



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.: 2/10/2022

45 Day Lock Exp.: 2/25/2022

60 Day Lock Exp.: 3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 2:30 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	99.811	99.811	99.389	2.750	99.381	99.381	98.959	1.875	95.333	95.333	95.012	3.125	98.669	98.669	98.369
2.875	100.068	100.068	99.646	2.875	99.597	99.597	99.175	2.000	95.569	95.569	95.248	3.250	99.430	99.430	99.130
3.000	100.321	100.321	99.899	3.000	99.805	99.805	99.383	2.125	95.804	95.804	95.484	3.375	99.519	99.519	99.219
3.125	100.563	100.563	100.141	3.125	99.992	99.992	99.570	2.250	97.208	97.208	96.802	3.500	99.608	99.608	99.308
3.250	101.369	101.369	101.009	3.250	100.892	100.892	100.533	2.375	97.435	97.435	97.029	3.625	99.341	99.341	99.041
3.375	101.516	101.516	101.157	3.375	100.978	100.978	100.618	2.500	97.651	97.651	97.244	Margin = 2.250		Index = 0.410	
3.500	101.747	101.747	101.387	3.500	101.143	101.143	100.783	2.625	97.865	97.865	97.458	30 Year OTC			
3.625	101.967	101.967	101.607	3.625	101.320	101.320	100.960	2.750	98.966	98.966	98.666	Rate	30 Day	45 Day	60 Day
3.750	101.951	101.951	101.651	3.750	101.482	101.482	101.182	2.875	99.169	99.169	98.869	4.000	100.084	100.084	99.584
3.875	102.060	102.060	101.760	3.875	101.539	101.539	101.239	3.000	99.365	99.365	99.065	4.125	100.257	100.257	99.757
4.000	102.259	102.259	101.959	4.000	101.636	101.636	101.336	3.125	99.540	99.540	99.240	4.375	101.055	101.055	100.555
4.125	102.432	102.432	102.132	4.125	101.760	101.760	101.460	3.250	100.485	100.485	100.185	4.500	101.224	101.224	100.724
4.250	102.477	102.477	102.277	4.250	102.043	102.043	101.843	3.375	100.658	100.658	100.358	4.625	101.240	101.240	100.740
4.375	102.530	102.530	102.330	4.375	102.072	102.072	101.872	3.500	100.811	100.811	100.511	4.875	101.528	101.528	101.028
4.500	102.699	102.699	102.499	4.500	102.188	102.188	101.988	3.625	100.975	100.975	100.675	5.000	101.667	101.667	101.167
4.625	102.715	102.715	102.515	4.625	102.312	102.312	102.112	3.750	99.958	99.958	99.658	5.125	101.788	101.788	101.288
4.750	102.943	102.943	102.743	4.750	102.591	102.591	102.391	3.875	100.105	100.105	99.805	5.500	102.606	102.606	102.106
4.875	103.003	103.003	102.803	4.875	102.621	102.621	102.421	4.000	100.210	100.210	99.910	5.625	102.727	102.727	102.227
6.250	106.000	106.000	105.800	6.250	102.718	102.718	102.518	4.125	100.325	100.325	100.025	6.250	102.294	102.294	101.794

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	99.911	99.911	99.811	99.389	2.750	99.206	99.106	99.106	98.684	1.875	97.463	97.363	97.363	97.042	
2.875	100.168	100.068	100.068	99.646	2.875	99.422	99.322	99.322	98.900	2.000	97.699	97.599	97.599	97.278	
3.000	100.421	100.321	100.321	99.899	3.000	99.630	99.530	99.530	99.108	2.125	97.934	97.834	97.834	97.514	
3.125	100.663	100.563	100.563	100.141	3.125	99.817	99.717	99.717	99.295	2.250	99.338	99.238	99.238	98.832	
3.250	101.469	101.369	101.369	101.009	3.250	100.692	100.592	100.592	100.233	2.375	99.565	99.465	99.465	99.059	
3.375	101.716	101.616	101.616	101.257	3.375	100.878	100.778	100.778	100.418	2.500	99.781	99.681	99.681	99.274	
3.500	101.947	101.847	101.847	101.487	3.500	101.043	100.943	100.943	100.583	2.625	99.995	99.895	99.895	99.488	
3.625	102.167	102.067	102.067	101.707	3.625	101.220	101.120	101.120	100.760	2.750	99.996	99.896	99.896	99.596	
3.750	102.151	102.051	102.051	101.751	3.750	101.682	101.582	101.582	101.282	2.875	100.199	100.099	100.099	99.799	
3.875	102.360	102.260	102.260	101.960	3.875	101.839	101.739	101.739	101.439	3.000	100.395	100.295	100.295	99.995	
4.000	102.559	102.459	102.459	102.159	4.000	101.936	101.836	101.836	101.536	3.125	100.570	100.470	100.470	100.170	
4.125	102.732	102.632	102.632	102.332	4.125	102.060	101.960	101.960	101.660	3.250	102.115	102.015	102.015	101.715	
4.250	103.377	103.277	103.277	103.077	4.250	102.943	102.843	102.843	102.643	3.375	102.288	102.188	102.188	101.888	

