



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: 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	100.045	100.045	99.623	2.750	99.606	99.606	99.184	1.875	95.786	95.786	95.481	3.125	98.680	98.680	98.380
2.875	100.302	100.302	99.880	2.875	99.820	99.820	99.399	2.000	96.022	96.022	95.717	3.250	99.519	99.519	99.219
3.000	100.556	100.556	100.134	3.000	100.017	100.017	99.595	2.125	96.240	96.240	95.935	3.375	99.608	99.608	99.308
3.125	100.797	100.797	100.375	3.125	100.194	100.194	99.772	2.250	97.586	97.586	97.172	3.500	99.341	99.341	99.041
3.250	101.541	101.541	101.150	3.250	101.052	101.052	100.662	2.375	97.808	97.808	97.394	3.625	99.430	99.430	99.130
3.375	101.688	101.688	101.297	3.375	101.128	101.128	100.737	2.500	98.024	98.024	97.610	Margin = 2.250		Index = 0.370	
3.500	101.919	101.919	101.528	3.500	101.307	101.307	100.916	2.625	98.235	98.235	97.821	30 Year OTC			
3.625	102.138	102.138	101.748	3.625	101.470	101.470	101.080	2.750	99.296	99.296	98.996	Rate	30 Day	45 Day	60 Day
3.750	102.216	102.216	101.916	3.750	101.737	101.737	101.437	2.875	99.499	99.499	99.199	4.000	100.350	100.350	99.850
3.875	102.326	102.326	102.026	3.875	101.771	101.771	101.471	3.000	99.683	99.683	99.383	4.125	100.523	100.523	100.023
4.000	102.525	102.525	102.225	4.000	101.896	101.896	101.596	3.125	99.847	99.847	99.547	4.375	101.196	101.196	100.696
4.125	102.698	102.698	102.398	4.125	102.068	102.068	101.768	3.250	100.579	100.579	100.279	4.500	101.365	101.365	100.865
4.250	102.618	102.618	102.418	4.250	102.175	102.175	101.975	3.375	100.742	100.742	100.442	4.625	101.380	101.380	100.880
4.375	102.671	102.671	102.471	4.375	102.198	102.198	101.998	3.500	100.908	100.908	100.608	4.875	101.481	101.481	100.981
4.500	102.840	102.840	102.640	4.500	102.323	102.323	102.123	3.625	101.080	101.080	100.780	5.000	101.620	101.620	101.120
4.625	102.855	102.855	102.655	4.625	102.495	102.495	102.295	3.750	100.292	100.292	99.992	5.125	101.741	101.741	101.241
4.750	102.896	102.896	102.696	4.750	102.536	102.536	102.336	3.875	100.432	100.432	100.132	5.500	102.622	102.622	102.122
4.875	102.956	102.956	102.756	4.875	102.559	102.559	102.359	4.000	100.548	100.548	100.248	5.625	102.743	102.743	102.243
6.250	106.000	106.000	105.800	6.250	102.772	102.772	102.572	4.125	100.711	100.711	100.411	6.250	102.357	102.357	101.857

