N/A	N/A	N/A	4.750	105.008	105.008	104.808	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	105.187	105.187	104.987	4.125	105.390	105.290	105.142
4.500	N/A	N/A	N/A	4.875	105.380	105.380	105.180	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.480	104.480	104.280	4.250	104.632	104.525	104.383
4.625	N/A	N/A	N/A	4.990	105.554	105.554	105.354	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.749	104.749	104.549	4.375	104.901	104.794	104.652
4.750	N/A	N/A	N/A	5.000	105.654	105.654	105.454	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.824	104.824	104.624	4.500	104.976	104.869	104.727
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	99.815	99.815	99.615	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.464	100.464	100.264
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.234	100.234	100.034	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.933	100.933	100.733
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.601	100.601	100.401	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	101.193	101.193	100.993
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.890	100.890	100.690	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.609	101.609	101.409
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.103	101.103	100.903	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.969	101.969	101.769
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.203	101.203	101.003	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	102.069	102.069	101.869
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.484	101.484	101.284	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.477	102.477	102.277
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.337	101.337	101.137	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.438	102.438	102.238
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.787	101.787	101.587	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.014	103.014	102.814
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.020	102.020	101.820	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.357	103.357	103.157
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.305	102.305	102.105	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.771	103.771	103.571
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.987	101.987	101.787	3.250	N/A	N/A	N/A								



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/7/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/8/2022

W. Rate Sheet Dated: 1/7/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.249	98.249	98.049	3.000	98.727	98.727	98.527	3.000	99.643	99.643	99.443	2.500	99.829	99.829	99.629	2.500	99.815	99.815	99.615
3.125	98.840	98.840	98.640	3.125	99.491	99.491	99.291	3.125	100.097	100.097	99.897	2.625	100.386	100.386	100.186	2.625	100.234	100.234	100.034
3.250	99.580	99.580	99.380	3.250	100.148	100.148	99.948	3.250	100.605	100.605	100.405	2.750	100.912	100.912	100.712	2.750	100.601	100.601	100.401
3.375	100.460	100.460	100.260	3.375	100.975	100.975	100.775	3.375	101.429	101.429	101.229	2.875	101.328	101.328	101.128	2.875	100.890	100.890	100.690
3.500	100.946	100.946	100.746	3.500	101.339	101.339	101.139	3.500	101.883	101.883	101.683	2.990	101.688	101.688	101.488	2.990	101.103	101.103	100.903
3.625	101.655	101.655	101.455	3.625	101.546	101.546	101.346	3.625	102.277	102.277	102.077	3.000	101.788	101.788	101.588	3.000	101.203	101.203	101.003
3.750	102.320	102.320	102.120	3.750	101.884	101.884	101.684	3.750	102.474	102.474	102.274	3.125	102.196	102.196	101.996	3.125	101.484	101.484	101.284
3.875	102.767	102.767	102.567	3.875	102.275	102.275	102.075	3.875	102.917	102.917	102.717	3.250	102.531	102.531	102.331	3.250	101.337	101.337	101.137
3.990	103.009	103.009	102.809	3.990	102.446	102.446	102.246	3.990	103.127	103.127	102.927	3.375	103.108	103.108	102.908	3.375	101.787	101.787	101.587
4.000	103.109	103.109	102.909	4.000	102.546	102.546	102.346	4.000	103.227	103.227	103.027	3.500	103.451	103.451	103.251	3.500	102.020	102.020	101.820
4.125	103.570	103.570	103.370	4.125	102.695	102.695	102.495	4.125	103.552	103.552	103.352	3.625	103.864	103.864	103.664	3.625	102.305	102.305	102.105
4.250	104.069	104.069	103.869	4.250	102.356	102.356	102.156	4.250	103.947	103.947	103.747	3.750	103.890	103.890	103.690	3.750	101.987	101.987	101.787
4.375	104.443	104.443	104.243	4.375	102.730	102.730	102.530	4.375	104.314	104.314	104.114	3.875	104.353	104.353	104.153	3.875	102.313	102.313	102.113
4.500	104.787	104.787	104.587	4.500	102.981	102.981	102.781	4.500	104.637	104.637	104.437	3.990	104.704	104.704	104.504	3.990	102.528	102.528	102.328
4.625	105.045	105.045	104.845	4.625	103.154	103.154	102.954	4.625	104.891	104.891	104.691	4.000	104.804	104.804	104.604	4.000	102.628	102.628	102.428
4.750	105.394	105.394	105.194	4.750	102.760	102.760	102.560	4.750	105.008	105.008	104.808	4.125	105.187	105.187	104.987	4.125	102.893	102.893	102.693
4.875	105.768	105.768	105.568	4.875	103.128	103.128	102.928	4.875	105.380	105.380	105.180	4.250	104.480	104.480	104.280	4.250	102.114	102.114	101.914
4.990	105.961	105.961	105.761	4.990	103.241	103.241	103.041	4.990	105.554	105.554	105.354	4.375	104.749	104.749	104.549	4.375	102.304	102.304	102.104
5.000	106.061	106.061	105.861	5.000	103.341	103.341	103.141	5.000	105.654	105.654	105.454	4.500	104.824	104.824	104.624	4.500	102.356	102.356	102.156

