



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/9/2022

45 Day Lock Exp.: 2/24/2022

60 Day Lock Exp.: 3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 1:00 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	99.795	99.795	99.373	2.750	99.365	99.365	98.944	1.875	95.348	95.348	95.048	3.125	98.669	98.669	98.369
2.875	100.052	100.052	99.630	2.875	99.581	99.581	99.159	2.000	95.584	95.584	95.284	3.250	99.430	99.430	99.130
3.000	100.306	100.306	99.884	3.000	99.789	99.789	99.367	2.125	95.820	95.820	95.520	3.375	99.519	99.519	99.219
3.125	100.547	100.547	100.125	3.125	99.977	99.977	99.555	2.250	97.286	97.286	96.880	3.500	99.608	99.608	99.308
3.250	101.384	101.384	100.994	3.250	100.908	100.908	100.517	2.375	97.513	97.513	97.107	3.625	99.341	99.341	99.041
3.375	101.532	101.532	101.141	3.375	100.993	100.993	100.603	2.500	97.729	97.729	97.323	Margin = 2.250		Index = 0.370	
3.500	101.762	101.762	101.372	3.500	101.158	101.158	100.768	2.625	97.943	97.943	97.536	30 Year OTC			
3.625	101.982	101.982	101.592	3.625	101.335	101.335	100.945	2.750	99.095	99.095	98.795	Rate	30 Day	45 Day	60 Day
3.750	102.060	102.060	101.760	3.750	101.591	101.591	101.291	2.875	99.298	99.298	98.998	4.000	100.193	100.193	99.693
3.875	102.170	102.170	101.870	3.875	101.649	101.649	101.349	3.000	99.494	99.494	99.194	4.125	100.367	100.367	99.867
4.000	102.368	102.368	102.068	4.000	101.746	101.746	101.446	3.125	99.669	99.669	99.369	4.375	101.024	101.024	100.524
4.125	102.542	102.542	102.242	4.125	101.869	101.869	101.569	3.250	100.548	100.548	100.248	4.500	101.193	101.193	100.693
4.250	102.446	102.446	102.246	4.250	102.011	102.011	101.811	3.375	100.721	100.721	100.421	4.625	101.208	101.208	100.708
4.375	102.499	102.499	102.299	4.375	102.041	102.041	101.841	3.500	100.873	100.873	100.573	4.875	101.278	101.278	100.778
4.500	102.668	102.668	102.468	4.500	102.157	102.157	101.957	3.625	101.038	101.038	100.738	5.000	101.417	101.417	100.917
4.625	102.683	102.683	102.483	4.625	102.280	102.280	102.080	3.750	100.173	100.173	99.873	5.125	101.538	101.538	101.038
4.750	102.693	102.693	102.483	4.750	102.341	102.341	102.132	3.875	100.320	100.320	100.020	5.500	102.575	102.575	102.075
4.875	102.753	102.753	102.543	4.875	102.371	102.371	102.161	4.000	100.425	100.425	100.125	5.625	102.696	102.696	102.196
6.250	106.000	106.000	105.800	6.250	103.202	103.202	103.002	4.125	100.540	100.540	100.240	6.250	102.779	102.779	102.279

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	99.895	99.795	99.795	99.373	2.750	99.190	99.090	99.090	98.669	1.875	97.478	97.378	97.378	97.078	
2.875	100.152	100.052	100.052	99.630	2.875	99.406	99.306	99.306	98.884	2.000	97.714	97.614	97.614	97.314	
3.000	100.406	100.306	100.306	99.884	3.000	99.614	99.514	99.514	99.092	2.125	97.950	97.850	97.850	97.550	
3.125	100.647	100.547	100.547	100.125	3.125	99.802	99.702	99.702	99.280	2.250	99.416	99.316	99.316	98.910	
3.250	101.484	101.384	101.384	100.994	3.250	100.708	100.608	100.608	100.217	2.375	99.643	99.543	99.543	99.137	
3.375	101.732	101.632	101.632	101.241	3.375	100.893	100.793	100.793	100.403	2.500	99.859	99.759	99.759	99.353	
3.500	101.962	101.862	101.862	101.472	3.500	101.058	100.958	100.958	100.568	2.625	100.073	99.973	99.973	99.566	
3.625	102.182	102.082	102.082	101.692	3.625	101.235	101.135	101.135	100.745	2.750	100.125	100.025	100.025	99.725	
3.750	102.260	102.160	102.160	101.860	3.750	101.791	101.691	101.691	101.391	2.875	100.328	100.228	100.228	99.928	
3.875	102.470	102.370	102.370	102.070	3.875	101.949	101.849	101.849	101.549	3.000	100.524	100.424	100.424	100.124	
4.000	102.668	102.568	102.568	102.268	4.000	102.046	101.946	101.946	101.646	3.125	100.699	100.599	100.599	100.299	
4.125	102.842	102.742	102.742	102.442	4.125	102.169	102.069	102.069	101.769	3.250	102.178	102.078	102.078	101.778	
4.250	103.346	103.246	103.246	103.046	4.250	102.811	102.711	102.711	102.411	3.375	102.351	102.251	102.251	101.951	