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	100.145	100.045	100.045	99.623	2.750	99.431	99.331	99.331	98.909	1.875	97.916	97.816	97.816	97.511	
2.875	100.402	100.302	100.302	99.880	2.875	99.645	99.545	99.545	99.124	2.000	98.152	98.052	98.052	97.747	
3.000	100.656	100.556	100.556	100.134	3.000	99.842	99.742	99.742	99.320	2.125	98.370	98.270	98.270	97.965	
3.125	100.897	100.797	100.797	100.375	3.125	100.019	99.919	99.919	99.497	2.250	99.716	99.616	99.616	99.202	
3.250	101.641	101.541	101.541	101.150	3.250	100.852	100.752	100.752	100.362	2.375	99.938	99.838	99.838	99.424	
3.375	101.888	101.788	101.788	101.397	3.375	101.028	100.928	100.928	100.537	2.500	100.154	100.054	100.054	99.640	
3.500	102.119	102.019	102.019	101.628	3.500	101.207	101.107	101.107	100.716	2.625	100.365	100.265	100.265	99.851	
3.625	102.338	102.238	102.238	101.848	3.625	101.370	101.270	101.270	100.880	2.750	100.326	100.226	100.226	99.926	
3.750	102.416	102.316	102.316	102.016	3.750	101.937	101.837	101.837	101.537	2.875	100.529	100.429	100.429	100.129	
3.875	102.626	102.526	102.526	102.226	3.875	102.071	101.971	101.971	101.671	3.000	100.713	100.613	100.613	100.313	
4.000	102.825	102.725	102.725	102.425	4.000	102.196	102.096	102.096	101.796	3.125	100.877	100.777	100.777	100.477	
4.125	102.998	102.898	102.898	102.598	4.125	102.368	102.268	102.268	101.968	3.250	102.209	102.109	102.109	101.809	
4.250	103.518	103.418	103.418	103.218	4.250	103.075	102.975	102.975	102.775	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	97.600	97.600	97.100	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.773	97.773	97.273	4.750	100.000	100.000	100.500
3.875	97.774	97.774	97.274	5.250	103.750	103.750	103.500	4.375	98.446	98.446	97.946	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.575	97.575	97.075					4.500	98.615	98.615	98.115	Rate	30 Day	45 Day	60 Day
4.125	97.402	97.402	96.902					4.625	98.630	98.630	98.130	5.250	102.750	102.750	102.250
4.250	99.163	99.163	98.663					4.875	98.731	98.731	98.231	5.750	103.750	103.750	103.250
4.375	99.011	99.011	98.511					5.000	98.870	98.870	98.370		DPA Advantage Adjustment		
4.500	98.842	98.842	98.342					5.125	98.991	98.991	98.491		203(k) / 203(k)s		-1.000
4.625	98.826	98.826	98.326					5.500	99.872	99.872	99.372		203(k) & 203(k)s are Borrower Paid		
4.750	99.635	99.635	99.135					5.625	99.993	99.993	99.493		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	99.607	99.607	99.107				

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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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: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	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	97.845	97.845	97.545	3.500	99.091	99.091	98.791