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	97.334	97.334	96.834	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.507	97.507	97.007	4.750	101.000	101.000	100.500
3.875	97.509	97.509	97.009	5.250	103.750	103.750	103.500	4.375	98.305	98.305	97.805	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.310	97.310	96.810					4.500	98.474	98.474	97.974	Rate	30 Day	45 Day	60 Day
4.125	97.136	97.136	96.636					4.625	98.490	98.490	97.990	5.250	102.750	102.750	102.250
4.250	99.023	99.023	98.523					4.875	98.778	98.778	98.278		6.250	105.750	105.750
4.375	98.870	98.870	98.370					5.000	98.917	98.917	98.417		DPA Advantage Adjustment		
4.500	98.701	98.701	98.201					5.125	99.038	99.038	98.538		203(k) / 203(k)s		-1.000
4.625	98.685	98.685	98.185					5.500	99.856	99.856	99.356		203(k) & 203(k)s are Borrower Paid		
4.750	99.682	99.682	99.182					5.625	99.977	99.977	99.477		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	99.544	99.544	99.044				

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



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30 Day Lock Exp.:

2/10/2022

45 Day Lock Exp.:

2/25/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 2:30 pm 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	97.515	97.515	97.215	3.500	99.358	99.358	99.058
3.250	100.844	100.844	100.485	3.250	100.467	100.467	100.108	2.875	97.718	97.718	97.418	3.625	99.091	99.091	98.791
3.375	101.091	101.091	100.732	3.375	100.653	100.653	100.294	3.000	97.913	97.913	97.613	Margin = 2.250		Index = .410	
3.500	101.322	101.322	100.963	3.500	100.818	100.818	100.459	3.125	98.089	98.089	97.789	30 Year OTC			
3.625	101.542	101.542	101.183	3.625	100.995	100.995	100.636	3.250	99.290	99.290	98.990	Rate	30 Day	45 Day	60 Day
3.750	101.201	101.201	100.901	3.750	100.832	100.832	100.532	3.375	99.463	99.463	99.163	3.250	100.844	100.844	100.344
3.875	101.410	101.410	101.110	3.875	100.989	100.989	100.689	3.500	99.616	99.616	99.316	3.375	101.091	101.091	100.591
4.000	101.609	101.609	101.309	4.000	101.086	101.086	100.786	3.625	99.780	99.780	99.480	3.500	101.322	101.322	100.822
4.125	101.782	101.782	101.482	4.125	101.210	101.210	100.910	3.750	99.263	99.263	98.963	3.625	101.542	101.542	101.042
4.250	101.865	101.865	101.665	4.250	101.530	101.530	101.330	3.875	N/A	N/A	N/A	3.750	101.201	101.201	100.701
4.375	102.017	102.017	101.817	4.375	101.660	101.660	101.460	4.000	N/A	N/A	N/A	3.875	101.410	101.410	100.910
4.500	102.186	102.186	101.986	4.500	101.775	101.775	101.575	4.125	N/A	N/A	N/A	4.000	101.609	101.609	101.109
4.625	102.202	102.202	102.002	4.625	101.899	101.899	101.699	4.250	N/A	N/A	N/A	4.125	101.782	101.782	101.282
4.750	100.643	100.643	100.443	4.750	100.391	100.391	100.191	4.375	N/A	N/A	N/A	4.250	101.865	101.865	101.365
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	100.944	100.844	100.844	100.485	3.250	100.567	100.467	100.467	100.108	2.750	99.771	99.671	99.671	99.371
3.375	101.191	101.091	101.091	100.732	3.375	100.753	100.653	100.653	100.294	2.875	99.974	99.874	99.874	99.574
3.500	101.422	101.322	101.322	100.963	3.500	100.918	100.818	100.818	100.459	3.000	100.170	100.070	100.070	99.770
3.625	101.642	101.542	101.542	101.183	3.625	101.095	100.995	100.995	100.636	3.125	100.345	100.245	100.245	99.945
3.750	101.301	101.201	101.201	100.901	3.750	100.932	100.832	100.832	100.532	3.250	101.890	101.790	101.790	101.490
3.875	101.510	101.410	101.410	101.110	3.875	101.089	100.989	100.989	100.689	3.375	102.063	101.963	101.963	101.663
4.000	101.709	101.609	101.609	101.309	4.000	101.186	101.086	101.086	100.786	3.500	102.216	102.116	102.116	101.816
4.125	101.882	101.782	101.782	101.482	4.125	101.310	101.210	101.210	100.910	3.625	102.380	102.280	102.280	101.980
4.250	101.965	101.865	101.865	101.665	4.250	101.630	101.530	101.530	101.330	3.750	101.238	101.138	101.138	100.838