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	97.443	97.443	96.943	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.617	97.617	97.117	4.750	100.000	100.000	100.500
3.875	97.618	97.618	97.118	5.250	103.750	103.750	103.500	4.375	98.274	98.274	97.774	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.419	97.419	96.919					4.500	98.443	98.443	97.943	Rate	30 Day	45 Day	60 Day
4.125	97.246	97.246	96.746					4.625	98.458	98.458	97.958	5.250	102.750	102.750	102.250
4.250	98.991	98.991	98.491					4.875	98.528	98.528	98.028	6.250	105.750	105.750	105.250
4.375	98.839	98.839	98.339					5.000	98.667	98.667	98.167	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.500	98.670	98.670	98.170					5.125	98.788	98.788	98.288				
4.625	98.654	98.654	98.154					5.500	99.825	99.825	99.325				
4.750	99.432	99.432	98.932					5.625	99.946	99.946	99.446				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.029	100.029	99.529				

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



AFR Loan Center

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1-877-588-2706

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/9/2022

45 Day Lock Exp.:

2/24/2022

60 Day Lock Exp.:

3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 1:00 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	98.419	98.419	98.119
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	99.180	99.180	98.880
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	99.269	99.269	98.969
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	97.644	97.644	97.344	3.500	99.358	99.358	99.058
3.250	100.859	100.859	100.468	3.250	100.483	100.483	100.092	2.875	97.847	97.847	97.547	3.625	99.091	99.091	98.791
3.375	101.107	101.107	100.716	3.375	100.668	100.668	100.277	3.000	98.042	98.042	97.742	Margin = 2.250		Index = .370	
3.500	101.337	101.337	100.946	3.500	100.833	100.833	100.442	3.125	98.218	98.218	97.918	30 Year OTC			
3.625	101.557	101.557	101.166	3.625	101.010	101.010	100.619	3.250	99.353	99.353	99.053	Rate	30 Day	45 Day	60 Day
3.750	101.310	101.310	101.010	3.750	100.941	100.941	100.641	3.375	99.526	99.526	99.226	3.250	100.859	100.859	100.359
3.875	101.520	101.520	101.220	3.875	101.099	101.099	100.799	3.500	99.678	99.678	99.378	3.375	101.107	101.107	100.607
4.000	101.718	101.718	101.418	4.000	101.196	101.196	100.896	3.625	99.843	99.843	99.543	3.500	101.337	101.337	100.837
4.125	101.892	101.892	101.592	4.125	101.319	101.319	101.019	3.750	99.478	99.478	99.178	3.625	101.557	101.557	101.057
4.250	101.834	101.834	101.634	4.250	101.499	101.499	101.299	3.875	N/A	N/A	N/A	3.750	101.310	101.310	100.810
4.375	101.986	101.986	101.786	4.375	101.629	101.629	101.429	4.000	N/A	N/A	N/A	3.875	101.520	101.520	101.020
4.500	102.155	102.155	101.955	4.500	101.744	101.744	101.544	4.125	N/A	N/A	N/A	4.000	101.718	101.718	101.218
4.625	102.171	102.171	101.971	4.625	101.868	101.868	101.668	4.250	N/A	N/A	N/A	4.125	101.892	101.892	101.392
4.750	100.393	100.393	100.184	4.750	100.141	100.141	99.932	4.375	N/A	N/A	N/A	4.250	101.834	101.834	101.334
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	100.959	100.859	100.859	100.468	3.250	100.583	100.483	100.483	100.092	2.750	99.900	99.800	99.800	99.500
3.375	101.207	101.107	101.107	100.716	3.375	100.768	100.668	100.668	100.277	2.875	100.103	100.003	100.003	99.703
3.500	101.437	101.337	101.337	100.946	3.500	100.933	100.833	100.833	100.442	3.000	100.299	100.199	100.199	99.899
3.625	101.657	101.557	101.557	101.166	3.625	101.110	101.010	101.010	100.619	3.125	100.474	100.374	100.374	100.074
3.750	101.410	101.310	101.310	101.010	3.750	101.041	100.941	100.941	100.641	3.250	101.953	101.853	101.853	101.553
3.875	101.620	101.520	101.520	101.220	3.875	101.199	101.099	101.099	100.799	3.375	102.126	102.026	102.026	101.726
4.000	101.818	101.718	101.718	101.418	4.000	101.296	101.196	101.196	100.896	3.500	102.278	102.178	102.178	101.878
4.125	101.992	101.892	101.892	101.592	4.125	101.419	101.319	101.319	101.019	3.625	102.443	102.343	102.343	102.043
4.250	101.934	101.834	101.834	101.634	4.250	101.599	101.499	101.499	101.299	3.750	101.453	101.353	101.353	101.053

