



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.: 2/10/2022

45 Day Lock Exp.: 2/25/2022

60 Day Lock Exp.: 3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 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	99.514	99.514	99.107	2.750	99.084	99.084	98.678	1.875	95.071	95.071	94.758	3.125	98.669	98.669	98.369
2.875	99.771	99.771	99.365	2.875	99.300	99.300	98.894	2.000	95.307	95.307	94.994	3.250	99.430	99.430	99.130
3.000	100.024	100.024	99.618	3.000	99.508	99.508	99.101	2.125	95.543	95.543	95.230	3.375	99.519	99.519	99.219
3.125	100.266	100.266	99.860	3.125	99.695	99.695	99.289	2.250	97.005	97.005	96.599	3.500	99.608	99.608	99.308
3.250	101.119	101.119	100.713	3.250	100.642	100.642	100.236	2.375	97.232	97.232	96.826	3.625	99.341	99.341	99.041
3.375	101.266	101.266	100.860	3.375	100.728	100.728	100.322	2.500	97.448	97.448	97.041	Margin = 2.250		Index = 0.410	
3.500	101.497	101.497	101.091	3.500	100.893	100.893	100.486	2.625	97.661	97.661	97.255	30 Year OTC			
3.625	101.717	101.717	101.310	3.625	101.070	101.070	100.663	2.750	98.865	98.865	98.565	Rate	30 Day	45 Day	60 Day
3.750	101.810	101.810	101.510	3.750	101.341	101.341	101.041	2.875	99.068	99.068	98.768	4.000	99.943	99.943	99.443
3.875	101.920	101.920	101.620	3.875	101.399	101.399	101.099	3.000	99.263	99.263	98.963	4.125	100.117	100.117	99.617
4.000	102.118	102.118	101.818	4.000	101.496	101.496	101.196	3.125	99.438	99.438	99.138	4.375	101.102	101.102	100.602
4.125	102.292	102.292	101.992	4.125	101.619	101.619	101.319	3.250	100.477	100.477	100.177	4.500	101.271	101.271	100.771
4.250	102.524	102.524	102.324	4.250	102.089	102.089	101.889	3.375	100.650	100.650	100.350	4.625	101.286	101.286	100.786
4.375	102.577	102.577	102.377	4.375	102.119	102.119	101.919	3.500	100.803	100.803	100.503	4.875	101.590	101.590	101.090
4.500	102.746	102.746	102.546	4.500	102.235	102.235	102.035	3.625	100.967	100.967	100.667	5.000	101.729	101.729	101.229
4.625	102.761	102.761	102.561	4.625	102.359	102.359	102.159	3.750	99.954	99.954	99.654	5.125	101.851	101.851	101.351
4.750	103.005	103.005	102.805	4.750	102.654	102.654	102.454	3.875	100.101	100.101	99.801	5.500	102.559	102.559	101.872
4.875	103.065	103.065	102.865	4.875	102.683	102.683	102.483	4.000	100.206	100.206	99.906	5.625	102.680	102.680	101.993
6.250	106.000	106.000	105.800	6.250	102.687	102.687	102.487	4.125	100.321	100.321	100.021	6.250	102.263	102.263	101.763

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	99.614	99.514	99.514	99.107	2.750	98.909	98.809	98.809	98.403	1.875	97.201	97.101	97.101	96.788	
2.875	99.871	99.771	99.771	99.365	2.875	99.125	99.025	99.025	98.619	2.000	97.437	97.337	97.337	97.024	
3.000	100.124	100.024	100.024	99.618	3.000	99.333	99.233	99.233	98.826	2.125	97.673	97.573	97.573	97.260	
3.125	100.366	100.266	100.266	99.860	3.125	99.520	99.420	99.420	99.014	2.250	99.135	99.035	99.035	98.629	
3.250	101.219	101.119	101.119	100.713	3.250	100.442	100.342	100.342	99.936	2.375	99.362	99.262	99.262	98.856	
3.375	101.466	101.366	101.366	100.960	3.375	100.628	100.528	100.528	100.122	2.500	99.578	99.478	99.478	99.071	
3.500	101.697	101.597	101.597	101.191	3.500	100.793	100.693	100.693	100.286	2.625	99.791	99.691	99.691	99.285	
3.625	101.917	101.817	101.817	101.410	3.625	100.970	100.870	100.870	100.463	2.750	99.895	99.795	99.795	99.495	
3.750	102.010	101.910	101.910	101.610	3.750	101.541	101.441	101.441	101.141	2.875	100.098	99.998	99.998	99.698	
3.875	102.220	102.120	102.120	101.820	3.875	101.699	101.599	101.599	101.299	3.000	100.293	100.193	100.193	99.893	
4.000	102.418	102.318	102.318	102.018	4.000	101.796	101.696	101.696	101.396	3.125	100.468	100.368	100.368	100.068	
4.125	102.592	102.492	102.492	102.192	4.125	101.919	101.819	101.819	101.519	3.250	102.107	102.007	102.007	101.707	
4.250	103.424	103.324	103.324	103.124	4.250	102.989	102.889	102.889	102.689	3.375	102.280	102.180	102.180	101.880	