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750
			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVIM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	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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Lockdesk Phone:

Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/10/2022

45 Day Lock Exp.: 2/25/2022

60 Day Lock Exp.: 3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 2:30 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	98.422	98.422	98.422	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.999	98.999	98.799	2.000	N/A	N/A	N/A	3.000	98.408	98.303	98.194
3.125	98.894	98.894	98.694	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.637	99.637	99.437	2.125	N/A	N/A	N/A	3.125	99.002	98.873	98.739
3.250	99.629	99.629	99.429	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	100.299	100.299	100.099	2.250	N/A	N/A	N/A	3.250	99.749	99.620	99.486
3.375	100.516	100.516	100.316	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	101.132	101.132	100.932	2.375	N/A	N/A	N/A	3.375	100.637	100.508	100.374
3.500	101.012	101.012	100.812	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.506	101.506	101.306	2.500	N/A	N/A	N/A	3.500	101.198	101.064	100.922
3.625	101.465	101.465	101.265	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.718	101.718	101.518	2.625	N/A	N/A	N/A	3.625	102.061	101.927	101.785
3.750	102.159	102.159	101.959	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	102.129	102.129	101.929	2.750	N/A	N/A	N/A	3.750	102.755	102.621	102.479
3.875	102.658	102.658	102.458	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.572	102.572	102.372	2.875	N/A	N/A	N/A	3.875	103.254	103.120	102.978
3.990	102.892	102.892	102.692	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.731	102.731	102.531	2.990	N/A	N/A	N/A	3.990	103.488	103.354	103.212
4.000	102.992	102.992	102.792	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.831	102.831	102.631	3.000	N/A	N/A	N/A	4.000	103.588	103.454	103.312
4.125	103.472	103.472	103.272	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.963	102.963	102.763	3.125	N/A	N/A	N/A	4.125	104.032	103.889	103.746
4.250	103.979	103.979	103.779	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.501	102.501	102.301	3.250	N/A	N/A	N/A	4.250	104.539	104.396	104.253
4.375	104.363	104.363	104.163	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.884	102.884	102.684	3.375	N/A	N/A	N/A	4.375	104.922	104.779	104.636
4.500	104.711	104.711	104.511	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	103.135	103.135	102.935	3.500	N/A	N/A	N/A	4.500	105.271	105.128	104.985
4.625	104.940	104.940	104.740	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.284	103.284	103.084	3.625	N/A	N/A	N/A	4.625	105.500	105.357	105.214
4.750	105.308	105.308	105.108	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.955	102.955	102.755	3.750	N/A	N/A	N/A	4.750	105.821	105.678	105.535
4.875	105.689	105.689	105.489	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.330	103.330	103.130	3.875	N/A	N/A	N/A	4.875	106.202	106.059	105.916
4.990	105.885	105.885	105.685	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.446	103.446	103.246	3.990	N/A	N/A	N/A	4.990	106.399	106.256	106.113
5.000	105.985	105.985	105.785	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.546	103.546	103.346	4.000	N/A	N/A	N/A	5.000	106.499	106.356	106.213
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	99.918	99.918	99.718	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.515	99.515	99.315	2.500	99.414	99.309	99.200
2.875	N/A	N/A	N/A	3.125	100.376	100.376	100.176	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	100.083	100.083	99.883	2.625	99.981	99.876	99.767
2.990	N/A	N/A	N/A	3.250	100.960	100.960	100.760	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.614	100.614	100.414	2.750	100.512	100.407	100.298
3.000	N/A	N/A	N/A	3.375	101.786	101.786	101.586	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	101.037	101.037	100.837	2.875	100.935	100.830	100.721
