



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.: 2/11/2022

45 Day Lock Exp.: 2/28/2022

60 Day Lock Exp.: 3/14/2022

W. Rate Sheet Dated: 1/12/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.014	100.014	99.607	2.750	99.584	99.584	99.178	1.875	95.454	95.454	95.149	3.125	98.669	98.669	98.369
2.875	100.281	100.281	99.875	2.875	99.800	99.800	99.394	2.000	95.690	95.690	95.385	3.250	99.430	99.430	99.130
3.000	100.534	100.534	100.128	3.000	100.008	100.008	99.601	2.125	95.925	95.925	95.621	3.375	99.519	99.519	99.219
3.125	100.783	100.783	100.377	3.125	100.195	100.195	99.789	2.250	97.275	97.275	96.900	3.500	99.608	99.608	99.308
3.250	101.447	101.447	101.041	3.250	100.970	100.970	100.564	2.375	97.501	97.501	97.126	3.625	99.341	99.341	99.041
3.375	101.598	101.598	101.191	3.375	101.056	101.056	100.650	2.500	97.717	97.717	97.342	Margin = 2.250		Index = 0.410	
3.500	101.842	101.842	101.436	3.500	101.221	101.221	100.815	2.625	97.931	97.931	97.556	30 Year OTC			
3.625	102.069	102.069	101.663	3.625	101.398	101.398	100.992	2.750	99.017	99.017	98.717	Rate	30 Day	45 Day	60 Day
3.750	101.767	101.767	101.352	3.750	101.294	101.294	100.878	2.875	99.220	99.220	98.920	4.000	99.919	99.919	99.388
3.875	101.891	101.891	101.476	3.875	101.352	101.352	100.936	3.000	99.415	99.415	99.115	4.125	100.113	100.113	99.582
4.000	102.094	102.094	101.679	4.000	101.449	101.449	101.033	3.125	99.591	99.591	99.291	4.375	100.965	100.965	100.465
4.125	102.288	102.288	101.872	4.125	101.573	101.573	101.157	3.250	100.587	100.587	100.287	4.500	101.103	101.103	100.603
4.250	103.040	103.040	102.831	4.250	102.602	102.602	102.393	3.375	100.760	100.760	100.460	4.625	101.267	101.267	100.767
4.375	103.140	103.140	102.931	4.375	102.632	102.632	102.422	3.500	100.912	100.912	100.612	4.875	101.354	101.354	100.854
4.500	103.278	103.278	103.068	4.500	102.747	102.747	102.538	3.625	101.077	101.077	100.777	5.000	101.526	101.526	101.026
4.625	103.442	103.442	103.233	4.625	102.871	102.871	102.662	3.750	99.899	99.899	99.599	5.125	101.662	101.662	101.162
4.750	103.489	103.489	103.289	4.750	103.135	103.135	102.935	3.875	100.047	100.047	99.747	5.500	102.591	102.591	102.091
4.875	103.529	103.529	103.329	4.875	103.165	103.165	102.965	4.000	100.151	100.151	99.851	5.625	102.726	102.726	102.226
6.250	106.000	106.000	105.800	6.250	103.530	103.530	103.330	4.125	100.267	100.267	99.967	6.250	103.109	103.109	102.609

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	100.114	100.014	100.014	99.607	2.750	99.409	99.309	99.309	98.903	1.875	97.584	97.484	97.484	97.179	
2.875	100.381	100.281	100.281	99.875	2.875	99.625	99.525	99.525	99.119	2.000	97.820	97.720	97.720	97.415	
3.000	100.634	100.534	100.534	100.128	3.000	99.833	99.733	99.733	99.326	2.125	98.055	97.955	97.955	97.651	
3.125	100.883	100.783	100.783	100.377	3.125	100.020	99.920	99.920	99.514	2.250	99.405	99.305	99.305	98.930	
3.250	101.547	101.447	101.447	101.041	3.250	100.770	100.670	100.670	100.264	2.375	99.631	99.531	99.531	99.156	
3.375	101.798	101.698	101.698	101.291	3.375	100.956	100.856	100.856	100.450	2.500	99.847	99.747	99.747	99.372	
3.500	102.042	101.942	101.942	101.536	3.500	101.121	101.021	101.021	100.615	2.625	100.061	99.961	99.961	99.586	
3.625	102.269	102.169	102.169	101.763	3.625	101.298	101.198	101.198	100.792	2.750	100.047	99.947	99.947	99.647	
3.750	101.967	101.867	101.867	101.452	3.750	101.494	101.394	101.394	100.978	2.875	100.250	100.150	100.150	99.850	
3.875	102.191	102.091	102.091	101.676	3.875	101.652	101.552	101.552	101.136	3.000	100.445	100.345	100.345	100.045	
4.000	102.394	102.294	102.294	101.879	4.000	101.749	101.649	101.649	101.233	3.125	100.621	100.521	100.521	100.221	
4.125	102.588	102.488	102.488	102.072	4.125	101.873	101.773	101.773	101.357	3.250	102.217	102.117	102.117	101.817	
4.250	103.240	103.140	103.140	102.931	4.250	102.802	102.702	102.702	102.493	3.375	102.390	102.290	102.290	101.990	