3.250	101.016	101.016	100.625	3.250	100.627	100.627	100.236	2.875	98.047	98.047	97.747	3.625	99.180	99.180	98.880
3.375	101.263	101.263	100.872	3.375	100.803	100.803	100.412	3.000	98.231	98.231	97.931	Margin = 2.250		Index = .370	
3.500	101.494	101.494	101.103	3.500	100.982	100.982	100.591	3.125	98.396	98.396	98.096	30 Year OTC			
3.625	101.713	101.713	101.322	3.625	101.145	101.145	100.754	3.250	99.384	99.384	99.084	Rate	30 Day	45 Day	60 Day
3.750	101.466	101.466	101.166	3.750	101.087	101.087	100.787	3.375	99.547	99.547	99.247	3.250	101.016	101.016	100.516
3.875	101.676	101.676	101.376	3.875	101.221	101.221	100.921	3.500	99.713	99.713	99.413	3.375	101.263	101.263	100.763
4.000	101.875	101.875	101.575	4.000	101.346	101.346	101.046	3.625	99.885	99.885	99.585	3.500	101.494	101.494	100.994
4.125	102.048	102.048	101.748	4.125	101.518	101.518	101.218	3.750	99.597	99.597	99.297	3.625	101.713	101.713	101.213
4.250	102.005	102.005	101.805	4.250	101.662	101.662	101.462	3.875	N/A	N/A	N/A	3.750	101.466	101.466	100.966
4.375	102.158	102.158	101.958	4.375	101.785	101.785	101.585	4.000	N/A	N/A	N/A	3.875	101.676	101.676	101.176
4.500	102.327	102.327	102.127	4.500	101.910	101.910	101.710	4.125	N/A	N/A	N/A	4.000	101.875	101.875	101.375
4.625	102.343	102.343	102.143	4.625	102.082	102.082	101.882	4.250	N/A	N/A	N/A	4.125	102.048	102.048	101.548
4.750	100.596	100.596	100.396	4.750	100.336	100.336	100.136	4.375	N/A	N/A	N/A	4.250	102.005	102.005	101.505
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	101.116	101.016	101.016	100.625	3.250	100.727	100.627	100.627	100.236	2.750	100.101	100.001	100.001	99.701
3.375	101.363	101.263	101.263	100.872	3.375	100.903	100.803	100.803	100.412	2.875	100.304	100.204	100.204	99.904
3.500	101.594	101.494	101.494	101.103	3.500	101.082	100.982	100.982	100.591	3.000	100.488	100.388	100.388	100.088
3.625	101.813	101.713	101.713	101.322	3.625	101.245	101.145	101.145	100.754	3.125	100.652	100.552	100.552	100.252
3.750	101.566	101.466	101.466	101.166	3.750	101.187	101.087	101.087	100.787	3.250	101.984	101.884	101.884	101.584
3.875	101.776	101.676	101.676	101.376	3.875	101.321	101.221	101.221	100.921	3.375	102.147	102.047	102.047	101.747
4.000	101.975	101.875	101.875	101.575	4.000	101.446	101.346	101.346	101.046	3.500	102.313	102.213	102.213	101.913
4.125	102.148	102.048	102.048	101.748	4.125	101.618	101.518	101.518	101.218	3.625	102.485	102.385	102.385	102.085
4.250	102.105	102.005	102.005	101.805	4.250	101.762	101.662	101.662	101.462	3.750	101.572	101.472	101.472	101.172