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@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.: 3/8/2022

W. Rate Sheet Dated: 1/7/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.550	98.550	98.308	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	96.409	96.409	96.158	2.750	N/A	N/A	N/A	3.000	97.940	97.833	97.689
3.125	98.904	98.904	98.704	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.754	96.754	96.554	2.875	N/A	N/A	N/A	3.125	98.338	98.238	98.138
3.250	99.725	99.725	99.525	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.575	97.575	97.375	2.990	N/A	N/A	N/A	3.250	98.981	98.877	98.781
3.375	100.646	100.646	100.446	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	98.496	98.496	98.296	3.000	N/A	N/A	N/A	3.375	99.902	99.794	99.702
3.500	101.196	101.196	100.996	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	99.046	99.046	98.846	3.125	N/A	N/A	N/A	3.500	100.452	100.344	100.252
3.625	101.587	101.587	101.387	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	99.437	99.437	99.237	3.250	N/A	N/A	N/A	3.625	100.844	100.739	100.644
3.750	102.373	102.373	102.017	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.223	100.223	99.867	3.375	N/A	N/A	N/A	3.750	100.508	100.267	100.152
3.875	102.896	102.896	102.542	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	100.746	100.746	100.392	3.500	N/A	N/A	N/A	3.875	101.031	100.791	100.677
3.990	103.252	103.252	102.897	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.102	101.102	100.747	3.625	N/A	N/A	N/A	3.990	101.387	101.145	101.032
4.000	103.352	103.352	102.997	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.202	101.202	100.847	3.750	N/A	N/A	N/A	4.000	101.487	101.245	101.132
4.125	103.742	103.742	103.387	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	101.592	101.592	101.237	3.875	N/A	N/A	N/A	4.125	101.877	101.635	101.522
4.250	104.096	104.096	103.809	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.946	101.946	101.659	3.990	N/A	N/A	N/A	4.250	101.181	101.006	100.894
4.375	104.475	104.475	104.192	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	102.325	102.325	102.042	4.000	N/A	N/A	N/A	4.375	101.561	101.391	101.278
4.500	104.803	104.803	104.525	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.653	102.653	102.375	4.125	N/A	N/A	N/A	4.500	101.888	101.723	101.610
4.625	104.755	104.755	104.555	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.605	102.605	102.405	4.250	N/A	N/A	N/A	4.625	102.180	102.080	101.980
4.750	105.208	105.208	105.008	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	103.058	103.058	102.858	4.375	N/A	N/A	N/A	4.750	102.052	101.952	101.852
4.875	105.584	105.584	105.384	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	103.434	103.434	103.234	4.500	N/A	N/A	N/A	4.875	102.428	102.328	102.228
4.990	105.762	105.762	105.562	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	103.612	103.612	103.412	4.625	N/A	N/A	N/A	4.990	102.605	102.505	102.405
5.000	105.862	105.862	105.662	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	103.712	103.712	103.512	4.750	N/A	N/A	N/A	5.000	102.705	102.605	102.505
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	99.584	99.584	99.281	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.919	99.919	99.707	2.500	99.373	99.215	99.161
2.875	N/A	N/A	N/A	3.125	100.175	100.175	99.846	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.438	100.438	100.226	2.625	99.814	99.657	99.602
2.990	N/A	N/A	N/A	3.250	100.736	100.736	100.407	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.946	100.946	100.736	2.750	99.759	99.604	99.549
3.000	N/A	N/A	N/A	3.375	101.502	101.502	101.174	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.295	101.295	101.086	2.875	100.108	99.953	99.899