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	97.193	97.193	96.693	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.367	97.367	96.867	4.750	101.000	101.000	100.500
3.875	97.368	97.368	96.868	5.250	103.750	103.750	103.500	4.375	98.352	98.352	97.852	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.169	97.169	96.669					4.500	98.521	98.521	98.021	Rate	30 Day	45 Day	60 Day
4.125	96.996	96.996	96.496					4.625	98.536	98.536	98.036	5.250	102.750	102.750	102.250
4.250	99.070	99.070	98.570					4.875	98.840	98.840	98.340	6.250	105.750	105.750	105.250
4.375	98.917	98.917	98.417					5.000	98.979	98.979	98.479	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only			
4.500	98.748	98.748	98.248					5.125	99.101	99.101	98.601				
4.625	98.732	98.732	98.232					5.500	99.809	99.809	99.122				
4.750	99.745	99.745	99.245					5.625	99.930	99.930	99.243				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.513	99.513	99.013				

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.:

2/10/2022

45 Day Lock Exp.:

2/25/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.419	98.419	98.119
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.180	99.180	98.880
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.269	99.269	98.969
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	97.413	97.413	97.113	3.500	99.358	99.358	99.058
3.250	100.594	100.594	100.188	3.250	100.217	100.217	99.811	2.875	97.616	97.616	97.316	3.625	99.091	99.091	98.791
3.375	100.841	100.841	100.435	3.375	100.403	100.403	99.997	3.000	97.812	97.812	97.512	Margin = 2.250		Index = .410	
3.500	101.072	101.072	100.666	3.500	100.568	100.568	100.162	3.125	97.987	97.987	97.687	30 Year OTC			
3.625	101.292	101.292	100.886	3.625	100.745	100.745	100.339	3.250	99.282	99.282	98.982	Rate	30 Day	45 Day	60 Day
3.750	101.060	101.060	100.760	3.750	100.691	100.691	100.391	3.375	99.455	99.455	99.155	3.250	100.594	100.594	100.094
3.875	101.270	101.270	100.970	3.875	100.849	100.849	100.549	3.500	99.608	99.608	99.308	3.375	100.841	100.841	100.341
4.000	101.468	101.468	101.168	4.000	100.946	100.946	100.646	3.625	99.772	99.772	99.472	3.500	101.072	101.072	100.572
4.125	101.642	101.642	101.342	4.125	101.069	101.069	100.769	3.750	99.259	99.259	98.959	3.625	101.292	101.292	100.792
4.250	101.912	101.912	101.712	4.250	101.577	101.577	101.377	3.875	N/A	N/A	N/A	3.750	101.060	101.060	100.560
4.375	102.064	102.064	101.864	4.375	101.707	101.707	101.507	4.000	N/A	N/A	N/A	3.875	101.270	101.270	100.770
4.500	102.233	102.233	102.033	4.500	101.822	101.822	101.622	4.125	N/A	N/A	N/A	4.000	101.468	101.468	100.968
4.625	102.249	102.249	102.049	4.625	101.946	101.946	101.746	4.250	N/A	N/A	N/A	4.125	101.642	101.642	101.142
4.750	100.705	100.705	100.505	4.750	100.454	100.454	100.254	4.375	N/A	N/A	N/A	4.250	101.912	101.912	101.412
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	100.694	100.594	100.594	100.188	3.250	100.317	100.217	100.217	99.811	2.750	99.670	99.570	99.570	99.270
3.375	100.941	100.841	100.841	100.435	3.375	100.503	100.403	100.403	99.997	2.875	99.873	99.773	99.773	99.473
3.500	101.172	101.072	101.072	100.666	3.500	100.668	100.568	100.568	100.162	3.000	100.068	99.968	99.968	99.668
3.625	101.392	101.292	101.292	100.886	3.625	100.845	100.745	100.745	100.339	3.125	100.243	100.143	100.143	99.843
3.750	101.160	101.060	101.060	100.760	3.750	100.791	100.691	100.691	100.391	3.250	101.882	101.782	101.782	101.482
3.875	101.370	101.270	101.270	100.970	3.875	100.949	100.849	100.849	100.549	3.375	102.055	101.955	101.955	101.655
4.000	101.568	101.468	101.468	101.168	4.000	101.046	100.946	100.946	100.646	3.500	102.208	102.108	102.108	101.808
4.125	101.742	101.642	101.642	101.342	4.125	101.169	101.069	101.069	100.769	3.625	102.372	102.272	102.272	101.972
4.250	102.012	101.912	101.912	101.712	4.250	101.677	101.577	101.577	101.377	3.750	101.234	101.134	101.134	100.834

