



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: 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	99.529	99.529	99.092	2.750	99.100	99.100	98.662	1.875	94.856	94.856	94.551	3.125	98.669	98.669	98.369
2.875	99.787	99.787	99.349	2.875	99.315	99.315	98.878	2.000	95.092	95.092	94.787	3.250	99.430	99.430	99.130
3.000	100.040	100.040	99.603	3.000	99.523	99.523	99.086	2.125	95.328	95.328	95.023	3.375	99.519	99.519	99.219
3.125	100.282	100.282	99.844	3.125	99.711	99.711	99.274	2.250	97.075	97.075	96.661	3.500	99.608	99.608	99.308
3.250	101.197	101.197	100.791	3.250	100.720	100.720	100.314	2.375	97.302	97.302	96.888	3.625	99.341	99.341	99.041
3.375	101.344	101.344	100.938	3.375	100.806	100.806	100.400	2.500	97.518	97.518	97.104	Margin = 2.250		Index = 0.370	
3.500	101.575	101.575	101.169	3.500	100.971	100.971	100.565	2.625	97.732	97.732	97.318	30 Year OTC			
3.625	101.795	101.795	101.388	3.625	101.148	101.148	100.742	2.750	98.790	98.790	98.490	Rate	30 Day	45 Day	60 Day
3.750	102.029	102.029	101.729	3.750	101.560	101.560	101.260	2.875	98.993	98.993	98.693	4.000	100.162	100.162	99.662
3.875	102.138	102.138	101.838	3.875	101.617	101.617	101.317	3.000	99.189	99.189	98.889	4.125	100.335	100.335	99.835
4.000	102.337	102.337	102.037	4.000	101.714	101.714	101.414	3.125	99.364	99.364	99.064	4.375	100.977	100.977	100.477
4.125	102.510	102.510	102.210	4.125	101.838	101.838	101.538	3.250	100.548	100.548	100.248	4.500	101.146	101.146	100.646
4.250	102.399	102.399	102.199	4.250	101.964	101.964	101.764	3.375	100.721	100.721	100.421	4.625	101.161	101.161	100.661
4.375	102.452	102.452	102.252	4.375	101.994	101.994	101.794	3.500	100.873	100.873	100.573	4.875	101.278	101.278	100.778
4.500	102.621	102.621	102.421	4.500	102.110	102.110	101.910	3.625	101.038	101.038	100.738	5.000	101.417	101.417	100.917
4.625	102.636	102.636	102.436	4.625	102.234	102.234	102.034	3.750	100.173	100.173	99.873	5.125	101.538	101.538	101.038
4.750	102.693	102.693	102.493	4.750	102.341	102.341	102.141	3.875	100.320	100.320	100.020	5.500	102.590	102.590	102.090
4.875	102.753	102.753	102.553	4.875	102.371	102.371	102.171	4.000	100.425	100.425	100.125	5.625	102.712	102.712	102.212
6.250	106.000	106.000	105.800	6.250	103.437	103.437	103.237	4.125	100.540	100.540	100.240	6.250	103.013	103.013	102.513