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.:

2/9/2022

45 Day Lock Exp.:

2/24/2022

60 Day Lock Exp.:

3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 1:00 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	98.104	98.104	97.904	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.579	98.579	98.379	2.000	N/A	N/A	N/A	3.000	98.083	97.971	97.854
3.125	98.698	98.698	98.498	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.347	99.347	99.147	2.125	N/A	N/A	N/A	3.125	98.811	98.699	98.534
3.250	99.442	99.442	99.242	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	100.007	100.007	99.807	2.250	N/A	N/A	N/A	3.250	99.555	99.413	99.278
3.375	100.325	100.325	100.125	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.837	100.837	100.637	2.375	N/A	N/A	N/A	3.375	100.438	100.296	100.161
3.500	100.820	100.820	100.620	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.206	101.206	101.006	2.500	N/A	N/A	N/A	3.500	101.072	100.946	100.812
3.625	101.365	101.365	101.165	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.416	101.416	101.216	2.625	N/A	N/A	N/A	3.625	101.930	101.804	101.670
3.750	102.055	102.055	101.855	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.743	101.743	101.543	2.750	N/A	N/A	N/A	3.750	102.620	102.494	102.360
3.875	102.548	102.548	102.348	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.181	102.181	101.981	2.875	N/A	N/A	N/A	3.875	103.113	102.987	102.853
3.990	102.778	102.778	102.578	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.336	102.336	102.136	2.990	N/A	N/A	N/A	3.990	103.343	103.217	103.083
4.000	102.878	102.878	102.678	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.436	102.436	102.236	3.000	N/A	N/A	N/A	4.000	103.443	103.317	103.183
4.125	103.199	103.199	102.999	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.566	102.566	102.366	3.125	N/A	N/A	N/A	4.125	103.734	103.608	103.471
4.250	103.678	103.678	103.478	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.137	102.137	101.937	3.250	N/A	N/A	N/A	4.250	104.161	104.012	103.886
4.375	104.056	104.056	103.856	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.515	102.515	102.315	3.375	N/A	N/A	N/A	4.375	104.539	104.390	104.264
4.500	104.400	104.400	104.200	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.766	102.766	102.566	3.500	N/A	N/A	N/A	4.500	104.883	104.735	104.608
4.625	104.630	104.630	104.430	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.909	102.909	102.709	3.625	N/A	N/A	N/A	4.625	105.112	104.963	104.837
4.750	104.884	104.884	104.684	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.531	102.531	102.331	3.750	N/A	N/A	N/A	4.750	105.376	105.267	105.149
4.875	105.262	105.262	105.062	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.903	102.903	102.703	3.875	N/A	N/A	N/A	4.875	105.754	105.645	105.527
4.990	105.455	105.455	105.255	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.016	103.016	102.816	3.990	N/A	N/A	N/A	4.990	105.946	105.837	105.719
5.000	105.555	105.555	105.355	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.116	103.116	102.916	4.000	N/A	N/A	N/A	5.000	106.046	105.937	105.819
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	99.483	99.483	99.283	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.519	99.519	99.319	2.500	99.418	99.297	99.179
2.875	N/A	N/A	N/A	3.125	99.939	99.939	99.739	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	100.080	100.080	99.880	2.625	99.979	99.858	99.740
2.990	N/A	N/A	N/A	3.250	100.453	100.453	100.253	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.607	100.607	100.407	2.750	100.506	100.385	100.267
3.000	N/A	N/A	N/A	3.375	101.273	101.273	101.073	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	101.031	101.031	100.831	2.875	100.930	100.809	100.692
3.125	N/A	N/A	N/A	3.500	101.737	101.737	101.537	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	101.411	101.411	101.211	2.990	101.310	101.189	101.071
3.250	N/A	N/A	N/A	3.625	102.136	102.136	101.936	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.511	101.511	101.311	3.000	101.410	101.289	101.171
3.375	N/A	N/A	N/A	3.750	102.316	102.316	102.116	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.919	101.919	101.719	3.125	101.880	101.760	101.606
3.500	N/A	N/A	N/A	3.875	102.806	102.806	102.606	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	102.290	102.290	102.090	3.250	102.336	102.216	102.064
3.625	N/A	N/A	N/A	3.990	103.003	103.003	102.803	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.876	102.876	102.676	3.375	102.923	102.803	102.651
3.750	N/A	N/A	N/A	4.000	103.103	103.103	102.903	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	103.224	103.224	103.024	3.500	103.277	103.165	103.030
3.875	N/A	N/A	N/A	4.125	103.388	103.388	103.188	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.646	103.646	103.446	3.625	103.802	103.690	103.555
3.990	N/A	N/A	N/A	4.250	103.709	103.709	103.509	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	104.046	104.046	103.846	3.750	104.249	104.137	104.002
4.000	N/A	N/A	N/A	4.375	104.083	104.083	103.883	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.513	104.513	104.313	3.875	104.716	104.604	104.469
4.125	N/A	N/A	N/A	4.500	104.406	104.406	104.206	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.868	104.868	104.668	3.990	105.072	104.960	104.825
4.250	N/A	N/A	N/A	4.625	104.631	104.631	104.431	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.968	104.968	104.768	4.000	105.172	105.060	104.925
4.375	N/A	N/A	N/A	4.750	104.763	104.763	104.563	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	105.351	105.351	105.151	4.125	105.554	105.442	105.307
4.500	N/A	N/A	N/A	4.875	105.138	105.138	104.938	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.633	104.633	104.433	4.250	104.782	104.666	104.539
4.625	N/A	N/A	N/A	4.990	105.312	105.312	105.112	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.906	104.906	104.706	4.375	105.055	104.939	104.812
4.750	N/A	N/A	N/A	5.000	105.412	105.412	105.212	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.980	104.980	104.780	4.500	105.129	105.013	104.886
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	99.502	99.502	99.302	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.007	100.007	99.807
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.924	99.924	99.724	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.485	100.485	100.285
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.291	100.291	100.091	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.888	100.888	100.688
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.586	100.586	100.386	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.312	101.312	101.112
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.819	100.819	100.619	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.692	101.692	101.492
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.919	100.919	100.719	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.792	101.792	101.592
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.199	101.199	100.999	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.200	102.200	102.000
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.156	101.156	100.956	2.875	N/A	N/A	N/A</								