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
								4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				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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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: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.922	97.922	97.722	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.405	98.405	98.205	2.000	N/A	N/A	N/A	3.000	97.908	97.803	97.694
3.125	98.491	98.491	98.291	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.152	99.152	98.952	2.125	N/A	N/A	N/A	3.125	98.612	98.483	98.364
3.250	99.239	99.239	99.039	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.815	99.815	99.615	2.250	N/A	N/A	N/A	3.250	99.359	99.230	99.111
3.375	100.126	100.126	99.926	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.647	100.647	100.447	2.375	N/A	N/A	N/A	3.375	100.246	100.117	99.998
3.500	100.621	100.621	100.421	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.021	101.021	100.821	2.500	N/A	N/A	N/A	3.500	100.792	100.665	100.531
3.625	101.058	101.058	100.858	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.233	101.233	101.033	2.625	N/A	N/A	N/A	3.625	101.655	101.528	101.394
3.750	101.753	101.753	101.553	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.473	101.473	101.273	2.750	N/A	N/A	N/A	3.750	102.349	102.222	102.088
3.875	102.251	102.251	102.051	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.916	101.916	101.716	2.875	N/A	N/A	N/A	3.875	102.848	102.721	102.587
3.990	102.485	102.485	102.285	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.075	102.075	101.875	2.990	N/A	N/A	N/A	3.990	103.082	102.955	102.821
4.000	102.585	102.585	102.385	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.175	102.175	101.975	3.000	N/A	N/A	N/A	4.000	103.182	103.055	102.921
4.125	103.066	103.066	102.866	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.307	102.307	102.107	3.125	N/A	N/A	N/A	4.125	103.625	103.482	103.339
4.250	103.573	103.573	103.373	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.094	102.094	101.894	3.250	N/A	N/A	N/A	4.250	104.133	103.990	103.847
4.375	103.956	103.956	103.756	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.478	102.478	102.278	3.375	N/A	N/A	N/A	4.375	104.516	104.373	104.230
4.500	104.305	104.305	104.105	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.729	102.729	102.529	3.500	N/A	N/A	N/A	4.500	104.865	104.722	104.579
4.625	104.534	104.534	104.334	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.878	102.878	102.678	3.625	N/A	N/A	N/A	4.625	105.094	104.951	104.808
4.750	104.901	104.901	104.701	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.548	102.548	102.348	3.750	N/A	N/A	N/A	4.750	105.415	105.315	105.215
4.875	105.283	105.283	105.083	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.924	102.924	102.724	3.875	N/A	N/A	N/A	4.875	105.796	105.696	105.596
4.990	105.479	105.479	105.279	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.040	103.040	102.840	3.990	N/A	N/A	N/A	4.990	105.992	105.892	105.792
5.000	105.579	105.579	105.379	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.140	103.140	102.940	4.000	N/A	N/A	N/A	5.000	106.092	105.992	105.892
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	99.325	99.325	99.125	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.328	99.328	99.128	2.500	99.257	99.152	99.043
2.875	N/A	N/A	N/A	3.125	99.783	99.783	99.583	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.895	99.895	99.695	2.625	99.825	99.720	99.611