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	99.629	99.529	99.529	99.092	2.750	98.925	98.825	98.825	98.387	1.875	96.986	96.886	96.886	96.581	
2.875	99.887	99.787	99.787	99.349	2.875	99.140	99.040	99.040	98.603	2.000	97.222	97.122	97.122	96.817	
3.000	100.140	100.040	100.040	99.603	3.000	99.348	99.248	99.248	98.811	2.125	97.458	97.358	97.358	97.053	
3.125	100.382	100.282	100.282	99.844	3.125	99.536	99.436	99.436	98.999	2.250	99.205	99.105	99.105	98.691	
3.250	101.297	101.197	101.197	100.791	3.250	100.520	100.420	100.420	100.014	2.375	99.432	99.332	99.332	98.918	
3.375	101.544	101.444	101.444	101.038	3.375	100.706	100.606	100.606	100.200	2.500	99.648	99.548	99.548	99.134	
3.500	101.775	101.675	101.675	101.269	3.500	100.871	100.771	100.771	100.365	2.625	99.862	99.762	99.762	99.348	
3.625	101.995	101.895	101.895	101.488	3.625	101.048	100.948	100.948	100.542	2.750	99.820	99.720	99.720	99.420	
3.750	102.229	102.129	102.129	101.829	3.750	101.760	101.660	101.660	101.360	2.875	100.023	99.923	99.923	99.623	
3.875	102.438	102.338	102.338	102.038	3.875	101.917	101.817	101.817	101.517	3.000	100.219	100.119	100.119	99.819	
4.000	102.637	102.537	102.537	102.237	4.000	102.014	101.914	101.914	101.614	3.125	100.394	100.294	100.294	99.994	
4.125	102.810	102.710	102.710	102.410	4.125	102.138	102.038	102.038	101.738	3.250	102.178	102.078	102.078	101.778	
4.250	103.299	103.199	103.199	102.999	4.250	102.864	102.764	102.764	102.564	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	97.412	97.412	96.912	4.250	100.000	100.000	99.500	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.585	97.585	97.085	4.750	100.000	100.000	100.500	
3.875	97.587	97.587	97.087	5.250	103.750	103.750	103.500	4.375	98.227	98.227	97.727	30 yr DPA "3.5% DPA ; Lender Paid Only"				
4.000	97.388	97.388	96.888					4.500	98.396	98.396	97.896	Rate	30 Day	45 Day	60 Day	
4.125	97.215	97.215	96.715					4.625	98.411	98.411	97.911	5.250	102.750	102.750	102.250	
4.250	98.945	98.945	98.445					4.875	98.528	98.528	98.028		6.250	105.750	105.750	105.250
4.375	98.792	98.792	98.292					5.000	98.667	98.667	98.167		DPA Advantage Adjustment			
4.500	98.623	98.623	98.123					5.125	98.788	98.788	98.288		203(k) / 203(k)s		-1.000	
4.625	98.607	98.607	98.107					5.500	99.840	99.840	99.340		203(k) & 203(k)s are Borrower Paid only			
4.750	99.432	99.432	98.932					5.625	99.962	99.962	99.462					
Borrower Paid Comp Only				Lender Paid Only				6.250	100.263	100.263	99.763					

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.:

2/9/2022

45 Day Lock Exp.:

2/24/2022

60 Day Lock Exp.:

3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 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	98.419	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	97.339	97.339	97.039	3.500	99.358	99.358	99.058