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/9/2022

45 Day Lock Exp.:

2/24/2022

60 Day Lock Exp.:

3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 1:00 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	98.104	98.104	97.904	3.000	98.579	98.579	98.379	3.000	99.483	99.483	99.283	2.500	99.519	99.519	99.319	2.500	99.502	99.502	99.302
3.125	98.698	98.698	98.498	3.125	99.347	99.347	99.147	3.125	99.939	99.939	99.739	2.625	100.080	100.080	99.880	2.625	99.924	99.924	99.724
3.250	99.442	99.442	99.242	3.250	100.007	100.007	99.807	3.250	100.453	100.453	100.253	2.750	100.607	100.607	100.407	2.750	100.291	100.291	100.091
3.375	100.325	100.325	100.125	3.375	100.837	100.837	100.637	3.375	101.273	101.273	101.073	2.875	101.031	101.031	100.831	2.875	100.586	100.586	100.386
3.500	100.820	100.820	100.620	3.500	101.206	101.206	101.006	3.500	101.737	101.737	101.537	2.990	101.411	101.411	101.211	2.990	100.819	100.819	100.619
3.625	101.365	101.365	101.165	3.625	101.416	101.416	101.216	3.625	102.136	102.136	101.936	3.000	101.511	101.511	101.311	3.000	100.919	100.919	100.719
3.750	102.055	102.055	101.855	3.750	101.743	101.743	101.543	3.750	102.316	102.316	102.116	3.125	101.919	101.919	101.719	3.125	101.199	101.199	100.999
3.875	102.548	102.548	102.348	3.875	102.181	102.181	101.981	3.875	102.806	102.806	102.606	3.250	102.290	102.290	102.090	3.250	101.156	101.156	100.956
3.990	102.778	102.778	102.578	3.990	102.336	102.336	102.136	3.990	103.003	103.003	102.803	3.375	102.876	102.876	102.676	3.375	101.614	101.614	101.414
4.000	102.878	102.878	102.678	4.000	102.436	102.436	102.236	4.000	103.103	103.103	102.903	3.500	103.224	103.224	103.024	3.500	101.855	101.855	101.655
4.125	103.199	103.199	102.999	4.125	102.566	102.566	102.366	4.125	103.388	103.388	103.188	3.625	103.646	103.646	103.446	3.625	102.139	102.139	101.939
4.250	103.678	103.678	103.478	4.250	102.137	102.137	101.937	4.250	103.709	103.709	103.509	3.750	104.046	104.046	103.846	3.750	102.141	102.141	101.941
4.375	104.056	104.056	103.856	4.375	102.515	102.515	102.315	4.375	104.083	104.083	103.883	3.875	104.513	104.513	104.313	3.875	102.467	102.467	102.267
4.500	104.400	104.400	104.200	4.500	102.766	102.766	102.566	4.500	104.406	104.406	104.206	3.990	104.868	104.868	104.668	3.990	102.684	102.684	102.484
4.625	104.630	104.630	104.430	4.625	102.909	102.909	102.709	4.625	104.631	104.631	104.431	4.000	104.968	104.968	104.768	4.000	102.784	102.784	102.584
4.750	104.884	104.884	104.684	4.750	102.531	102.531	102.331	4.750	104.763	104.763	104.563	4.125	105.351	105.351	105.151	4.125	103.056	103.056	102.856
4.875	105.262	105.262	105.062	4.875	102.903	102.903	102.703	4.875	105.138	105.138	104.938	4.250	104.633	104.633	104.433	4.250	102.265	102.265	102.065
4.990	105.455	105.455	105.255	4.990	103.016	103.016	102.816	4.990	105.312	105.312	105.112	4.375	104.906	104.906	104.706	4.375	102.458	102.458	102.258
5.000	105.555	105.555	105.355	5.000	103.116	103.116	102.916	5.000	105.412	105.412	105.212	4.500	104.980	104.980	104.780	4.500	102.508	102.508	102.308

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

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

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

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

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



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

30 Day Lock Exp.: 2/9/2022
45 Day Lock Exp.: 2/24/2022
60 Day Lock Exp.: 3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 1:00 pm ET