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: 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	98.401	98.401	98.201	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.878	98.878	98.678	2.000	N/A	N/A	N/A	3.000	98.379	98.270	98.153
3.125	98.914	98.914	98.714	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.565	99.565	99.365	2.125	N/A	N/A	N/A	3.125	99.058	98.921	98.771
3.250	99.654	99.654	99.454	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	100.222	100.222	100.022	2.250	N/A	N/A	N/A	3.250	99.798	99.661	99.511
3.375	100.534	100.534	100.334	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	101.048	101.048	100.848	2.375	N/A	N/A	N/A	3.375	100.678	100.541	100.391
3.500	101.020	101.020	100.820	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.413	101.413	101.213	2.500	N/A	N/A	N/A	3.500	101.459	101.342	101.208
3.625	101.800	101.800	101.600	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.620	101.620	101.420	2.625	N/A	N/A	N/A	3.625	102.310	102.193	102.059
3.750	102.465	102.465	102.265	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	102.029	102.029	101.829	2.750	N/A	N/A	N/A	3.750	102.975	102.858	102.724
3.875	102.912	102.912	102.712	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.420	102.420	102.220	2.875	N/A	N/A	N/A	3.875	103.422	103.305	103.171
3.990	103.154	103.154	102.954	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.591	102.591	102.391	2.990	N/A	N/A	N/A	3.990	103.664	103.547	103.413
4.000	103.254	103.254	103.054	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.691	102.691	102.491	3.000	N/A	N/A	N/A	4.000	103.764	103.647	103.513
4.125	103.710	103.710	103.510	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.840	102.840	102.640	3.125	N/A	N/A	N/A	4.125	104.095	103.962	103.850
4.250	104.210	104.210	104.010	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.497	102.497	102.297	3.250	N/A	N/A	N/A	4.250	104.591	104.458	104.349
4.375	104.584	104.584	104.384	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.871	102.871	102.671	3.375	N/A	N/A	N/A	4.375	104.964	104.831	104.722
4.500	104.927	104.927	104.727	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	103.121	103.121	102.921	3.500	N/A	N/A	N/A	4.500	105.308	105.175	105.066
4.625	105.186	105.186	104.986	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.295	103.295	103.095	3.625	N/A	N/A	N/A	4.625	105.566	105.433	105.324
4.750	105.535	105.535	105.335	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.901	102.901	102.701	3.750	N/A	N/A	N/A	4.750	105.808	105.708	105.608
4.875	105.909	105.909	105.709	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.268	103.268	103.068	3.875	N/A	N/A	N/A	4.875	106.182	106.082	105.982
4.990	106.101	106.101	105.901	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.382	103.382	103.182	3.990	N/A	N/A	N/A	4.990	106.374	106.274	106.174
5.000	106.201	106.201	106.001	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.482	103.482	103.282	4.000	N/A	N/A	N/A	5.000	106.474	106.374	106.274
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	99.794	99.794	99.594	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.923	99.923	99.723	2.500	99.825	99.710	99.621
2.875	N/A	N/A	N/A	3.125	100.249	100.249	100.049	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	100.480	100.480	100.280	2.625	100.382	100.259	100.142
2.990	N/A	N/A	N/A	3.250	100.679	100.679	100.479	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	101.005	101.005	100.805	2.750	100.907	100.784	100.667
3.000	N/A	N/A	N/A	3.375	101.503	101.503	101.303	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	101.422	101.422	101.222	2.875	101.324	101.201	101.084
3.125	N/A	N/A	N/A	3.500	101.956	101.956	101.756	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	101.782	101.782	101.582	2.990	101.684	101.561	101.444
3.250	N/A	N/A	N/A	3.625	102.351	102.351	102.151	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.882	101.882	101.682	3.000	101.784	101.661	101.544
3.375	N/A	N/A	N/A	3.750	102.619	102.619	102.419	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	102.289	102.289	102.089	3.125	102.244	102.144	102.003
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	102.609	102.609	102.409	3.250	102.695	102.595	102.463
3.625	N/A	N/A	N/A	3.990	103.272	103.272	103.072	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	103.186	103.186	102.986	3.375	103.272	103.172	103.040
3.750	N/A	N/A	N/A	4.000	103.372	103.372	103.172	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	103.529	103.529	103.329	3.500	103.615	103.515	103.383
3.875	N/A	N/A	N/A	4.125	103.697	103.697	103.497	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.942	103.942	103.742	3.625	104.028	103.928	103.796
3.990	N/A	N/A	N/A	4.250	104.087	104.087	103.887	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.969	103.969	103.769	3.750	104.172	104.072	103.924
4.000	N/A	N/A	N/A	4.375	104.455	104.455	104.255	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.431	104.431	104.231	3.875	104.634	104.534	104.386
4.125	N/A	N/A	N/A	4.500	104.778	104.778	104.578	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.782	104.782	104.582	3.990	104.985	104.885	104.737
4.250	N/A	N/A	N/A	4.625	105.032	105.032	104.832	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.882	104.882	104.682	4.000	105.085	104.985	104.837
4.375	N/A	N/A	N/A	4.750	105.149	105.149	104.949	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	105.265	105.265	105.065	4.125	105.468	105.368	105.220
4.500	N/A	N/A	N/A	4.875	105.521	105.521	105.321	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.558	104.558	104.358	4.250	104.710	104.603	104.461
4.625	N/A	N/A	N/A	4.990	105.695	105.695	105.495	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.827	104.827	104.627	4.375	104.979	104.872	104.730
4.750	N/A	N/A	N/A	5.000	105.795	105.795	105.595	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.902	104.902	104.702	4.500	105.054	104.947	104.805
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	99.909	99.909	99.709	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.589	100.589	100.389
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.328	100.328	100.128	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	101.058	101.058	100.858
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.695	100.695	100.495	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	101.287	101.287	101.087
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.983	100.983	100.783	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.703	101.703	101.503
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.197	101.197	100.997	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	102.063	102.063	101.863
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.297	101.297	101.097	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	102.163	102.163	101.963
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.578	101.578	101.378	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.571	102.571	102.371
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.415	101.415	101.215	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.516	102.516	102.316
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.865	101.865	101.665	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.092	103.092	102.892
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.098	102.098	101.898	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.435	103.435	103.235
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.383	102.383	102.183	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.849	103.849	103.649
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.065	102.065	1												