3.250	100.672	100.672	100.266	3.250	100.295	100.295	99.889	2.875	97.542	97.542	97.242	3.625	99.091	99.091	98.791
3.375	100.919	100.919	100.513	3.375	100.481	100.481	100.075	3.000	97.738	97.738	97.438	Margin = 2.250		Index = .370	
3.500	101.150	101.150	100.744	3.500	100.646	100.646	100.240	3.125	97.913	97.913	97.613	30 Year OTC			
3.625	101.370	101.370	100.964	3.625	100.823	100.823	100.417	3.250	99.353	99.353	99.053	Rate	30 Day	45 Day	60 Day
3.750	101.279	101.279	100.979	3.750	100.910	100.910	100.610	3.375	99.526	99.526	99.226	3.250	100.672	100.672	100.172
3.875	101.488	101.488	101.188	3.875	101.067	101.067	100.767	3.500	99.678	99.678	99.378	3.375	100.919	100.919	100.419
4.000	101.687	101.687	101.387	4.000	101.164	101.164	100.864	3.625	99.843	99.843	99.543	3.500	101.150	101.150	100.650
4.125	101.860	101.860	101.560	4.125	101.288	101.288	100.988	3.750	99.478	99.478	99.178	3.625	101.370	101.370	100.870
4.250	101.787	101.787	101.587	4.250	101.452	101.452	101.252	3.875	N/A	N/A	N/A	3.750	101.279	101.279	100.779
4.375	101.939	101.939	101.739	4.375	101.582	101.582	101.382	4.000	N/A	N/A	N/A	3.875	101.488	101.488	100.988
4.500	102.108	102.108	101.908	4.500	101.697	101.697	101.497	4.125	N/A	N/A	N/A	4.000	101.687	101.687	101.187
4.625	102.124	102.124	101.924	4.625	101.821	101.821	101.621	4.250	N/A	N/A	N/A	4.125	101.860	101.860	101.360
4.750	100.393	100.393	100.193	4.750	100.141	100.141	99.941	4.375	N/A	N/A	N/A	4.250	101.787	101.787	101.287
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	100.772	100.672	100.672	100.266	3.250	100.395	100.295	100.295	99.889	2.750	99.595	99.495	99.495	99.195
3.375	101.019	100.919	100.919	100.513	3.375	100.581	100.481	100.481	100.075	2.875	99.798	99.698	99.698	99.398
3.500	101.250	101.150	101.150	100.744	3.500	100.746	100.646	100.646	100.240	3.000	99.994	99.894	99.894	99.594
3.625	101.470	101.370	101.370	100.964	3.625	100.923	100.823	100.823	100.417	3.125	100.169	100.069	100.069	99.769
3.750	101.379	101.279	101.279	100.979	3.750	101.010	100.910	100.910	100.610	3.250	101.953	101.853	101.853	101.553
3.875	101.588	101.488	101.488	101.188	3.875	101.167	101.067	101.067	100.767	3.375	102.126	102.026	102.026	101.726
4.000	101.787	101.687	101.687	101.387	4.000	101.264	101.164	101.164	100.864	3.500	102.278	102.178	102.178	101.878
4.125	101.960	101.860	101.860	101.560	4.125	101.388	101.288	101.288	100.988	3.625	102.443	102.343	102.343	102.043
4.250	101.887	101.787	101.787	101.587	4.250	101.552	101.452	101.452	101.252	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 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/9/2022