3.125	N/A	N/A	N/A	3.500	102.250	102.250	102.050	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	101.424	101.424	101.224	2.990	101.322	101.217	101.108
3.250	N/A	N/A	N/A	3.625	102.654	102.654	102.454	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.524	101.524	101.324	3.000	101.422	101.317	101.208
3.375	N/A	N/A	N/A	3.750	102.464	102.464	102.264	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.956	101.956	101.756	3.125	101.855	101.750	101.641
3.500	N/A	N/A	N/A	3.875	102.960	102.960	102.760	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	102.220	102.220	102.020	3.250	102.298	102.172	102.005
3.625	N/A	N/A	N/A	3.990	103.161	103.161	102.961	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.809	102.809	102.609	3.375	102.887	102.761	102.594
3.750	N/A	N/A	N/A	4.000	103.261	103.261	103.061	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	103.157	103.157	102.957	3.500	103.235	103.109	102.942
3.875	N/A	N/A	N/A	4.125	103.671	103.671	103.471	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.590	103.590	103.390	3.625	103.668	103.542	103.375
3.990	N/A	N/A	N/A	4.250	104.086	104.086	103.886	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.964	103.964	103.764	3.750	103.987	103.855	103.696
4.000	N/A	N/A	N/A	4.375	104.465	104.465	104.265	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.414	104.414	104.214	3.875	104.438	104.306	104.147
4.125	N/A	N/A	N/A	4.500	104.792	104.792	104.592	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.774	104.774	104.574	3.990	104.798	104.666	104.507
4.250	N/A	N/A	N/A	4.625	105.016	105.016	104.816	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.874	104.874	104.674	4.000	104.898	104.766	104.607
4.375	N/A	N/A	N/A	4.750	105.198	105.198	104.998	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	105.266	105.266	105.066	4.125	105.290	105.158	104.999
4.500	N/A	N/A	N/A	4.875	105.578	105.578	105.378	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.543	104.543	104.343	4.250	104.565	104.445	104.303
4.625	N/A	N/A	N/A	4.990	105.755	105.755	105.555	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.817	104.817	104.617	4.375	104.840	104.720	104.578
4.750	N/A	N/A	N/A	5.000	105.855	105.855	105.655	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.890	104.890	104.690	4.500	104.913	104.793	104.651
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	99.498	99.498	99.298	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.216	100.216	100.016
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.926	99.926	99.726	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.696	100.696	100.496
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.295	100.295	100.095	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	101.020	101.020	100.820
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.591	100.591	100.391	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.443	101.443	101.243
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.830	100.830	100.630	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.830	101.830	101.630
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.930	100.930	100.730	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.930	101.930	101.730
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.230	101.230	101.030	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.362	102.362	102.162
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.113	101.113	100.913	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.220	102.220	102.020
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.575	101.575	101.375	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.809	102.809	102.609
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.811	101.811	101.611	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.157	103.157	102.957
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.108	102.108	101.908	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.590	103.590	103.390
3.250	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.:

2/10/2022

45 Day Lock Exp.:

2/25/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 2:30 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	98.422	98.422	98.222	3.000	98.999	98.999	98.799	3.000	99.918	99.918	99.718	2.500	99.515	99.515	99.315	2.500	99.498	99.498	99.298
3.125	98.894	98.894	98.694	3.125	99.637	99.637	99.437	3.125	100.376	100.376	100.176	2.625	100.083	100.083	99.883	2.625	99.926	99.926	99.726
3.250	99.629	99.629	99.429	3.250	100.299	100.299	100.099	3.250	100.960	100.960	100.760	2.750	100.614	100.614	100.414	2.750	100.295	100.295	100.095
3.375	100.516	100.516	100.316	3.375	101.132	101.132	100.932	3.375	101.786	101.786	101.586	2.875	101.037	101.037	100.837	2.875	100.591	100.591	100.391
3.500	101.012	101.012	100.812	3.500	101.506	101.506	101.306	3.500	102.250	102.250	102.050	2.990	101.424	101.424	101.224	2.990	100.830	100.830	100.630
3.625	101.465	101.465	101.265	3.625	101.718	101.718	101.518	3.625	102.654	102.654	102.454	3.000	101.524	101.524	101.324	3.000	100.930	100.930	100.730
3.750	102.159	102.159	101.959	3.750	102.129	102.129	101.929	3.750	102.464	102.464	102.264	3.125	101.956	101.956	101.756	3.125	101.230	101.230	101.030
3.875	102.658	102.658	102.458	3.875	102.572	102.572	102.372	3.875	102.960	102.960	102.760	3.250	102.220	102.220	102.020	3.250	101.113	101.113	100.913
3.990	102.892	102.892	102.692	3.990	102.731	102.731	102.531	3.990	103.161	103.161	102.961	3.375	102.809	102.809	102.609	3.375	101.575	101.575	101.375
4.000	102.992	102.992	102.792	4.000	102.831	102.831	102.631	4.000	103.261	103.261	103.061	3.500	103.157	103.157	102.957	3.500	101.811	101.811	101.611
4.125	103.472	103.472	103.272	4.125	102.963	102.963	102.763	4.125	103.671	103.671	103.471	3.625	103.590	103.590	103.390	3.625	102.108	102.108	101.908
4.250	103.979	103.979	103.779	4.250	102.501	102.501	102.301	4.250	104.086	104.086	103.886	3.750	103.964	103.964	103.764	3.750	101.994	101.994	101.794
4.375	104.363	104.363	104.163	4.375	102.884	102.884	102.684	4.375	104.465	104.465	104.265	3.875	104.414	104.414	104.214	3.875	102.302	102.302	102.102
4.500	104.711	104.711	104.511	4.500	103.135	103.135	102.935	4.500	104.792	104.792	104.592	3.990	104.774	104.774	104.574	3.990	102.523	102.523	102.323
4.625	104.940	104.940	104.740	4.625	103.284	103.284	103.084	4.625	105.016	105.016	104.816	4.000	104.874	104.874	104.674	4.000	102.623	102.623	102.423
4.750	105.308	105.308	105.108	4.750	102.955	102.955	102.755	4.750	105.198	105.198	104.998	4.125	105.266	105.266	105.066	4.125	102.899	102.899	102.699
4.875	105.689	105.689	105.489	4.875	103.330	103.330	103.130	4.875	105.578	105.578	105.378	4.250	104.543	104.543	104.343	4.250	102.173	102.173	101.973
4.990	105.885	105.885	105.685	4.990	103.446	103.446	103.246	4.990	105.755	105.755	105.555	4.375	104.817	104.817	104.617	4.375	102.365	102.365	102.165
5.000	105.985	105.985	105.785	5.000	103.546	103.546	103.346	5.000	105.855	105.855	105.655	4.500	104.890	104.890	104.690	4.500	102.417	102.417	102.217