2.990	N/A	N/A	N/A	3.250	100.273	100.273	100.073	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.426	100.426	100.226	2.750	100.356	100.251	100.142
3.000	N/A	N/A	N/A	3.375	101.098	101.098	100.898	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.849	100.849	100.649	2.875	100.779	100.674	100.565
3.125	N/A	N/A	N/A	3.500	101.562	101.562	101.362	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	101.236	101.236	101.036	2.990	101.166	101.061	100.952
3.250	N/A	N/A	N/A	3.625	101.967	101.967	101.767	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.336	101.336	101.136	3.000	101.266	101.161	101.052
3.375	N/A	N/A	N/A	3.750	102.058	102.058	101.858	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.769	101.769	101.569	3.125	101.774	101.655	101.500
3.500	N/A	N/A	N/A	3.875	102.553	102.553	102.353	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	102.157	102.157	101.957	3.250	102.235	102.109	101.942
3.625	N/A	N/A	N/A	3.990	102.755	102.755	102.555	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.746	102.746	102.546	3.375	102.824	102.698	102.531
3.750	N/A	N/A	N/A	4.000	102.855	102.855	102.655	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	103.095	103.095	102.895	3.500	103.173	103.047	102.880
3.875	N/A	N/A	N/A	4.125	103.264	103.264	103.064	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.528	103.528	103.328	3.625	103.606	103.480	103.313
3.990	N/A	N/A	N/A	4.250	103.680	103.680	103.480	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.807	103.807	103.607	3.750	103.893	103.767	103.602
4.000	N/A	N/A	N/A	4.375	104.059	104.059	103.859	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.258	104.258	104.058	3.875	104.344	104.212	104.053
4.125	N/A	N/A	N/A	4.500	104.385	104.385	104.185	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.618	104.618	104.418	3.990	104.704	104.572	104.413
4.250	N/A	N/A	N/A	4.625	104.610	104.610	104.410	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.718	104.718	104.518	4.000	104.804	104.672	104.513
4.375	N/A	N/A	N/A	4.750	104.792	104.792	104.592	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	105.110	105.110	104.910	4.125	105.196	105.064	104.905
4.500	N/A	N/A	N/A	4.875	105.171	105.171	104.971	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.449	104.449	104.249	4.250	104.472	104.352	104.210
4.625	N/A	N/A	N/A	4.990	105.349	105.349	105.149	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.723	104.723	104.523	4.375	104.746	104.626	104.484
4.750	N/A	N/A	N/A	5.000	105.449	105.449	105.249	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.796	104.796	104.596	4.500	104.819	104.699	104.557
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	99.310	99.310	99.110	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.904	99.904	99.704
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.739	99.739	99.539	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.383	100.383	100.183
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.108	100.108	99.908	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.707	100.707	100.507
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.404	100.404	100.204	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.131	101.131	100.931
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.643	100.643	100.443	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.517	101.517	101.317
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.743	100.743	100.543	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.617	101.617	101.417
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.042	101.042	100.842	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.050	102.050	101.850