45 Day Lock Exp.:

2/24/2022

60 Day Lock Exp.:

3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 10:00 am ET

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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	97.907	97.907	97.707	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.381	98.381	98.181	2.000	N/A	N/A	N/A	3.000	97.893	97.783	97.619
3.125	98.448	98.448	98.248	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.097	99.097	98.897	2.125	N/A	N/A	N/A	3.125	98.561	98.419	98.268
3.250	99.192	99.192	98.992	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.757	99.757	99.557	2.250	N/A	N/A	N/A	3.250	99.305	99.163	99.012
3.375	100.075	100.075	99.875	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.587	100.587	100.387	2.375	N/A	N/A	N/A	3.375	100.188	100.046	99.895
3.500	100.570	100.570	100.370	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.956	100.956	100.756	2.500	N/A	N/A	N/A	3.500	100.931	100.800	100.657
3.625	101.193	101.193	100.993	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.166	101.166	100.966	2.625	N/A	N/A	N/A	3.625	101.790	101.659	101.516
3.750	101.883	101.883	101.683	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.602	101.602	101.402	2.750	N/A	N/A	N/A	3.750	102.480	102.349	102.206
3.875	102.376	102.376	102.176	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.041	102.041	101.841	2.875	N/A	N/A	N/A	3.875	102.973	102.842	102.699
3.990	102.606	102.606	102.406	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.196	102.196	101.996	2.990	N/A	N/A	N/A	3.990	103.202	103.071	102.928
4.000	102.706	102.706	102.506	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.296	102.296	102.096	3.000	N/A	N/A	N/A	4.000	103.302	103.171	103.028
4.125	103.047	103.047	102.847	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.426	102.426	102.226	3.125	N/A	N/A	N/A	4.125	103.594	103.459	103.317
4.250	103.537	103.537	103.337	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.996	101.996	101.796	3.250	N/A	N/A	N/A	4.250	104.020	103.888	103.771
4.375	103.916	103.916	103.716	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.374	102.374	102.174	3.375	N/A	N/A	N/A	4.375	104.398	104.266	104.149
4.500	104.260	104.260	104.060	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.625	102.625	102.425	3.500	N/A	N/A	N/A	4.500	104.742	104.610	104.493
4.625	104.489	104.489	104.289	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.768	102.768	102.568	3.625	N/A	N/A	N/A	4.625	104.972	104.840	104.723
4.750	104.744	104.744	104.544	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.390	102.390	102.190	3.750	N/A	N/A	N/A	4.750	105.235	105.126	104.992
4.875	105.122	105.122	104.922	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.762	102.762	102.562	3.875	N/A	N/A	N/A	4.875	105.613	105.504	105.370
4.990	105.314	105.314	105.114	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.876	102.876	102.676	3.990	N/A	N/A	N/A	4.990	105.806	105.697	105.563
5.000	105.414	105.414	105.214	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.976	102.976	102.776	4.000	N/A	N/A	N/A	5.000	105.906	105.797	105.663
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	99.285	99.285	99.085	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.597	99.597	99.397	2.500	99.496	99.375	99.257
2.875	N/A	N/A	N/A	3.125	99.742	99.742	99.542	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	100.158	100.158	99.958	2.625	100.057	99.936	99.819
2.990	N/A	N/A	N/A	3.250	100.203	100.203	100.003	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.685	100.685	100.485	2.750	100.584	100.463	100.345
3.000	N/A	N/A	N/A	3.375	101.023	101.023	100.823	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	101.109	101.109	100.909	2.875	101.008	100.887	100.770
3.125	N/A	N/A	N/A	3.500	101.487	101.487	101.287	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	101.489	101.489	101.289	2.990	101.452	101.334	101.175
3.250	N/A	N/A	N/A	3.625	101.886	101.886	101.686	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.589	101.589	101.389	3.000	101.552	101.434	101.275
3.375	N/A	N/A	N/A	3.750	102.176	102.176	101.976	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	102.010	102.010	101.810	3.125	102.081	101.965	101.806
3.500	N/A	N/A	N/A	3.875	102.665	102.665	102.465	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	102.461	102.461	102.261	3.250	102.540	102.424	102.265
3.625	N/A	N/A	N/A	3.990	102.863	102.863	102.663	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	103.048	103.048	102.848	3.375	103.126	103.010	102.851
3.750	N/A	N/A	N/A	4.000	102.963	102.963	102.763	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	103.396	103.396	103.196	3.500	103.474	103.358	103.199
3.875	N/A	N/A	N/A	4.125	103.248	103.248	103.048	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.818	103.818	103.618	3.625	103.896	103.780	103.621
3.990	N/A	N/A	N/A	4.250	103.569	103.569	103.369	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.984	103.984	103.784	3.750	104.187	104.075	103.924
4.000	N/A	N/A	N/A	4.375	103.943	103.943	103.743	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.540	104.540	104.340	3.875	104.654	104.542	104.391
4.125	N/A	N/A	N/A	4.500	104.265	104.265	104.065	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.806	104.806	104.606	3.990	105.009	104.897	104.746
4.250	N/A	N/A	N/A	4.625	104.490	104.490	104.290	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.906	104.906	104.706	4.000	105.109	104.997	104.846
4.375	N/A	N/A	N/A	4.750	104.622	104.622	104.422	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	105.288	105.288	105.088	4.125	105.491	105.379	105.228
4.500	N/A	N/A	N/A	4.875	104.997	104.997	104.797	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.571	104.571	104.371	4.250	104.720	104.604	104.461
4.625	N/A	N/A	N/A	4.990	105.172	105.172	104.972	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.844	104.844	104.644	4.375	104.993	104.877	104.734
4.750	N/A	N/A	N/A	5.000	105.272	105.272	105.072	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.918	104.918	104.718	4.500	105.067	104.951	104.808
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	99.580	99.580	99.380	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.179	100.179	99.979
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.003	100.003	99.803	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.657	100.657	100.457
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.369	100.369	100.169	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.966	100.966	100.766
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.664	100.664	100.464	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.390	101.390	101.190
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.897	100.897	100.697	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.771	101.771	101.571
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.997	100.997	100.797	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.871	101.871	101.671
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.277	101.277	101.077	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.278	102.278	102.078
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.265	101.265	101.065	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.368	102.368	102.168
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.724	101.724	101.524	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.954	102.954	102.754
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.965	101.965	101.765	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.302	103.302	103.102
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.248	102.248	102.048	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.724	103.724	103.524
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.078	102.078	101.878	3											