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.: 2/10/2022
45 Day Lock Exp.: 2/25/2022
60 Day Lock Exp.: 3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 2:30 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.682	98.682	98.429	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	96.532	96.532	96.279	2.750	N/A	N/A	N/A	3.000	98.063	97.963	97.810
3.125	98.933	98.933	98.733	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.783	96.783	96.583	2.875	N/A	N/A	N/A	3.125	98.367	98.267	98.167
3.250	99.731	99.731	99.531	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.581	97.581	97.381	2.990	N/A	N/A	N/A	3.250	98.987	98.887	98.787
3.375	100.636	100.636	100.436	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	98.486	98.486	98.286	3.000	N/A	N/A	N/A	3.375	99.892	99.792	99.692
3.500	101.178	101.178	100.978	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	99.028	99.028	98.828	3.125	N/A	N/A	N/A	3.500	100.434	100.334	100.234
3.625	101.563	101.563	101.363	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	99.413	99.413	99.213	3.250	N/A	N/A	N/A	3.625	100.820	100.720	100.620
3.750	102.176	102.176	101.932	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.026	100.026	99.782	3.375	N/A	N/A	N/A	3.750	100.311	100.197	100.067
3.875	102.731	102.731	102.488	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	100.581	100.581	100.338	3.500	N/A	N/A	N/A	3.875	100.866	100.753	100.623
3.990	103.058	103.058	102.816	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.908	100.908	100.666	3.625	N/A	N/A	N/A	3.990	101.193	101.080	100.951
4.000	103.158	103.158	102.916	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.008	101.008	100.766	3.750	N/A	N/A	N/A	4.000	101.293	101.180	101.051
4.125	103.515	103.515	103.277	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	101.365	101.365	101.127	3.875	N/A	N/A	N/A	4.125	101.650	101.541	101.412
4.250	103.907	103.907	103.626	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.757	101.757	101.476	3.990	N/A	N/A	N/A	4.250	100.992	100.839	100.711
4.375	104.277	104.277	104.001	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	102.127	102.127	101.851	4.000	N/A	N/A	N/A	4.375	101.363	101.215	101.087
4.500	104.591	104.591	104.322	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.441	102.441	102.172	4.125	N/A	N/A	N/A	4.500	101.676	101.535	101.407
4.625	104.414	104.414	104.214	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.264	102.264	102.064	4.250	N/A	N/A	N/A	4.625	101.839	101.739	101.639
4.750	104.858	104.858	104.658	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.708	102.708	102.508	4.375	N/A	N/A	N/A	4.750	101.702	101.602	101.502
4.875	105.225	105.225	105.025	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	103.075	103.075	102.875	4.500	N/A	N/A	N/A	4.875	102.069	101.969	101.869
4.990	105.394	105.394	105.194	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	103.244	103.244	103.044	4.625	N/A	N/A	N/A	4.990	102.237	102.137	102.037
5.000	105.494	105.494	105.294	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	103.344	103.344	103.144	4.750	N/A	N/A	N/A	5.000	102.337	102.237	102.137
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	99.618	99.618	99.369	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.683	99.683	99.446	2.500	99.137	98.964	98.900
2.875	N/A	N/A	N/A	3.125	100.223	100.223	99.969	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.204	100.204	99.967	2.625	99.580	99.407	99.343
2.990	N/A	N/A	N/A	3.250	100.644	100.644	100.391	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.707	100.707	100.472	2.750	99.520	99.349	99.285
3.000	N/A	N/A	N/A	3.375	101.472	101.472	101.219	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.051	101.051	100.820	2.875	99.864	99.697	99.633
3.125	N/A	N/A	N/A	3.500	101.962	101.962	101.711	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.339	101.339	101.106	2.990	100.152	99.983	99.919
3.250	N/A	N/A	N/A	3.625	102.329	102.329	102.080	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.439	101.439	101.206	3.000	100.252	100.083	100.019
3.375	N/A	N/A	N/A	3.750	102.467	102.467	102.241	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.652	101.652	101.379	3.125	101.219	101.032	100.946
3.500	N/A	N/A	N/A	3.875	102.937	102.937	102.712	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.170	102.170	101.897	3.250	100.346	100.160	100.073
3.625	N/A	N/A	N/A	3.990	103.145	103.145	102.924	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.705	102.705	102.434	3.375	100.882	100.697	100.611
3.750	N/A	N/A	N/A	4.000	103.245	103.245	103.024	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.953	102.953	102.686	3.500	101.130	100.950	100.863
3.875	N/A	N/A	N/A	4.125	103.595	103.595	103.335	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.500	103.500	103.300	3.625	102.487	102.387	102.287
3.990	N/A	N/A	N/A	4.250	103.789	103.789	103.530	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.851	103.851	103.651	3.750	101.924	101.824	101.724
4.000	N/A	N/A	N/A	4.375	104.123	104.123	103.867	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	104.002	104.002	103.802	3.875	102.075	101.975	101.875
4.125	N/A	N/A	N/A	4.500	104.422	104.422	104.171	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	104.274	104.274	104.074	3.990	102.347	102.247	102.147
4.250	N/A	N/A	N/A	4.625	104.745	104.745	104.545	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	104.374	104.374	104.174	4.000	102.447	102.347	102.247
4.375	N/A	N/A	N/A	4.750	105.749	105.749	105.549	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.660	103.660	103.433	4.125	101.910	101.810	101.683
4.500	N/A	N/A	N/A	4.875	106.084	106.084	105.884	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.910	103.910	103.686	4.250	101.661	101.561	101.437
4.625	N/A	N/A	N/A	4.990	106.202	106.202	106.002	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.189	104.189	103.971	4.375	101.940	101.840	101.722
4.750	N/A	N/A	N/A	5.000	106.302	106.302	106.102	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.375	104.375	104.163	4.500	102.126	102.026	101.914
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.483	97.483	97.246	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.004	98.004	97.767	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.507	98.507	98.272	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.851	98.851	98.620	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.139	99.139	98.906	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.239	99.239	99.006	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.452	99.452	99.179	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.970	99.970	99.697	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.505	100.505	100.234	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.753	100.753	100.486	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.300	101.300	101.100	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.651	101.651	101.451	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	101.802	101.802	101.602	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.074	102.074	101.874	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.174	102.174	101.974	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	101.460	10													