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.019	101.019	100.819	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.126	102.126	101.926
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.481	101.481	101.281	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.715	102.715	102.515
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.718	101.718	101.518	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.064	103.064	102.864
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.014	102.014	101.814	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.496	103.496	103.296
3.250	N/A	N/A	N/A	3.250	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: 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	97.922	97.922	97.722	3.000	98.405	98.405	98.205	3.000	99.325	99.325	99.125	2.500	99.328	99.328	99.128	2.500	99.310	99.310	99.110
3.125	98.491	98.491	98.291	3.125	99.152	99.152	98.952	3.125	99.783	99.783	99.583	2.625	99.895	99.895	99.695	2.625	99.739	99.739	99.539
3.250	99.239	99.239	99.039	3.250	99.815	99.815	99.615	3.250	100.273	100.273	100.073	2.750	100.426	100.426	100.226	2.750	100.108	100.108	99.908
3.375	100.126	100.126	99.926	3.375	100.647	100.647	100.447	3.375	101.098	101.098	100.898	2.875	100.849	100.849	100.649	2.875	100.404	100.404	100.204
3.500	100.621	100.621	100.421	3.500	101.021	101.021	100.821	3.500	101.562	101.562	101.362	2.990	101.236	101.236	101.036	2.990	100.643	100.643	100.443
3.625	101.058	101.058	100.858	3.625	101.233	101.233	101.033	3.625	101.967	101.967	101.767	3.000	101.336	101.336	101.136	3.000	100.743	100.743	100.543
3.750	101.753	101.753	101.553	3.750	101.473	101.473	101.273	3.750	102.058	102.058	101.858	3.125	101.769	101.769	101.569	3.125	101.042	101.042	100.842
3.875	102.251	102.251	102.051	3.875	101.916	101.916	101.716	3.875	102.553	102.553	102.353	3.250	102.157	102.157	101.957	3.250	101.019	101.019	100.819
3.990	102.485	102.485	102.285	3.990	102.075	102.075	101.875	3.990	102.755	102.755	102.555	3.375	102.746	102.746	102.546	3.375	101.481	101.481	101.281
4.000	102.585	102.585	102.385	4.000	102.175	102.175	101.975	4.000	102.855	102.855	102.655	3.500	103.095	103.095	102.895	3.500	101.718	101.718	101.518
4.125	103.066	103.066	102.866	4.125	102.307	102.307	102.107	4.125	103.264	103.264	103.064	3.625	103.528	103.528	103.328	3.625	102.014	102.014	101.814
4.250	103.573	103.573	103.373	4.250	102.094	102.094	101.894	4.250	103.680	103.680	103.480	3.750	103.807	103.807	103.607	3.750	101.900	101.900	101.700
4.375	103.956	103.956	103.756	4.375	102.478	102.478	102.278	4.375	104.059	104.059	103.859	3.875	104.258	104.258	104.058	3.875	102.208	102.208	102.008
4.500	104.305	104.305	104.105	4.500	102.729	102.729	102.529	4.500	104.385	104.385	104.185	3.990	104.618	104.618	104.418	3.990	102.429	102.429	102.229
4.625	104.534	104.534	104.334	4.625	102.878	102.878	102.678	4.625	104.610	104.610	104.410	4.000	104.718	104.718	104.518	4.000	102.529	102.529	102.329
4.750	104.901	104.901	104.701	4.750	102.548	102.548	102.348	4.750	104.792	104.792	104.592	4.125	105.110	105.110	104.910	4.125	102.805	102.805	102.605
4.875	105.283	105.283	105.083	4.875	102.924	102.924	102.724	4.875	105.171	105.171	104.971	4.250	104.449	104.449	104.249	4.250	102.079	102.079	101.879
4.990	105.479	105.479	105.279	4.990	103.040	103.040	102.840	4.990	105.349	105.349	105.149	4.375	104.723	104.723	104.523	4.375	102.272	102.272	102.072
5.000	105.579	105.579	105.379	5.000	103.140	103.140	102.940	5.000	105.449	105.449	105.249	4.500	104.796	104.796	104.596	4.500	102.324	102.324	102.124