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: 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	98.401	98.401	98.201	3.000	98.878	98.878	98.678	3.000	99.794	99.794	99.594	2.500	99.923	99.923	99.723	2.500	99.909	99.909	99.709
3.125	98.914	98.914	98.714	3.125	99.565	99.565	99.365	3.125	100.249	100.249	100.049	2.625	100.480	100.480	100.280	2.625	100.328	100.328	100.128
3.250	99.654	99.654	99.454	3.250	100.222	100.222	100.022	3.250	100.679	100.679	100.479	2.750	101.005	101.005	100.805	2.750	100.695	100.695	100.495
3.375	100.534	100.534	100.334	3.375	101.048	101.048	100.848	3.375	101.503	101.503	101.303	2.875	101.422	101.422	101.222	2.875	100.983	100.983	100.783
3.500	101.020	101.020	100.820	3.500	101.413	101.413	101.213	3.500	101.956	101.956	101.756	2.990	101.782	101.782	101.582	2.990	101.197	101.197	100.997
3.625	101.800	101.800	101.600	3.625	101.620	101.620	101.420	3.625	102.351	102.351	102.151	3.000	101.882	101.882	101.682	3.000	101.297	101.297	101.097
3.750	102.465	102.465	102.265	3.750	102.029	102.029	101.829	3.750	102.619	102.619	102.419	3.125	102.289	102.289	102.089	3.125	101.578	101.578	101.378
3.875	102.912	102.912	102.712	3.875	102.420	102.420	102.220	3.875	103.062	103.062	102.862	3.250	102.609	102.609	102.409	3.250	101.415	101.415	101.215
3.990	103.154	103.154	102.954	3.990	102.591	102.591	102.391	3.990	103.272	103.272	103.072	3.375	103.186	103.186	102.986	3.375	101.865	101.865	101.665
4.000	103.254	103.254	103.054	4.000	102.691	102.691	102.491	4.000	103.372	103.372	103.172	3.500	103.529	103.529	103.329	3.500	102.098	102.098	101.898
4.125	103.710	103.710	103.510	4.125	102.840	102.840	102.640	4.125	103.697	103.697	103.497	3.625	103.942	103.942	103.742	3.625	102.383	102.383	102.183
4.250	104.210	104.210	104.010	4.250	102.497	102.497	102.297	4.250	104.087	104.087	103.887	3.750	103.969	103.969	103.769	3.750	102.065	102.065	101.865
4.375	104.584	104.584	104.384	4.375	102.871	102.871	102.671	4.375	104.455	104.455	104.255	3.875	104.431	104.431	104.231	3.875	102.391	102.391	102.191
4.500	104.927	104.927	104.727	4.500	103.121	103.121	102.921	4.500	104.778	104.778	104.578	3.990	104.782	104.782	104.582	3.990	102.606	102.606	102.406
4.625	105.186	105.186	104.986	4.625	103.295	103.295	103.095	4.625	105.032	105.032	104.832	4.000	104.882	104.882	104.682	4.000	102.706	102.706	102.506
4.750	105.535	105.535	105.335	4.750	102.901	102.901	102.701	4.750	105.149	105.149	104.949	4.125	105.265	105.265	105.065	4.125	102.971	102.971	102.771
4.875	105.909	105.909	105.709	4.875	103.268	103.268	103.068	4.875	105.521	105.521	105.321	4.250	104.558	104.558	104.358	4.250	102.192	102.192	101.992
4.990	106.101	106.101	105.901	4.990	103.382	103.382	103.182	4.990	105.695	105.695	105.495	4.375	104.827	104.827	104.627	4.375	102.382	102.382	102.182
5.000	106.201	106.201	106.001	5.000	103.482	103.482	103.282	5.000	105.795	105.795	105.595	4.500	104.902	104.902	104.702	4.500	102.434	102.434	102.234