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: 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	97.907	97.907	97.707	3.000	98.381	98.381	98.181	3.000	99.285	99.285	99.085	2.500	99.597	99.597	99.397	2.500	99.580	99.580	99.380
3.125	98.448	98.448	98.248	3.125	99.097	99.097	98.897	3.125	99.742	99.742	99.542	2.625	100.158	100.158	99.958	2.625	100.003	100.003	99.803
3.250	99.192	99.192	98.992	3.250	99.757	99.757	99.557	3.250	100.203	100.203	100.003	2.750	100.685	100.685	100.485	2.750	100.369	100.369	100.169
3.375	100.075	100.075	99.875	3.375	100.587	100.587	100.387	3.375	101.023	101.023	100.823	2.875	101.109	101.109	100.909	2.875	100.664	100.664	100.464
3.500	100.570	100.570	100.370	3.500	100.956	100.956	100.756	3.500	101.487	101.487	101.287	2.990	101.489	101.489	101.289	2.990	100.897	100.897	100.697
3.625	101.193	101.193	100.993	3.625	101.166	101.166	100.966	3.625	101.886	101.886	101.686	3.000	101.589	101.589	101.389	3.000	100.997	100.997	100.797
3.750	101.883	101.883	101.683	3.750	101.602	101.602	101.402	3.750	102.176	102.176	101.976	3.125	102.010	102.010	101.810	3.125	101.277	101.277	101.077
3.875	102.376	102.376	102.176	3.875	102.041	102.041	101.841	3.875	102.665	102.665	102.465	3.250	102.461	102.461	102.261	3.250	101.265	101.265	101.065
3.990	102.606	102.606	102.406	3.990	102.196	102.196	101.996	3.990	102.863	102.863	102.663	3.375	103.048	103.048	102.848	3.375	101.724	101.724	101.524
4.000	102.706	102.706	102.506	4.000	102.296	102.296	102.096	4.000	102.963	102.963	102.763	3.500	103.396	103.396	103.196	3.500	101.965	101.965	101.765
4.125	103.047	103.047	102.847	4.125	102.426	102.426	102.226	4.125	103.248	103.248	103.048	3.625	103.818	103.818	103.618	3.625	102.248	102.248	102.048
4.250	103.537	103.537	103.337	4.250	101.996	101.996	101.796	4.250	103.569	103.569	103.369	3.750	103.984	103.984	103.784	3.750	102.078	102.078	101.878
4.375	103.916	103.916	103.716	4.375	102.374	102.374	102.174	4.375	103.943	103.943	103.743	3.875	104.450	104.450	104.250	3.875	102.404	102.404	102.204
4.500	104.260	104.260	104.060	4.500	102.625	102.625	102.425	4.500	104.265	104.265	104.065	3.990	104.806	104.806	104.606	3.990	102.622	102.622	102.422
4.625	104.489	104.489	104.289	4.625	102.768	102.768	102.568	4.625	104.490	104.490	104.290	4.000	104.906	104.906	104.706	4.000	102.722	102.722	102.522
4.750	104.744	104.744	104.544	4.750	102.390	102.390	102.190	4.750	104.622	104.622	104.422	4.125	105.288	105.288	105.088	4.125	102.994	102.994	102.794
4.875	105.122	105.122	104.922	4.875	102.762	102.762	102.562	4.875	104.997	104.997	104.797	4.250	104.571	104.571	104.371	4.250	102.203	102.203	102.003
4.990	105.314	105.314	105.114	4.990	102.876	102.876	102.676	4.990	105.172	105.172	104.972	4.375	104.844	104.844	104.644	4.375	102.395	102.395	102.195
5.000	105.414	105.414	105.214	5.000	102.976	102.976	102.776	5.000	105.272	105.272	105.072	4.500	104.918	104.918	104.718	4.500	102.445	102.445	102.245