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@afwholesale.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: 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	98.239	98.239	97.985	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	96.089	96.089	95.835	2.750	N/A	N/A	N/A	3.000	97.620	97.520	97.366
3.125	98.551	98.551	98.351	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.401	96.401	96.201	2.875	N/A	N/A	N/A	3.125	97.985	97.885	97.785
3.250	99.364	99.364	99.164	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.214	97.214	97.014	2.990	N/A	N/A	N/A	3.250	98.620	98.520	98.420
3.375	100.280	100.280	100.080	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	98.130	98.130	97.930	3.000	N/A	N/A	N/A	3.375	99.536	99.436	99.336
3.500	100.832	100.832	100.632	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.682	98.682	98.482	3.125	N/A	N/A	N/A	3.500	100.088	99.988	99.888
3.625	101.225	101.225	101.025	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	99.075	99.075	98.875	3.250	N/A	N/A	N/A	3.625	100.482	100.382	100.282
3.750	101.806	101.806	101.562	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.656	99.656	99.412	3.375	N/A	N/A	N/A	3.750	99.941	99.827	99.697
3.875	102.372	102.372	102.128	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	100.222	100.222	99.978	3.500	N/A	N/A	N/A	3.875	100.507	100.394	100.263
3.990	102.709	102.709	102.466	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.559	100.559	100.316	3.625	N/A	N/A	N/A	3.990	100.844	100.730	100.601
4.000	102.809	102.809	102.566	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.659	100.659	100.416	3.750	N/A	N/A	N/A	4.000	100.944	100.830	100.701
4.125	103.178	103.178	102.935	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	101.028	101.028	100.785	3.875	N/A	N/A	N/A	4.125	101.313	101.200	101.070
4.250	103.395	103.395	103.141	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.245	101.245	100.964	3.990	N/A	N/A	N/A	4.250	100.480	100.327	100.199
4.375	103.775	103.775	103.498	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.625	101.625	101.348	4.000	N/A	N/A	N/A	4.375	100.861	100.712	100.584
4.500	104.101	104.101	103.828	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.951	101.951	101.678	4.125	N/A	N/A	N/A	4.500	101.186	101.041	100.913
4.625	104.418	104.418	104.218	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.268	102.268	102.068	4.250	N/A	N/A	N/A	4.625	101.541	101.393	101.263
4.750	104.871	104.871	104.671	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.721	102.721	102.521	4.375	N/A	N/A	N/A	4.750	101.715	101.515	101.315
4.875	105.248	105.248	105.048	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	103.098	103.098	102.898	4.500	N/A	N/A	N/A	4.875	102.092	101.992	101.892
4.990	105.425	105.425	105.225	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	103.275	103.275	103.075	4.625	N/A	N/A	N/A	4.990	102.268	102.168	102.068
5.000	105.525	105.525	105.325	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	103.375	103.375	103.175	4.750	N/A	N/A	N/A	5.000	102.368	102.268	102.168
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	99.220	99.220	98.967	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.509	99.509	99.288	2.500	98.963	98.806	98.742
2.875	N/A	N/A	N/A	3.125	99.836	99.836	99.578	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.035	100.035	99.815	2.625	99.411	99.255	99.191
2.990	N/A	N/A	N/A	3.250	100.306	100.306	100.052	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.543	100.543	100.324	2.750	99.956	99.201	99.137
3.000	N/A	N/A	N/A	3.375	101.141	101.141	100.888	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.894	100.894	100.675	2.875	99.707	99.552	99.488
3.125	N/A	N/A	N/A	3.500	101.637	101.637	101.387	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.183	101.183	100.969	2.990	99.996	99.846	99.782
3.250	N/A	N/A	N/A	3.625	102.011	102.011	101.761	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.283	101.283	101.069	3.000	100.096	99.946	99.882
3.375	N/A	N/A	N/A	3.750	102.128	102.128	101.901	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.561	101.561	101.287	3.125	101.128	100.941	100.854
3.500	N/A	N/A	N/A	3.875	102.605	102.605	102.380	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.084	102.084	101.811	3.250	100.260	100.074	99.987
3.625	N/A	N/A	N/A	3.990	102.819	102.819	102.597	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.623	102.623	102.351	3.375	100.800	100.615	100.528
3.750	N/A	N/A	N/A	4.000	102.919	102.919	102.697	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.877	102.877	102.606	3.500	101.054	100.870	100.783
3.875	N/A	N/A	N/A	4.125	103.114	103.114	102.855	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.906	102.906	102.706	3.625	101.893	101.793	101.693
3.990	N/A	N/A	N/A	4.250	103.311	103.311	103.052	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.263	103.263	103.063	3.750	101.336	101.236	101.136
4.000	N/A	N/A	N/A	4.375	103.659	103.659	103.459	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.416	103.416	103.216	3.875	101.489	101.389	101.289
4.125	N/A	N/A	N/A	4.500	104.150	104.150	103.950	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.694	103.694	103.494	3.990	101.767	101.667	101.567
4.250	N/A	N/A	N/A	4.625	104.736	104.736	104.536	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.794	103.794	103.594	4.000	101.867	101.767	101.667
4.375	N/A	N/A	N/A	4.750	105.757	105.757	105.557	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	104.304	104.304	104.060	4.125	102.554	102.442	102.310
4.500	N/A	N/A	N/A	4.875	106.096	106.096	105.896	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.559	104.559	104.320	4.250	102.310	102.203	102.071
4.625	N/A	N/A	N/A	4.990	106.217	106.217	106.017	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.844	104.844	104.610	4.375	102.595	102.493	102.361
4.750	N/A	N/A	N/A	5.000	106.317	106.317	106.117	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	105.038	105.038	104.808	4.500	102.789	102.689	102.559