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: 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	98.663	98.663	98.427	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	98.931	98.931	98.695	2.750	N/A	N/A	N/A	3.000	98.044	97.944	97.808
3.125	98.969	98.969	98.769	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	100.125	100.125	99.925	2.875	N/A	N/A	N/A	3.125	98.403	98.303	98.203
3.250	99.786	99.786	99.586	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	99.990	99.990	99.790	2.990	N/A	N/A	N/A	3.250	99.042	98.937	98.842
3.375	100.703	100.703	100.503	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	100.907	100.907	100.707	3.000	N/A	N/A	N/A	3.375	99.959	99.852	99.759
3.500	101.250	101.250	101.050	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	101.454	101.454	101.254	3.125	N/A	N/A	N/A	3.500	100.506	100.398	100.306
3.625	101.643	101.643	101.443	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	101.847	101.847	101.647	3.250	N/A	N/A	N/A	3.625	100.900	100.790	100.700
3.750	102.462	102.462	102.109	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	101.300	101.300	100.947	3.375	N/A	N/A	N/A	3.750	100.597	100.359	100.244
3.875	102.983	102.983	102.631	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.821	101.821	101.469	3.500	N/A	N/A	N/A	3.875	101.118	100.880	100.766
3.990	103.337	103.337	102.985	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	102.177	102.177	101.825	3.625	N/A	N/A	N/A	3.990	101.472	101.233	101.120
4.000	103.437	103.437	103.085	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	102.277	102.277	101.925	3.750	N/A	N/A	N/A	4.000	101.572	101.333	101.220
4.125	103.822	103.822	103.474	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.662	102.662	102.314	3.875	N/A	N/A	N/A	4.125	101.957	101.721	101.609
4.250	104.142	104.142	103.912	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.054	100.054	99.824	3.990	N/A	N/A	N/A	4.250	101.227	101.091	100.997
4.375	104.517	104.517	104.293	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	100.431	100.431	100.207	4.000	N/A	N/A	N/A	4.375	101.603	101.473	101.379
4.500	104.843	104.843	104.623	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	100.757	100.757	100.537	4.125	N/A	N/A	N/A	4.500	101.928	101.802	101.708
4.625	104.757	104.757	104.557	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.437	102.437	102.237	4.250	N/A	N/A	N/A	4.625	102.182	102.082	101.982
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	100.628	100.628	100.428	4.375	N/A	N/A	N/A	4.750	102.052	101.952	101.852
4.875	105.582	105.582	105.382	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.002	101.002	100.802	4.500	N/A	N/A	N/A	4.875	102.426	102.326	102.226
4.990	105.756	105.756	105.556	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	101.176	101.176	100.976	4.625	N/A	N/A	N/A	4.990	102.599	102.499	102.399
5.000	105.856	105.856	105.656	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	101.276	101.276	101.076	4.750	N/A	N/A	N/A	5.000	102.699	102.599	102.499
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	99.675	99.675	99.388	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.091	100.091	99.879	2.500	99.545	99.387	99.333
2.875	N/A	N/A	N/A	3.125	100.234	100.234	99.905	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.609	100.609	100.398	2.625	99.985	99.828	99.774
2.990	N/A	N/A	N/A	3.250	100.794	100.794	100.464	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.116	101.116	100.906	2.750	99.929	99.774	99.719
3.000	N/A	N/A	N/A	3.375	101.558	101.558	101.229	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.464	101.464	101.255	2.875	100.277	100.122	100.068
3.125	N/A	N/A	N/A	3.500	102.048	102.048	101.722	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.730	101.730	101.522	2.990	100.543	100.389	100.335
3.250	N/A	N/A	N/A	3.625	102.421	102.421	102.095	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.830	101.830	101.622	3.000	100.643	100.489	100.435
3.375	N/A	N/A	N/A	3.750	102.724	102.724	102.423	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.918	101.918	101.703	3.125	101.485	101.344	101.270
3.500	N/A	N/A	N/A	3.875	103.132	103.132	102.833	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.447	102.447	102.234	3.250	100.623	100.484	100.410
3.625	N/A	N/A	N/A	3.990	103.363	103.363	103.065	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.977	102.977	102.768	3.375	101.154	101.019	100.945
3.750	N/A	N/A	N/A	4.000	103.463	103.463	103.165	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	103.231	103.231	103.020	3.500	101.408	101.271	101.197
3.875	N/A	N/A	N/A	4.125	103.863	103.863	103.650	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.255	103.255	103.055	3.625	102.242	102.142	102.042
3.990	N/A	N/A	N/A	4.250	104.020	104.020	103.807	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.629	103.629	103.429	3.750	101.702	101.602	101.502
4.000	N/A	N/A	N/A	4.375	104.265	104.265	104.054	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.802	103.802	103.602	3.875	101.875	101.775	101.675
4.125	N/A	N/A	N/A	4.500	104.482	104.482	104.273	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	104.079	104.079	103.879	3.990	102.152	102.052	101.952
4.250	N/A	N/A	N/A	4.625	104.893	104.893	104.693	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	104.179	104.179	103.979	4.000	102.252	102.152	102.052
4.375	N/A	N/A	N/A	4.750	106.040	106.040	105.840	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.976	103.976	103.754	4.125	102.226	102.115	102.004
4.500	N/A	N/A	N/A	4.875	106.377	106.377	106.177	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.229	104.229	104.011	4.250	101.980	101.872	101.762
4.625	N/A	N/A	N/A	4.990	106.497	106.497	106.297	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.511	104.511	104.296	4.375	102.262	102.157	102.047
4.750	N/A	N/A	N/A	5.000	106.597	106.597	106.397	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.700	104.700	104.490	4.500	102.451	102.351	102.241