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Conforming FHLMC																																			
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year SC						30/25 Year SC 105-125											
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.000	98.318	98.318	98.062	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	96.168	96.168	95.912	2.750	N/A	N/A	N/A	3.000	97.699	97.593	97.443	3.125	98.110	98.010	97.910	3.250	99.498	99.498	99.298	2.990	N/A	N/A	N/A
3.125	98.676	98.676	98.476	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.526	96.526	96.326	2.875	N/A	N/A	N/A	3.125	98.110	98.010	97.910	3.250	99.498	99.498	99.298	2.990	N/A	N/A	N/A	3.000	97.699	97.593	97.443
3.250	99.498	99.498	99.298	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.348	97.348	97.148	2.990	N/A	N/A	N/A	3.250	98.754	98.650	98.554	3.375	99.675	99.566	99.472	3.500	100.971	100.971	100.769	3.125	N/A	N/A	N/A
3.375	100.419	100.419	100.216	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	98.269	98.269	98.066	3.000	N/A	N/A	N/A	3.375	99.675	99.566	99.472	3.500	100.971	100.971	100.769	3.125	N/A	N/A	N/A	3.000	97.699	97.593	97.443
3.500	100.971	100.971	100.769	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.821	98.821	98.619	3.125	N/A	N/A	N/A	3.500	100.227	100.119	100.025	3.625	101.367	101.267	101.173	3.750	102.087	102.087	101.831	3.375	N/A	N/A	N/A
3.625	101.367	101.367	101.163	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	99.217	99.217	99.013	3.250	N/A	N/A	N/A	3.625	100.624	100.515	100.420	3.750	102.087	102.087	101.831	3.375	N/A	N/A	N/A	3.000	97.699	97.593	97.443
3.750	102.087	102.087	101.831	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.937	99.937	99.681	3.375	N/A	N/A	N/A	3.750	100.222	100.085	99.966	3.875	102.655	102.655	102.399	3.500	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.875	102.655	102.655	102.399	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	100.505	100.505	100.249	3.500	N/A	N/A	N/A	3.875	100.790	100.653	100.534	3.990	104.352	104.352	104.039	3.990	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.990	102.990	102.990	102.737	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.840	100.840	100.587	3.625	N/A	N/A	N/A	3.990	101.125	100.990	100.872	4.000	103.090	103.090	102.837	3.750	N/A	N/A	N/A	3.000	97.699	97.593	97.443
4.000	103.090	103.090	102.837	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.940	100.940	100.687	3.750	N/A	N/A	N/A	4.000	101.225	101.090	100.972	4.125	103.460	103.460	103.204	3.875	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	103.460	103.460	103.204	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	101.310	101.310	101.054	3.875	N/A	N/A	N/A	4.125	101.595	101.457	101.339	4.250	103.972	103.972	103.654	3.990	N/A	N/A	N/A	3.000	97.699	97.593	97.443
4.250	103.972	103.972	103.654	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.822	101.822	101.504	3.990	N/A	N/A	N/A	4.250	101.507	101.367	101.249	4.375	104.352	104.352	104.039	4.000	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.375	104.352	104.352	104.039	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	102.202	102.202	101.889	4.000	N/A	N/A	N/A	4.375	101.438	101.252	101.125	4.500	104.675	104.675	104.369	4.125	N/A	N/A	N/A	3.000	97.699	97.593	97.443
4.500	104.675	104.675	104.369	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.525	102.525	102.219	4.125	N/A	N/A	N/A	4.500	101.760	101.581	101.454	4.625	104.941	104.941	104.631	4.250	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	104.941	104.941	104.631	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.341	102.341	102.041	4.250	N/A	N/A	N/A	4.625	101.916	101.736	101.616	4.750	104.941	104.941	104.631	4.375	N/A	N/A	N/A	3.000	97.699	97.593	97.443