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.:

2/10/2022

45 Day Lock Exp.:

2/25/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 2:30 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	98.682	98.682	98.429	3.000	96.532	96.532	96.279	3.000	99.618	99.618	99.369	2.500	99.683	99.683	99.446	2.500	97.483	97.483	97.246
3.125	98.933	98.933	98.733	3.125	96.783	96.783	96.583	3.125	100.223	100.223	99.969	2.625	100.204	100.204	99.967	2.625	98.004	98.004	97.767
3.250	99.731	99.731	99.531	3.250	97.581	97.581	97.381	3.250	100.644	100.644	100.391	2.750	100.707	100.707	100.472	2.750	98.507	98.507	98.272
3.375	100.636	100.636	100.436	3.375	98.486	98.486	98.286	3.375	101.472	101.472	101.219	2.875	101.051	101.051	100.820	2.875	98.851	98.851	98.620
3.500	101.178	101.178	100.978	3.500	99.028	99.028	98.828	3.500	101.962	101.962	101.711	2.990	101.339	101.339	101.106	2.990	99.139	99.139	98.906
3.625	101.563	101.563	101.363	3.625	99.413	99.413	99.213	3.625	102.329	102.329	102.080	3.000	101.439	101.439	101.206	3.000	99.239	99.239	99.006
3.750	102.176	102.176	101.932	3.750	100.026	100.026	99.782	3.750	102.467	102.467	102.241	3.125	101.652	101.652	101.379	3.125	99.452	99.452	99.179
3.875	102.731	102.731	102.488	3.875	100.581	100.581	100.338	3.875	102.937	102.937	102.712	3.250	102.170	102.170	101.897	3.250	99.970	99.970	99.697
3.990	103.058	103.058	102.816	3.990	100.908	100.908	100.666	3.990	103.145	103.145	102.924	3.375	102.705	102.705	102.434	3.375	100.505	100.505	100.234
4.000	103.158	103.158	102.916	4.000	101.008	101.008	100.766	4.000	103.245	103.245	103.024	3.500	102.953	102.953	102.686	3.500	100.753	100.753	100.486
4.125	103.515	103.515	103.277	4.125	101.365	101.365	101.127	4.125	103.595	103.595	103.335	3.625	103.500	103.500	103.300	3.625	101.300	101.300	101.100
4.250	103.907	103.907	103.626	4.250	101.757	101.757	101.476	4.250	103.789	103.789	103.530	3.750	103.851	103.851	103.651	3.750	101.651	101.651	101.451
4.375	104.277	104.277	104.001	4.375	102.127	102.127	101.851	4.375	104.123	104.123	103.867	3.875	104.002	104.002	103.802	3.875	101.802	101.802	101.602
4.500	104.591	104.591	104.322	4.500	102.441	102.441	102.172	4.500	104.422	104.422	104.171	3.990	104.274	104.274	104.074	3.990	102.074	102.074	101.874
4.625	104.414	104.414	104.214	4.625	102.264	102.264	102.064	4.625	104.745	104.745	104.545	4.000	104.374	104.374	104.174	4.000	102.174	102.174	101.974
4.750	104.858	104.858	104.658	4.750	102.708	102.708	102.508	4.750	105.749	105.749	105.549	4.125	103.660	103.660	103.433	4.125	101.460	101.460	101.233
4.875	105.225	105.225	105.025	4.875	103.075	103.075	102.875	4.875	106.084	106.084	105.884	4.250	103.910	103.910	103.686	4.250	101.710	101.710	101.486
4.990	105.394	105.394	105.194	4.990	103.244	103.244	103.044	4.990	106.202	106.202	106.002	4.375	104.189	104.189	103.971	4.375	101.989	101.989	101.771
5.000	105.494	105.494	105.294	5.000	103.344	103.344	103.144	5.000	106.302	106.302	106.102	4.500	104.375	104.375	104.163	4.500	102.175	102.175	101.963