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: 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	98.663	98.663	98.427	3.000	98.931	98.931	98.695	3.000	99.675	99.675	99.388	2.500	100.091	100.091	99.879	2.500	99.965	99.965	99.753
3.125	98.969	98.969	98.769	3.125	100.125	100.125	99.925	3.125	100.234	100.234	99.905	2.625	100.609	100.609	100.398	2.625	100.321	100.321	100.110
3.250	99.786	99.786	99.586	3.250	99.990	99.990	99.790	3.250	100.794	100.794	100.464	2.750	101.116	101.116	100.906	2.750	100.042	100.042	99.832
3.375	100.703	100.703	100.503	3.375	100.907	100.907	100.707	3.375	101.558	101.558	101.229	2.875	101.464	101.464	101.255	2.875	100.390	100.390	100.181
3.500	101.250	101.250	101.050	3.500	101.454	101.454	101.254	3.500	102.048	102.048	101.722	2.990	101.730	101.730	101.522	2.990	100.654	100.654	100.446
3.625	101.643	101.643	101.443	3.625	101.847	101.847	101.647	3.625	102.421	102.421	102.095	3.000	101.830	101.830	101.622	3.000	100.754	100.754	100.546
3.750	102.462	102.462	102.109	3.750	101.300	101.300	100.947	3.750	102.724	102.724	102.423	3.125	101.918	101.918	101.703	3.125	101.878	101.878	101.663
3.875	102.983	102.983	102.631	3.875	101.821	101.821	101.469	3.875	103.132	103.132	102.833	3.250	102.447	102.447	102.234	3.250	100.165	100.165	99.952
3.990	103.337	103.337	102.985	3.990	102.177	102.177	101.825	3.990	103.363	103.363	103.065	3.375	102.977	102.977	102.768	3.375	100.697	100.697	100.488
4.000	103.437	103.437	103.085	4.000	102.277	102.277	101.925	4.000	103.463	103.463	103.165	3.500	103.231	103.231	103.020	3.500	100.949	100.949	100.738
4.125	103.822	103.822	103.474	4.125	102.662	102.662	102.314	4.125	103.863	103.863	103.560	3.625	103.255	103.255	103.055	3.625	101.799	101.799	101.599
4.250	104.142	104.142	103.912	4.250	100.054	100.054	99.824	4.250	104.020	104.020	103.807	3.750	103.629	103.629	103.429	3.750	101.211	101.211	101.011
4.375	104.517	104.517	104.293	4.375	100.431	100.431	100.207	4.375	104.265	104.265	104.054	3.875	103.802	103.802	103.602	3.875	101.384	101.384	101.184
4.500	104.843	104.843	104.623	4.500	100.757	100.757	100.537	4.500	104.482	104.482	104.273	3.990	104.079	104.079	103.879	3.990	101.661	101.661	101.461
4.625	104.757	104.757	104.557	4.625	102.437	102.437	102.237	4.625	104.893	104.893	104.693	4.000	104.179	104.179	103.979	4.000	101.761	101.761	101.561
4.750	105.208	105.208	105.008	4.750	100.628	100.628	100.428	4.750	106.040	106.040	105.840	4.125	103.976	103.976	103.754	4.125	103.788	103.788	103.566
4.875	105.582	105.582	105.382	4.875	101.002	101.002	100.802	4.875	106.377	106.377	106.177	4.250	104.229	104.229	104.011	4.250	101.079	101.079	100.861
4.990	105.756	105.756	105.556	4.990	101.176	101.176	100.976	4.990	106.497	106.497	106.297	4.375	104.511	104.511	104.296	4.375	101.361	101.361	101.146
5.000	105.856	105.856	105.656	5.000	101.276	101.276	101.076	5.000	106.597	106.597	106.397	4.500	104.700	104.700	104.490	4.500	101.550	101.550	101.340