4.750	104.941	104.941	104.631	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.793	102.793	102.593	4.375	N/A	N/A	N/A	4.750	101.787	101.607	101.487	4.875	105.319	105.319	105.019	4.500	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.875	105.319	105.319	105.019	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	103.169	103.169	102.969	4.500	N/A	N/A	N/A	4.875	101.263	101.083	100.963	4.990	105.495	105.495	105.195	4.625	N/A	N/A	N/A	3.000	97.699	97.593	97.443
4.990	105.495	105.495	105.195	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	103.445	103.445	103.245	4.625	N/A	N/A	N/A	4.990	101.338	101.158	101.038	5.000	105.995	105.995	105.695	4.750	N/A	N/A	N/A	3.125	N/A	N/A	N/A
5.000	105.995	105.995	105.695	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	103.445	103.445	103.245	4.750	N/A	N/A	N/A	5.000	101.438	101.258	101.138												
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						15 Year						15 Year Investment					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	3.000	99.327	99.327	98.900	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.608	99.608	99.393	2.500	99.062	98.904	98.847	2.875	N/A	N/A	N/A	3.125	99.938	99.938	99.525	2.625	N/A	N/A	N/A
2.875	N/A	N/A	N/A	3.125	99.938	99.938	99.525	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.128	100.128	99.914	2.875	N/A	N/A	N/A	3.125	100.499	100.499	100.086	2.750	N/A	N/A	N/A
2.990	N/A	N/A	N/A	3.250	100.499	100.499	100.086	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.633	100.633	100.421	2.990	N/A	N/A	N/A	3.250	101.260	101.260	100.846	2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.375	101.260	101.260	100.846	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.986	100.986	100.774	2.990	N/A	N/A	N/A	3.250	101.756	101.756	101.346	2.990	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.500	101.756	101.756	101.346	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.270	101.270	101.059	2.990	N/A	N/A	N/A	3.250	102.130	102.130	101.721	3.000	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.625	102.130	102.130	101.721	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.370	101.370	101.159	3.000	N/A	N/A	N/A	3.250	102.421	102.421	102.012	3.125	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.750	102.421	102.421	102.012	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.651	101.651	101.387	3.125	N/A	N/A	N/A	3.250	102.876	102.876	102.467	3.250	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.875	102.876	102.876	102.467	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.176	102.176	101.913	3.250	N/A	N/A	N/A	3.250	103.091	103.091	102.795	3.375	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.990	103.091	103.091	102.795	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.713	102.713	102.451	3.375	N/A	N/A	N/A	3.250	103.191	103.191	102.895	3.500	N/A	N/A	N/A
3.750	N/A	N/A	N/A	4.000	103.191	103.191	102.895	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.970	102.970	102.712	3.500	N/A	N/A	N/A	3.250	103.796	103.796	103.463	3.625	N/A	N/A	N/A
3.875	N/A	N/A	N/A	4.125	103.796	103.796	103.463	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.534	103.534	103.334	3.625	N/A	N/A	N/A	3.250	104.196	104.196	103.865	3.750	N/A	N/A	N/A
3.990	N/A	N/A	N/A	4.250	104.196	104.196	103.865	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.889	103.889	103.689	3.750	N/A	N/A	N/A	3.250	104.408	104.408	104.082	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.375	104.408	104.408	104.082	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	104.341	104.341	104.141	3.990	N/A	N/A	N/A	3.250	104.687	104.687	104.452	4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.500	104.687	104.687	104.452	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	104.441	104.441	104.241	4.000	N/A	N/A	N/A	3.250							