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.:

2/10/2022

45 Day Lock Exp.:

2/25/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 2:30 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



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.:

2/10/2022

45 Day Lock Exp.:

2/25/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 2:30 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	98.682	98.682	98.429	3.000	99.618	99.618	99.369	2.500	99.683	99.683	99.446	3.000	96.932	96.932	96.679	2.500	97.933	97.933	97.696
3.125	98.933	98.933	98.733	3.125	100.223	100.223	99.969	2.625	100.204	100.204	99.967	3.125	97.183	97.183	96.983	2.625	98.454	98.454	98.217
3.250	99.731	99.731	99.531	3.250	100.644	100.644	100.391	2.750	100.707	100.707	100.472	3.250	97.981	97.981	97.781	2.750	98.957	98.957	98.722
3.375	100.636	100.636	100.436	3.375	101.472	101.472	101.219	2.875	101.051	101.051	100.820	3.375	98.886	98.886	98.686	2.875	99.301	99.301	99.070
3.500	101.178	101.178	100.978	3.500	101.962	101.962	101.711	2.990	101.339	101.339	101.106	3.500	99.428	99.428	99.228	2.990	99.589	99.589	99.356
3.625	101.563	101.563	101.363	3.625	102.329	102.329	102.080	3.000	101.439	101.439	101.206	3.625	99.813	99.813	99.613	3.000	99.689	99.689	99.456
3.750	102.176	102.176	101.932	3.750	102.467	102.467	102.241	3.125	101.652	101.652	101.379	3.750	100.426	100.426	100.182	3.125	99.902	99.902	99.629
3.875	102.731	102.731	102.488	3.875	102.937	102.937	102.712	3.250	102.170	102.170	101.897	3.875	100.981	100.981	100.738	3.250	100.420	100.420	100.147
3.990	103.058	103.058	102.816	3.990	103.145	103.145	102.924	3.375	102.705	102.705	102.434	3.990	101.308	101.308	101.066	3.375	100.955	100.955	100.684
4.000	103.158	103.158	102.916	4.000	103.245	103.245	103.024	3.500	102.953	102.953	102.686	4.000	101.408	101.408	101.166	3.500	101.203	101.203	100.936
4.125	103.515	103.515	103.277	4.125	103.595	103.595	103.335	3.625	103.500	103.500	103.300	4.125	101.765	101.765	101.527	3.625	101.750	101.750	101.550
4.250	103.907	103.907	103.626	4.250	103.789	103.789	103.530	3.750	103.851	103.851	103.651	4.250	102.157	102.157	101.876	3.750	102.101	102.101	101.901
4.375	104.277	104.277	104.001	4.375	104.123	104.123	103.867	3.875	104.002	104.002	103.802	4.375	102.527	102.527	102.251	3.875	102.252	102.252	102.052
4.500	104.591	104.591	104.322	4.500	104.422	104.422	104.171	3.990	104.274	104.274	104.074	4.500	102.841	102.841	102.572	3.990	102.524	102.524	102.324
4.625	104.414	104.414	104.214	4.625	104.745	104.745	104.545	4.000	104.374	104.374	104.174	4.625	102.664	102.664	102.464	4.000	102.624	102.624	102.424
4.750	104.858	104.858	104.658	4.750	105.749	105.749	105.549	4.125	103.660	103.660	103.433	4.750	103.108	103.108	102.908	4.125	101.910	101.910	101.683
4.875	105.225	105.225	105.025	4.875	106.084	106.084	105.884	4.250	103.910	103.910	103.686	4.875	103.475	103.475	103.275	4.250	102.160	102.160	101.936
4.990	105.394	105.394	105.194	4.990	106.202	106.202	106.002	4.375	104.189	104.189	103.971	4.990	103.644	103.644	103.444	4.375	102.439	102.439	102.221
5.000	105.494	105.494	105.294	5.000	106.302	106.302	106.102	4.500	104.375	104.375	104.163	5.000	103.744	103.744	103.544	4.500	102.625	102.625	102.413

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)
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.:

2/10/2022

45 Day Lock Exp.:

2/25/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 2:30 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)