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			
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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			



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Lockdesk Hours:

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30 Day Lock Exp.:

2/7/2022

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2/21/2022

60 Day Lock Exp.:

3/8/2022

W. Rate Sheet Dated: 1/7/2022

Release Time: 10:00 am ET

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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: 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	98.663	98.663	98.427	3.000	99.675	99.675	99.388	2.500	100.091	100.091	99.879	3.000	98.122	98.122	97.886	2.500	99.378	99.378	99.166
3.125	98.969	98.969	98.769	3.125	100.234	100.234	99.905	2.625	100.609	100.609	100.398	3.125	98.872	98.872	98.672	2.625	99.815	99.815	99.604
3.250	99.786	99.786	99.586	3.250	100.794	100.794	100.464	2.750	101.116	101.116	100.906	3.250	99.213	99.213	99.013	2.750	99.929	99.929	99.719
3.375	100.703	100.703	100.503	3.375	101.558	101.558	101.229	2.875	101.464	101.464	101.255	3.375	100.130	100.130	99.930	2.875	100.277	100.277	100.068
3.500	101.250	101.250	101.050	3.500	102.048	102.048	101.722	2.990	101.730	101.730	101.522	3.500	100.677	100.677	100.477	2.990	100.542	100.542	100.334
3.625	101.643	101.643	101.443	3.625	102.421	102.421	102.095	3.000	101.830	101.830	101.622	3.625	101.070	101.070	100.870	3.000	100.642	100.642	100.434
3.750	102.462	102.462	102.109	3.750	102.724	102.724	102.423	3.125	101.918	101.918	101.703	3.750	101.206	101.206	100.853	3.125	101.248	101.248	101.033
3.875	102.983	102.983	102.631	3.875	103.132	103.132	102.833	3.250	102.447	102.447	102.234	3.875	101.727	101.727	101.375	3.250	100.656	100.656	100.443
3.990	103.337	103.337	102.985	3.990	103.363	103.363	103.065	3.375	102.977	102.977	102.768	3.990	102.082	102.082	101.730	3.375	101.187	101.187	100.978
4.000	103.437	103.437	103.085	4.000	103.463	103.463	103.165	3.500	103.231	103.231	103.020	4.000	102.182	102.182	101.830	3.500	101.440	101.440	101.229
4.125	103.822	103.822	103.474	4.125	103.863	103.863	103.650	3.625	103.255	103.255	103.055	4.125	102.567	102.567	102.219	3.625	101.877	101.877	101.677
4.250	104.142	104.142	103.912	4.250	104.020	104.020	103.807	3.750	103.629	103.629	103.429	4.250	101.423	101.423	101.193	3.750	101.770	101.770	101.570
4.375	104.517	104.517	104.293	4.375	104.265	104.265	104.054	3.875	103.802	103.802	103.602	4.375	101.799	101.799	101.575	3.875	101.943	101.943	101.743
4.500	104.843	104.843	104.623	4.500	104.482	104.482	104.273	3.990	104.079	104.079	103.879	4.500	102.125	102.125	101.905	3.990	102.220	102.220	102.020
4.625	104.757	104.757	104.557	4.625	104.893	104.893	104.693	4.000	104.179	104.179	103.979	4.625	102.922	102.922	102.722	4.000	102.320	102.320	102.120
4.750	105.208	105.208	105.008	4.750	106.040	106.040	105.840	4.125	103.976	103.976	103.754	4.750	102.243	102.243	102.043	4.125	103.232	103.232	103.010
4.875	105.582	105.582	105.382	4.875	106.377	106.377	106.177	4.250	104.229	104.229	104.011	4.875	102.617	102.617	102.417	4.250	102.004	102.004	101.786
4.990	105.756	105.756	105.556	4.990	106.497	106.497	106.297	4.375	104.511	104.511	104.296	4.990	102.791	102.791	102.591	4.375	102.286	102.286	102.071
5.000	105.856	105.856	105.656	5.000	106.597	106.597	106.397	4.500	104.700	104.700	104.490	5.000	102.891	102.891	102.691	4.500	102.475	102.475	102.265

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@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: 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)