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	97.309	97.309	97.088	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	97.835	97.835	97.615	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	98.343	98.343	98.124	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	98.694	98.694	98.475	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	98.983	98.983	98.769	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	99.083	99.083	98.869	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	99.361	99.361	99.087	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	99.639	99.639	99.414	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	100.423	100.423	100.151	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	100.677	100.677	100.406	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	100.706	100.706	100.506	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	101.063	101.063	100.863	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	101.216	101.216	101.016	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	101.494	101.494	101.294	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	101.594	101.594	101.394	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	102.104	102.104	101.860	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.359	102.359	102.120	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.644	102.644	102.410	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.838	102.838	102.608	4.000	N/A	N/A	N/A	4.000	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: 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	98.239	98.239	97.985	3.000	96.089	96.089	95.835	3.000	99.220	99.220	98.967	2.500	99.509	99.509	99.288	2.500	97.309	97.309	97.088
3.125	98.551	98.551	98.351	3.125	96.401	96.401	96.201	3.125	99.836	99.836	99.578	2.625	100.035	100.035	99.815	2.625	97.835	97.835	97.615
3.250	99.364	99.364	99.164	3.250	97.214	97.214	97.014	3.250	100.306	100.306	100.052	2.750	100.543	100.543	100.324	2.750	98.343	98.343	98.124
3.375	100.280	100.280	100.080	3.375	98.130	98.130	97.930	3.375	101.141	101.141	100.888	2.875	100.894	100.894	100.675	2.875	98.694	98.694	98.475
3.500	100.832	100.832	100.632	3.500	98.682	98.682	98.482	3.500	101.637	101.637	101.387	2.990	101.183	101.183	100.969	2.990	98.983	98.983	98.769
3.625	101.225	101.225	101.025	3.625	99.075	99.075	98.875	3.625	102.011	102.011	101.761	3.000	101.283	101.283	101.069	3.000	99.083	99.083	98.869
3.750	101.806	101.806	101.562	3.750	99.656	99.656	99.412	3.750	102.128	102.128	101.901	3.125	101.561	101.561	101.287	3.125	99.361	99.361	99.087
3.875	102.372	102.372	102.128	3.875	100.222	100.222	99.978	3.875	102.605	102.605	102.380	3.250	102.084	102.084	101.811	3.250	99.884	99.884	99.611
3.990	102.709	102.709	102.466	3.990	100.559	100.559	100.316	3.990	102.819	102.819	102.597	3.375	102.623	102.623	102.351	3.375	100.423	100.423	100.151
4.000	102.809	102.809	102.566	4.000	100.659	100.659	100.416	4.000	102.919	102.919	102.697	3.500	102.877	102.877	102.606	3.500	100.677	100.677	100.406
4.125	103.178	103.178	102.935	4.125	101.028	101.028	100.785	4.125	103.114	103.114	102.855	3.625	102.906	102.906	102.706	3.625	100.706	100.706	100.506
4.250	103.395	103.395	103.114	4.250	101.245	101.245	100.964	4.250	103.311	103.311	103.052	3.750	103.263	103.263	103.063	3.750	101.063	101.063	100.863
4.375	103.775	103.775	103.498	4.375	101.625	101.625	101.348	4.375	103.659	103.659	103.459	3.875	103.416	103.416	103.216	3.875	101.216	101.216	101.016
4.500	104.101	104.101	103.828	4.500	101.951	101.951	101.678	4.500	104.150	104.150	103.950	3.990	103.694	103.694	103.494	3.990	101.494	101.494	101.294
4.625	104.418	104.418	104.218	4.625	102.268	102.268	102.068	4.625	104.736	104.736	104.536	4.000	103.794	103.794	103.594	4.000	101.594	101.594	101.394
4.750	104.871	104.871	104.671	4.750	102.721	102.721	102.521	4.750	105.757	105.757	105.557	4.125	104.304	104.304	104.060	4.125	102.104	102.104	101.860
4.875	105.248	105.248	105.048	4.875	103.098	103.098	102.898	4.875	106.096	106.096	105.896	4.250	104.559	104.559	104.320	4.250	102.359	102.359	102.120
4.990	105.425	105.425	105.225	4.990	103.275	103.275	103.075	4.990	106.217	106.217	106.017	4.375	104.844	104.844	104.610	4.375	102.644	102.644	102.410
5.000	105.525	105.525	105.325	5.000	103.375	103.375	103.175	5.000	106.317	106.317	106.117	4.500	105.038	105.038	104.808	4.500	102.838	102.838	102.608