3.125	N/A	N/A	N/A	3.500	101.996	101.996	101.670	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.562	101.562	101.354	2.990	100.375	100.221	100.167
3.250	N/A	N/A	N/A	3.625	102.370	102.370	102.044	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.662	101.662	101.454	3.000	100.475	100.321	100.267
3.375	N/A	N/A	N/A	3.750	102.638	102.638	102.338	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.871	101.871	101.657	3.125	101.438	101.298	101.224
3.500	N/A	N/A	N/A	3.875	103.049	103.049	102.750	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.402	102.402	102.189	3.250	100.578	100.439	100.365
3.625	N/A	N/A	N/A	3.990	103.283	103.283	102.985	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.933	102.933	102.724	3.375	101.110	100.975	100.901
3.750	N/A	N/A	N/A	4.000	103.383	103.383	103.085	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	103.188	103.188	102.977	3.500	101.365	101.228	101.154
3.875	N/A	N/A	N/A	4.125	103.819	103.819	103.547	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.490	103.490	103.290	3.625	102.477	102.377	102.277
3.990	N/A	N/A	N/A	4.250	103.977	103.977	103.705	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.865	103.865	103.665	3.750	101.938	101.838	101.738
4.000	N/A	N/A	N/A	4.375	104.223	104.223	103.953	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	104.038	104.038	103.838	3.875	102.111	102.011	101.911
4.125	N/A	N/A	N/A	4.500	104.441	104.441	104.172	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	104.317	104.317	104.117	3.990	102.390	102.290	102.190
4.250	N/A	N/A	N/A	4.625	104.891	104.891	104.688	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	104.417	104.417	104.217	4.000	102.490	102.390	102.290
4.375	N/A	N/A	N/A	4.750	106.041	106.041	105.841	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.988	103.988	103.771	4.125	102.238	102.131	102.021
4.500	N/A	N/A	N/A	4.875	106.379	106.379	106.179	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.243	104.243	104.028	4.250	101.994	101.889	101.779
4.625	N/A	N/A	N/A	4.990	106.499	106.499	106.299	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.527	104.527	104.316	4.375	102.278	102.178	102.067
4.750	N/A	N/A	N/A	5.000	106.599	106.599	106.399	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.717	104.717	104.512	4.500	102.468	102.368	102.263
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	97.719	97.719	97.507	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	98.238	98.238	98.026	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	98.746	98.746	98.536	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	99.095	99.095	98.886	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	99.362	99.362	99.154	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	99.462	99.462	99.254	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	99.671	99.671	99.457	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	100.202	100.202	99.989	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	100.733	100.733	100.524	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	100.988	100.988	100.777	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	101.290	101.290	101.090	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	101.665	101.665	101.465	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	101.838	101.838	101.638	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	102.117	102.117	101.917	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	102.217	102.217	102.017	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A																



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.:

2/7/2022

45 Day Lock Exp.:

2/21/2022

60 Day Lock Exp.:

3/8/2022

W. Rate Sheet Dated: 1/7/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.559	98.559	98.308	3.000	96.409	96.409	96.158	3.000	99.584	99.584	99.281	2.500	99.919	99.919	99.707	2.500	97.719	97.719	97.507
3.125	98.904	98.904	98.704	3.125	96.754	96.754	96.554	3.125	100.175	100.175	99.846	2.625	100.438	100.438	100.226	2.625	98.238	98.238	98.026
3.250	99.725	99.725	99.525	3.250	97.575	97.575	97.375	3.250	100.736	100.736	100.407	2.750	100.946	100.946	100.736	2.750	98.746	98.746	98.536
3.375	100.646	100.646	100.446	3.375	98.496	98.496	98.296	3.375	101.502	101.502	101.174	2.875	101.295	101.295	101.086	2.875	99.095	99.095	98.886
3.500	101.196	101.196	100.996	3.500	99.046	99.046	98.846	3.500	101.996	101.996	101.670	2.990	101.562	101.562	101.354	2.990	99.362	99.362	99.154
3.625	101.587	101.587	101.387	3.625	99.437	99.437	99.237	3.625	102.370	102.370	102.044	3.000	101.662	101.662	101.454	3.000	99.462	99.462	99.254
3.750	102.373	102.373	102.017	3.750	100.223	100.223	99.867	3.750	102.638	102.638	102.338	3.125	101.871	101.871	101.657	3.125	99.671	99.671	99.457
3.875	102.896	102.896	102.542	3.875	100.746	100.746	100.392	3.875	103.049	103.049	102.750	3.250	102.402	102.402	102.189	3.250	100.202	100.202	99.989
3.990	103.252	103.252	102.897	3.990	101.102	101.102	100.747	3.990	103.283	103.283	102.985	3.375	102.933	102.933	102.724	3.375	100.733	100.733	100.524
4.000	103.352	103.352	102.997	4.000	101.202	101.202	100.847	4.000	103.383	103.383	103.085	3.500	103.188	103.188	102.977	3.500	100.988	100.988	100.777
4.125	103.742	103.742	103.387	4.125	101.592	101.592	101.237	4.125	103.819	103.819	103.547	3.625	103.490	103.490	103.290	3.625	101.290	101.290	101.090
4.250	104.096	104.096	103.809	4.250	101.946	101.946	101.659	4.250	103.977	103.977	103.705	3.750	103.865	103.865	103.665	3.750	101.665	101.665	101.465
4.375	104.475	104.475	104.192	4.375	102.325	102.325	102.042	4.375	104.223	104.223	103.953	3.875	104.038	104.038	103.838	3.875	101.838	101.838	101.638
4.500	104.803	104.803	104.525	4.500	102.653	102.653	102.375	4.500	104.441	104.441	104.172	3.990	104.317	104.317	104.117	3.990	102.117	102.117	101.917
4.625	104.755	104.755	104.555	4.625	102.605	102.605	102.405	4.625	104.891	104.891	104.688	4.000	104.417	104.417	104.217	4.000	102.217	102.217	102.017
4.750	105.208	105.208	105.008	4.750	103.058	103.058	102.858	4.750	106.041	106.041	105.841	4.125	103.988	103.988	103.771	4.125	101.788	101.788	101.571
4.875	105.584	105.584	105.384	4.875	103.434	103.434	103.234	4.875	106.379	106.379	106.179	4.250	104.243	104.243	104.028	4.250	102.043	102.043	101.828
4.990	105.762	105.762	105.562	4.990	103.612	103.612	103.412	4.990	106.499	106.499	106.299	4.375	104.527	104.527	104.316	4.375	102.327	102.327	102.116
5.000	105.862	105.862	105.662	5.000	103.712	103.712	103.512	5.000	106.599	106.599	106.399	4.500	104.717	104.717	104.512	4.500	102.517	102.517	102.312

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.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.:

3/8/2022

W. Rate Sheet Dated: 1/7/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

3/8/2022

W. Rate Sheet Dated: 1/7/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.559	98.559	98.308	3.000	99.584	99.584	99.281	2.500	99.919	99.919	99.707	3.000	96.809	96.809	96.558	2.500	98.169	98.169	97.957
3.125	98.904	98.904	98.704	3.125	100.175	100.175	99.846	2.625	100.438	100.438	100.226	3.125	97.154	97.154	96.954	2.625	98.688	98.688	98.476
3.250	99.725	99.725	99.525	3.250	100.736	100.736	100.407	2.750	100.946	100.946	100.736	3.250	97.975	97.975	97.775	2.750	99.196	99.196	98.986
3.375	100.646	100.646	100.446	3.375	101.502	101.502	101.174	2.875	101.295	101.295	101.086	3.375	98.896	98.896	98.696	2.875	99.545	99.545	99.336
3.500	101.196	101.196	100.996	3.500	101.996	101.996	101.670	2.990	101.562	101.562	101.354	3.500	99.446	99.446	99.246	2.990	99.812	99.812	99.604
3.625	101.587	101.587	101.387	3.625	102.370	102.370	102.044	3.000	101.662	101.662	101.454	3.625	99.837	99.837	99.637	3.000	99.912	99.912	99.704
3.750	102.373	102.373	102.017	3.750	102.638	102.638	102.338	3.125	101.871	101.871	101.657	3.750	100.623	100.623	100.267	3.125	100.121	100.121	99.907
3.875	102.896	102.896	102.542	3.875	103.049	103.049	102.750	3.250	102.402	102.402	102.189	3.875	101.146	101.146	100.792	3.250	100.652	100.652	100.439
3.990	103.252	103.252	102.897	3.990	103.283	103.283	102.985	3.375	102.933	102.933	102.724	3.990	101.502	101.502	101.147	3.375	101.183	101.183	100.974
4.000	103.352	103.352	102.997	4.000	103.383	103.383	103.085	3.500	103.188	103.188	102.977	4.000	101.602	101.602	101.247	3.500	101.438	101.438	101.227
4.125	103.742	103.742	103.387	4.125	103.819	103.819	103.547	3.625	103.490	103.490	103.290	4.125	101.992	101.992	101.637	3.625	101.740	101.740	101.540
4.250	104.096	104.096	103.809	4.250	103.977	103.977	103.705	3.750	103.865	103.865	103.665	4.250	102.346	102.346	102.059	3.750	102.115	102.115	101.915
4.375	104.475	104.475	104.192	4.375	104.223	104.223	103.953	3.875	104.038	104.038	103.838	4.375	102.725	102.725	102.442	3.875	102.288	102.288	102.088
4.500	104.803	104.803	104.525	4.500	104.441	104.441	104.172	3.990	104.317	104.317	104.117	4.500	103.053	103.053	102.775	3.990	102.567	102.567	102.367
4.625	104.755	104.755	104.555	4.625	104.891	104.891	104.688	4.000	104.417	104.417	104.217	4.625	103.005	103.005	102.805	4.000	102.667	102.667	102.467
4.750	105.208	105.208	105.008	4.750	106.041	106.041	105.841	4.125	103.988	103.988	103.771	4.750	103.458	103.458	103.258	4.125	102.238	102.238	102.021
4.875	105.584	105.584	105.384	4.875	106.379	106.379	106.179	4.250	104.243	104.243	104.028	4.875	103.834	103.834	103.634	4.250	102.493	102.493	102.278
4.990	105.762	105.762	105.562	4.990	106.499	106.499	106.299	4.375	104.527	104.527	104.316	4.990	104.012	104.012	103.812	4.375	102.777	102.777	102.566
5.000	105.862	105.862	105.662	5.000	106.599	106.599	106.399	4.500	104.717	104.717	104.512	5.000	104.112	104.112	103.912	4.500	102.967	102.967	102.762

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.:

3/8/2022

W. Rate Sheet Dated: 1/7/2022

Release Time: 12:00 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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