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

W. Rate Sheet Dated: 1/10/2022

Release Time: 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	98.170	98.170	97.930	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	98.680	98.680	98.440	2.750	N/A	N/A	N/A	3.000	97.551	97.451	97.311
3.125	98.516	98.516	98.316	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.938	99.938	99.738	2.875	N/A	N/A	N/A	3.125	97.950	97.850	97.750
3.250	99.344	99.344	99.144	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	99.756	99.756	99.556	2.990	N/A	N/A	N/A	3.250	98.600	98.496	98.400
3.375	100.269	100.269	100.067	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	100.681	100.681	100.479	3.000	N/A	N/A	N/A	3.375	99.525	99.418	99.323
3.500	100.826	100.826	100.621	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	101.238	101.238	101.033	3.125	N/A	N/A	N/A	3.500	100.082	99.971	99.877
3.625	101.221	101.221	101.018	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	101.635	101.635	101.432	3.250	N/A	N/A	N/A	3.625	100.478	100.369	100.275
3.750	102.026	102.026	101.770	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	101.152	101.152	100.896	3.375	N/A	N/A	N/A	3.750	100.161	100.024	99.905
3.875	102.597	102.597	102.341	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.723	101.723	101.467	3.500	N/A	N/A	N/A	3.875	100.732	100.595	100.476
3.990	102.936	102.936	102.680	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	102.062	102.062	101.806	3.625	N/A	N/A	N/A	3.990	101.071	100.934	100.815
4.000	103.036	103.036	102.780	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	102.162	102.162	101.906	3.750	N/A	N/A	N/A	4.000	101.171	101.034	100.915
4.125	103.408	103.408	103.156	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.536	102.536	102.284	3.875	N/A	N/A	N/A	4.125	101.543	101.409	101.291
4.250	103.957	103.957	103.702	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.059	101.059	100.804	3.990	N/A	N/A	N/A	4.250	101.042	100.904	100.787
4.375	104.340	104.340	104.090	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.440	101.440	101.190	4.000	N/A	N/A	N/A	4.375	101.426	101.293	101.176
4.500	104.669	104.669	104.423	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.769	101.769	101.523	4.125	N/A	N/A	N/A	4.500	101.754	101.625	101.508
4.625	104.485	104.485	104.285	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	103.325	103.325	103.125	4.250	N/A	N/A	N/A	4.625	101.910	101.810	101.710
4.750	104.941	104.941	104.741	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.517	101.517	101.317	4.375	N/A	N/A	N/A	4.750	101.785	101.685	101.585
4.875	105.320	105.320	105.120	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.896	101.896	101.696	4.500	N/A	N/A	N/A	4.875	102.164	102.064	101.964
4.990	105.499	105.499	105.299	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.075	102.075	101.875	4.625	N/A	N/A	N/A	4.990	102.342	102.242	102.142
5.000	105.599	105.599	105.399	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.175	102.175	101.975	4.750	N/A	N/A	N/A	5.000	102.442	102.342	102.242
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	99.196	99.196	98.782	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.326	99.326	99.111	2.500	98.780	98.622	98.565
2.875	N/A	N/A	N/A	3.125	99.793	99.793	99.380	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.847	99.847	99.633	2.625	99.223	99.067	99.009
2.990	N/A	N/A	N/A	3.250	100.357	100.357	99.943	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.356	100.356	100.142	2.750	99.169	99.012	98.955
3.000	N/A	N/A	N/A	3.375	101.119	101.119	100.706	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.708	100.708	100.496	2.875	99.521	99.366	99.309
3.125	N/A	N/A	N/A	3.500	101.618	101.618	101.208	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.992	100.992	100.786	2.990	99.805	99.656	99.599
3.250	N/A	N/A	N/A	3.625	101.993	101.993	101.584	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.092	101.092	100.886	3.000	99.905	99.756	99.699
3.375	N/A	N/A	N/A	3.750	102.368	102.368	102.071	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.449	101.449	101.201	3.125	101.016	100.845	100.768
3.500	N/A	N/A	N/A	3.875	102.825	102.825	102.528	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.975	101.975	101.729	3.250	100.151	99.982	99.905
3.625	N/A	N/A	N/A	3.990	103.041	103.041	102.746	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.513	102.513	102.266	3.375	100.690	100.521	100.443
3.750	N/A	N/A	N/A	4.000	103.141	103.141	102.846	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.771	102.771	102.571	3.500	100.948	100.808	100.748
3.875	N/A	N/A	N/A	4.125	103.779	103.779	103.509	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.535	103.535	103.335	3.625	102.522	102.422	102.322
3.990	N/A	N/A	N/A	4.250	103.930	103.930	103.661	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.892	103.892	103.692	3.750	101.965	101.865	101.765
4.000	N/A	N/A	N/A	4.375	104.182	104.182	103.914	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	104.066	104.066	103.866	3.875	102.139	102.039	101.939
4.125	N/A	N/A	N/A	4.500	104.397	104.397	104.131	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	104.344	104.344	104.144	3.990	102.417	102.317	102.217
4.250	N/A	N/A	N/A	4.625	104.685	104.685	104.452	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	104.444	104.444	104.244	4.000	102.517	102.417	102.317
4.375	N/A	N/A	N/A	4.750	105.840	105.840	105.614	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.881	103.881	103.681	4.125	102.131	102.031	101.912
4.500	N/A	N/A	N/A	4.875	106.180	106.180	105.957	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.137	104.137	103.921	4.250	101.888	101.788	101.672
4.625	N/A	N/A	N/A	4.990	106.301	106.301	106.079	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.422	104.422	104.211	4.375	102.173	102.073	101.962
4.750	N/A	N/A	N/A	5.000	106.401	106.401	106.179	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.613	104.613	104.409	4.500	102.364	102.264	102.160