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.			
FHA ID# - 1358600006			



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: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLIC 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, FHLIC CHOICERenovation, FHLIC HomePossible, FHLIC HomeOne, FHLIC 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

FHLIC 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

FHLIC 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

FHLIC 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.:

2/10/2022

45 Day Lock Exp.:

2/25/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 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	98.239	98.239	97.985	3.000	99.220	99.220	98.967	2.500	99.509	99.509	99.288	3.000	96.489	96.489	96.235	2.500	97.759	97.759	97.538
3.125	98.551	98.551	98.351	3.125	99.836	99.836	99.578	2.625	100.035	100.035	99.815	3.125	96.801	96.801	96.601	2.625	98.285	98.285	98.065
3.250	99.364	99.364	99.164	3.250	100.306	100.306	100.052	2.750	100.543	100.543	100.324	3.250	97.614	97.614	97.414	2.750	98.793	98.793	98.574
3.375	100.280	100.280	100.080	3.375	101.141	101.141	100.888	2.875	100.894	100.894	100.675	3.375	98.530	98.530	98.330	2.875	99.144	99.144	98.925
3.500	100.832	100.832	100.632	3.500	101.637	101.637	101.387	2.990	101.183	101.183	100.969	3.500	99.082	99.082	98.882	2.990	99.433	99.433	99.219
3.625	101.225	101.225	101.025	3.625	102.011	102.011	101.761	3.000	101.283	101.283	101.069	3.625	99.475	99.475	99.275	3.000	99.533	99.533	99.319
3.750	101.806	101.806	101.562	3.750	102.128	102.128	101.901	3.125	101.561	101.561	101.287	3.750	100.056	100.056	99.812	3.125	99.811	99.811	99.537
3.875	102.372	102.372	102.128	3.875	102.605	102.605	102.380	3.250	102.084	102.084	101.811	3.875	100.622	100.622	100.378	3.250	100.334	100.334	100.061
3.990	102.709	102.709	102.466	3.990	102.819	102.819	102.597	3.375	102.623	102.623	102.351	3.990	100.959	100.959	100.716	3.375	100.873	100.873	100.601
4.000	102.809	102.809	102.566	4.000	102.919	102.919	102.697	3.500	102.877	102.877	102.606	4.000	101.059	101.059	100.816	3.500	101.127	101.127	100.856
4.125	103.178	103.178	102.935	4.125	103.114	103.114	102.855	3.625	102.906	102.906	102.706	4.125	101.428	101.428	101.185	3.625	101.156	101.156	100.956
4.250	103.395	103.395	103.114	4.250	103.311	103.311	103.052	3.750	103.263	103.263	103.063	4.250	101.645	101.645	101.364	3.750	101.513	101.513	101.313
4.375	103.775	103.775	103.498	4.375	103.659	103.659	103.459	3.875	103.416	103.416	103.216	4.375	102.025	102.025	101.748	3.875	101.666	101.666	101.466
4.500	104.101	104.101	103.828	4.500	104.150	104.150	103.950	3.990	103.694	103.694	103.494	4.500	102.351	102.351	102.078	3.990	101.944	101.944	101.744
4.625	104.418	104.418	104.218	4.625	104.736	104.736	104.536	4.000	103.794	103.794	103.594	4.625	102.668	102.668	102.468	4.000	102.044	102.044	101.844
4.750	104.871	104.871	104.671	4.750	105.757	105.757	105.557	4.125	104.304	104.304	104.060	4.750	103.121	103.121	102.921	4.125	102.554	102.554	102.310
4.875	105.248	105.248	105.048	4.875	106.096	106.096	105.896	4.250	104.559	104.559	104.320	4.875	103.498	103.498	103.298	4.250	102.809	102.809	102.570
4.990	105.425	105.425	105.225	4.990	106.217	106.217	106.017	4.375	104.844	104.844	104.610	4.990	103.675	103.675	103.475	4.375	103.094	103.094	102.860
5.000	105.525	105.525	105.325	5.000	106.317	106.317	106.117	4.500	105.038	105.038	104.808	5.000	103.775	103.775	103.575	4.500	103.288	103.288	103.058

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/10/2022

45 Day Lock Exp.:

2/25/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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