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/9/2022

45 Day Lock Exp.:

2/24/2022

60 Day Lock Exp.:

3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 1:00 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	98.318	98.318	98.062	3.000	96.168	96.168	95.912	3.000	99.327	99.327	98.900	2.500	99.608	99.608	99.393	2.500	97.408	97.408	97.193
3.125	98.676	98.676	98.476	3.125	96.526	96.526	96.326	3.125	99.938	99.938	99.525	2.625	100.128	100.128	99.914	2.625	97.928	97.928	97.714
3.250	99.498	99.498	99.298	3.250	97.348	97.348	97.148	3.250	100.499	100.499	100.086	2.750	100.633	100.633	100.421	2.750	98.433	98.433	98.221
3.375	100.419	100.419	100.216	3.375	98.269	98.269	98.066	3.375	101.260	101.260	100.846	2.875	100.986	100.986	100.774	2.875	98.786	98.786	98.574
3.500	100.971	100.971	100.769	3.500	98.821	98.821	98.619	3.500	101.756	101.756	101.346	2.990	101.270	101.270	101.059	2.990	99.070	99.070	98.859
3.625	101.367	101.367	101.163	3.625	99.217	99.217	99.013	3.625	102.130	102.130	101.721	3.000	101.370	101.370	101.159	3.000	99.170	99.170	98.959
3.750	102.087	102.087	101.831	3.750	99.937	99.937	99.681	3.750	102.421	102.421	102.124	3.125	101.651	101.651	101.387	3.125	99.451	99.451	99.187
3.875	102.655	102.655	102.399	3.875	100.505	100.505	100.249	3.875	102.876	102.876	102.579	3.250	102.176	102.176	101.913	3.250	99.976	99.976	99.713
3.990	102.990	102.990	102.737	3.990	100.840	100.840	100.587	3.990	103.091	103.091	102.795	3.375	102.713	102.713	102.451	3.375	100.513	100.513	100.251
4.000	103.090	103.090	102.837	4.000	100.940	100.940	100.687	4.000	103.191	103.191	102.895	3.500	102.970	102.970	102.712	3.500	100.770	100.770	100.512
4.125	103.460	103.460	103.204	4.125	101.310	101.310	101.054	4.125	103.796	103.796	103.463	3.625	103.534	103.534	103.334	3.625	101.334	101.334	101.134
4.250	103.972	103.972	103.654	4.250	101.822	101.822	101.504	4.250	103.946	103.946	103.614	3.750	103.889	103.889	103.689	3.750	101.689	101.689	101.489
4.375	104.352	104.352	104.039	4.375	102.202	102.202	101.889	4.375	104.196	104.196	103.865	3.875	104.062	104.062	103.862	3.875	101.862	101.862	101.662
4.500	104.675	104.675	104.369	4.500	102.525	102.525	102.219	4.500	104.408	104.408	104.082	3.990	104.341	104.341	104.141	3.990	102.141	102.141	101.941
4.625	104.991	104.991	104.691	4.625	102.341	102.341	102.141	4.625	104.687	104.687	104.452	4.000	104.441	104.441	104.241	4.000	102.241	102.241	102.041
4.750	104.943	104.943	104.743	4.750	102.793	102.793	102.593	4.750	105.837	105.837	105.610	4.125	103.856	103.856	103.630	4.125	101.656	101.656	101.430
4.875	105.319	105.319	105.119	4.875	103.169	103.169	102.969	4.875	106.176	106.176	105.950	4.250	104.110	104.110	103.887	4.250	101.910	101.910	101.687
4.990	105.495	105.495	105.295	4.990	103.345	103.345	103.145	4.990	106.297	106.297	106.074	4.375	104.393	104.393	104.175	4.375	102.193	102.193	101.975
5.000	105.595	105.595	105.395	5.000	103.445	103.445	103.245	5.000	106.397	106.397	106.174	4.500	104.582	104.582	104.371	4.500	102.382	102.382	102.171