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: 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	98.170	98.170	97.930	3.000	98.680	98.680	98.440	3.000	99.196	99.196	98.782	2.500	99.326	99.326	99.111	2.500	99.390	99.390	99.175
3.125	98.516	98.516	98.316	3.125	99.938	99.938	99.738	3.125	99.793	99.793	99.380	2.625	99.847	99.847	99.633	2.625	99.749	99.749	99.535
3.250	99.344	99.344	99.144	3.250	99.756	99.756	99.556	3.250	100.357	100.357	99.943	2.750	100.356	100.356	100.142	2.750	99.282	99.282	99.068
3.375	100.269	100.269	100.067	3.375	100.681	100.681	100.479	3.375	101.119	101.119	100.706	2.875	100.708	100.708	100.496	2.875	99.632	99.632	99.420
3.500	100.826	100.826	100.621	3.500	101.238	101.238	101.033	3.500	101.618	101.618	101.208	2.990	100.992	100.992	100.786	2.990	99.918	99.918	99.712
3.625	101.221	101.221	101.018	3.625	101.635	101.635	101.432	3.625	101.993	101.993	101.584	3.000	101.092	101.092	100.886	3.000	100.018	100.018	99.812
3.750	102.026	102.026	101.770	3.750	101.152	101.152	100.896	3.750	102.368	102.368	102.071	3.125	101.449	101.449	101.201	3.125	101.091	101.091	100.843
3.875	102.597	102.597	102.341	3.875	101.723	101.723	101.467	3.875	102.825	102.825	102.528	3.250	101.975	101.975	101.729	3.250	99.705	99.705	99.459
3.990	102.936	102.936	102.680	3.990	102.062	102.062	101.806	3.990	103.041	103.041	102.746	3.375	102.513	102.513	102.266	3.375	100.243	100.243	99.996
4.000	103.036	103.036	102.780	4.000	102.162	102.162	101.906	4.000	103.141	103.141	102.846	3.500	102.771	102.771	102.571	3.500	100.501	100.501	100.301
4.125	103.408	103.408	103.156	4.125	102.536	102.536	102.284	4.125	103.779	103.779	103.509	3.625	103.535	103.535	103.335	3.625	101.461	101.461	101.261
4.250	103.957	103.957	103.702	4.250	101.059	101.059	100.804	4.250	103.930	103.930	103.661	3.750	103.892	103.892	103.692	3.750	101.504	101.504	101.304
4.375	104.340	104.340	104.090	4.375	101.440	101.440	101.190	4.375	104.182	104.182	103.914	3.875	104.066	104.066	103.866	3.875	101.678	101.678	101.478
4.500	104.669	104.669	104.423	4.500	101.769	101.769	101.523	4.500	104.397	104.397	104.131	3.990	104.344	104.344	104.144	3.990	101.956	101.956	101.756
4.625	104.485	104.485	104.285	4.625	103.325	103.325	103.125	4.625	104.685	104.685	104.452	4.000	104.444	104.444	104.244	4.000	102.056	102.056	101.856
4.750	104.941	104.941	104.741	4.750	101.517	101.517	101.317	4.750	105.840	105.840	105.614	4.125	103.881	103.881	103.662	4.125	104.007	104.007	103.788
4.875	105.320	105.320	105.120	4.875	101.896	101.896	101.696	4.875	106.180	106.180	105.957	4.250	104.137	104.137	103.921	4.250	101.121	101.121	100.905
4.990	105.499	105.499	105.299	4.990	102.075	102.075	101.875	4.990	106.301	106.301	106.079	4.375	104.422	104.422	104.211	4.375	101.406	101.406	101.195
5.000	105.599	105.599	105.399	5.000	102.175	102.175	101.975	5.000	106.401	106.401	106.179	4.500	104.613	104.613	104.409	4.500	101.595	101.595	101.391

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		

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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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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



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: 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	98.170	98.170	97.930	3.000	99.196	99.196	98.782	2.500	99.326	99.326	99.111	3.000	97.750	97.750	97.510	2.500	98.708	98.708	98.493
3.125	98.516	98.516	98.316	3.125	99.793	99.793	99.380	2.625	99.847	99.847	99.633	3.125	98.552	98.552	98.352	2.625	99.148	99.148	98.934
3.250	99.344	99.344	99.144	3.250	100.357	100.357	99.943	2.750	100.356	100.356	100.142	3.250	98.875	98.875	98.675	2.750	99.169	99.169	98.955
3.375	100.269	100.269	100.067	3.375	101.119	101.119	100.706	2.875	100.708	100.708	100.496	3.375	99.800	99.800	99.598	2.875	99.520	99.520	99.308
3.500	100.826	100.826	100.621	3.500	101.618	101.618	101.208	2.990	100.992	100.992	100.786	3.500	100.357	100.357	100.152	2.990	99.805	99.805	99.599
3.625	101.221	101.221	101.018	3.625	101.993	101.993	101.584	3.000	101.092	101.092	100.886	3.625	100.753	100.753	100.550	3.000	99.905	99.905	99.699
3.750	102.026	102.026	101.770	3.750	102.368	102.368	102.071	3.125	101.449	101.449	101.201	3.750	100.914	100.914	100.658	3.125	100.620	100.620	100.372
3.875	102.597	102.597	102.341	3.875	102.825	102.825	102.528	3.250	101.975	101.975	101.729	3.875	101.485	101.485	101.229	3.250	100.190	100.190	99.944
3.990	102.936	102.936	102.680	3.990	103.041	103.041	102.746	3.375	102.513	102.513	102.266	3.990	101.824	101.824	101.568	3.375	100.728	100.728	100.481
4.000	103.036	103.036	102.780	4.000	103.141	103.141	102.846	3.500	102.771	102.771	102.571	4.000	101.924	101.924	101.668	3.500	100.986	100.986	100.786
4.125	103.408	103.408	103.156	4.125	103.779	103.779	103.509	3.625	103.535	103.535	103.335	4.125	102.297	102.297	102.045	3.625	101.848	101.848	101.648
4.250	103.957	103.957	103.702	4.250	103.930	103.930	103.661	3.750	103.892	103.892	103.692	4.250	101.833	101.833	101.578	3.750	102.048	102.048	101.848
4.375	104.340	104.340	104.090	4.375	104.182	104.182	103.914	3.875	104.066	104.066	103.866	4.375	102.215	102.215	101.965	3.875	102.222	102.222	102.022
4.500	104.669	104.669	104.423	4.500	104.397	104.397	104.131	3.990	104.344	104.344	104.144	4.500	102.544	102.544	102.298	3.990	102.500	102.500	102.300
4.625	104.485	104.485	104.285	4.625	104.685	104.685	104.452	4.000	104.444	104.444	104.244	4.625	103.230	103.230	103.030	4.000	102.600	102.600	102.400
4.750	104.941	104.941	104.741	4.750	105.840	105.840	105.614	4.125	103.881	103.881	103.662	4.750	102.554	102.554	102.354	4.125	103.294	103.294	103.075
4.875	105.320	105.320	105.120	4.875	106.180	106.180	105.957	4.250	104.137	104.137	103.921	4.875	102.933	102.933	102.733	4.250	101.979	101.979	101.763
4.990	105.499	105.499	105.299	4.990	106.301	106.301	106.079	4.375	104.422	104.422	104.211	4.990	103.112	103.112	102.912	4.375	102.264	102.264	102.053
5.000	105.599	105.599	105.399	5.000	106.401	106.401	106.179	4.500	104.613	104.613	104.409	5.000	103.212	103.212	103.012	4.500	102.454	102.454	102.250

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.:

2/9/2022

45 Day Lock Exp.:

2/24/2022

60 Day Lock Exp.:

3/11/2022

W. Rate Sheet Dated: 1/10/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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

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

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