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 2/9/2022
45 Day Lock Exp.: 2/24/2022
60 Day Lock Exp.: 3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 1:00 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 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.:

2/9/2022

45 Day Lock Exp.:

2/24/2022

60 Day Lock Exp.:

3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 1:00 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	98.318	98.318	98.062	3.000	99.327	99.327	98.900	2.500	99.608	99.608	99.393	3.000	96.568	96.568	96.312	2.500	97.858	97.858	97.643
3.125	98.676	98.676	98.476	3.125	99.938	99.938	99.525	2.625	100.128	100.128	99.914	3.125	96.926	96.926	96.726	2.625	98.378	98.378	98.164
3.250	99.498	99.498	99.298	3.250	100.499	100.499	100.086	2.750	100.633	100.633	100.421	3.250	97.748	97.748	97.548	2.750	98.883	98.883	98.671
3.375	100.419	100.419	100.216	3.375	101.260	101.260	100.846	2.875	100.986	100.986	100.774	3.375	98.669	98.669	98.466	2.875	99.236	99.236	99.024
3.500	100.971	100.971	100.769	3.500	101.756	101.756	101.346	2.990	101.270	101.270	101.059	3.500	99.221	99.221	99.019	2.990	99.520	99.520	99.309
3.625	101.367	101.367	101.163	3.625	102.130	102.130	101.721	3.000	101.370	101.370	101.159	3.625	99.617	99.617	99.413	3.000	99.620	99.620	99.409
3.750	102.087	102.087	101.831	3.750	102.421	102.421	102.124	3.125	101.651	101.651	101.387	3.750	100.337	100.337	100.081	3.125	99.901	99.901	99.637
3.875	102.655	102.655	102.399	3.875	102.876	102.876	102.579	3.250	102.176	102.176	101.913	3.875	100.905	100.905	100.649	3.250	100.426	100.426	100.163
3.990	102.990	102.990	102.737	3.990	103.091	103.091	102.795	3.375	102.713	102.713	102.451	3.990	101.240	101.240	100.987	3.375	100.963	100.963	100.701
4.000	103.090	103.090	102.837	4.000	103.191	103.191	102.895	3.500	102.970	102.970	102.712	4.000	101.340	101.340	101.087	3.500	101.220	101.220	100.962
4.125	103.460	103.460	103.204	4.125	103.796	103.796	103.463	3.625	103.534	103.534	103.334	4.125	101.710	101.710	101.454	3.625	101.784	101.784	101.584
4.250	103.972	103.972	103.654	4.250	103.946	103.946	103.614	3.750	103.889	103.889	103.689	4.250	102.222	102.222	101.904	3.750	102.139	102.139	101.939
4.375	104.352	104.352	104.039	4.375	104.196	104.196	103.865	3.875	104.062	104.062	103.862	4.375	102.602	102.602	102.289	3.875	102.312	102.312	102.112
4.500	104.675	104.675	104.369	4.500	104.408	104.408	104.082	3.990	104.341	104.341	104.141	4.500	102.925	102.925	102.619	3.990	102.591	102.591	102.391
4.625	104.991	104.991	104.687	4.625	104.687	104.687	104.352	4.000	104.441	104.441	104.241	4.625	102.741	102.741	102.541	4.000	102.691	102.691	102.491
4.750	104.943	104.943	104.743	4.750	105.837	105.837	105.610	4.125	103.856	103.856	103.630	4.750	103.193	103.193	102.993	4.125	102.106	102.106	101.880
4.875	105.319	105.319	105.119	4.875	106.176	106.176	105.950	4.250	104.110	104.110	103.887	4.875	103.569	103.569	103.369	4.250	102.360	102.360	102.137
4.990	105.495	105.495	105.295	4.990	106.297	106.297	106.074	4.375	104.393	104.393	104.175	4.990	103.745	103.745	103.545	4.375	102.643	102.643	102.425
5.000	105.595	105.595	105.395	5.000	106.397	106.397	106.174	4.500	104.582	104.582	104.371	5.000	103.845	103.845	103.645	4.500	102.832	102.832	102.621

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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.:

2/9/2022

45 Day Lock Exp.:

2/24/2022

60 Day Lock Exp.:

3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 1:00 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)