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	97.169	97.169	96.638	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.363	97.363	96.832	4.750	101.000	101.000	100.500
3.875	97.302	97.302	96.787	5.250	103.750	103.750	103.500	4.375	98.215	98.215	97.715	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.100	97.100	96.584					4.500	98.353	98.353	97.853	Rate	30 Day	45 Day	60 Day
4.125	96.906	96.906	96.391					4.625	98.517	98.517	98.017	5.250	102.750	102.750	102.250
4.250	98.879	98.879	98.379					4.875	98.604	98.604	98.104	6.250	105.750	105.750	105.250
4.375	98.678	98.678	98.178					5.000	98.776	98.776	98.276		DPA Advantage Adjustment		
4.500	98.541	98.541	98.041					5.125	98.912	98.912	98.412		203(k) / 203(k)s		-1.000
4.625	98.377	98.377	97.877					5.500	99.841	99.841	99.341		203(k) & 203(k)s are Borrower Paid only		
4.750	99.524	99.524	99.024					5.625	99.976	99.976	99.476				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.359	100.359	99.859				

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/11/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/12/2022

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	97.566	97.566	97.266	3.500	99.358	99.358	99.058
3.250	100.922	100.922	100.516	3.250	100.545	100.545	100.139	2.875	97.769	97.769	97.469	3.625	99.091	99.091	98.791
3.375	101.173	101.173	100.767	3.375	100.731	100.731	100.325	3.000	97.964	97.964	97.664	Margin = 2.250		Index = .410	
3.500	101.417	101.417	101.011	3.500	100.896	100.896	100.490	3.125	98.139	98.139	97.839	30 Year OTC			
3.625	101.644	101.644	101.238	3.625	101.073	101.073	100.667	3.250	99.392	99.392	99.092	Rate	30 Day	45 Day	60 Day
3.750	101.017	101.017	100.601	3.750	100.644	100.644	100.228	3.375	99.565	99.565	99.265	3.250	100.922	100.922	100.422
3.875	101.241	101.241	100.825	3.875	100.802	100.802	100.386	3.500	99.717	99.717	99.417	3.375	101.173	101.173	100.673
4.000	101.444	101.444	101.028	4.000	100.899	100.899	100.483	3.625	99.882	99.882	99.582	3.500	101.417	101.417	100.917
4.125	101.638	101.638	101.222	4.125	101.023	101.023	100.607	3.750	99.204	99.204	98.904	3.625	101.644	101.644	101.144
4.250	101.728	101.728	101.519	4.250	101.389	101.389	101.180	3.875	N/A	N/A	N/A	3.750	101.017	101.017	100.501
4.375	101.928	101.928	101.719	4.375	101.519	101.519	101.310	4.000	N/A	N/A	N/A	3.875	101.241	101.241	100.725
4.500	102.065	102.065	101.856	4.500	101.635	101.635	101.426	4.125	N/A	N/A	N/A	4.000	101.444	101.444	100.928
4.625	102.229	102.229	102.020	4.625	101.759	101.759	101.550	4.250	N/A	N/A	N/A	4.125	101.638	101.638	101.122
4.750	100.489	100.489	100.289	4.750	100.235	100.235	100.035	4.375	N/A	N/A	N/A	4.250	101.728	101.728	101.228
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	101.022	100.922	100.922	100.516	3.250	100.645	100.545	100.545	100.139	2.750	99.822	99.722	99.722	99.422
3.375	101.273	101.173	101.173	100.767	3.375	100.831	100.731	100.731	100.325	2.875	100.025	99.925	99.925	99.625
3.500	101.517	101.417	101.417	101.011	3.500	100.996	100.896	100.896	100.490	3.000	100.220	100.120	100.120	99.820
3.625	101.744	101.644	101.644	101.238	3.625	101.173	101.073	101.073	100.667	3.125	100.396	100.296	100.296	99.996
3.750	101.117	101.017	101.017	100.601	3.750	100.744	100.644	100.644	100.228	3.250	101.992	101.892	101.892	101.592
3.875	101.341	101.241	101.241	100.825	3.875	100.902	100.802	100.802	100.386	3.375	102.165	102.065	102.065	101.765
4.000	101.544	101.444	101.444	101.028	4.000	100.999	100.899	100.899	100.483	3.500	102.317	102.217	102.217	101.917
4.125	101.738	101.638	101.638	101.222	4.125	101.123	101.023	101.023	100.607	3.625	102.482	102.382	102.382	102.082
4.250	101.828	101.728	101.728	101.519	4.250	101.489	101.389	101.389	101.180	3.750	101.179	101.079	101.079	100.779

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				
4.750	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				
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.: 2/11/2022

45 Day Lock Exp.: 2/28/2022

60 Day Lock Exp.: 3/14/2022

W. Rate Sheet Dated: 1/12/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.567	98.567	98.567	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	99.144	99.144	98.944	2.000	N/A	N/A	N/A	3.000	98.568	98.568	98.341
3.125	99.027	99.027	98.827	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.804	99.804	99.604	2.125	N/A	N/A	N/A	3.125	99.145	99.027	98.888
3.250	99.733	99.733	99.533	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	100.465	100.465	100.265	2.250	N/A	N/A	N/A	3.250	99.890	99.767	99.633
3.375	100.619	100.619	100.419	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	101.297	101.297	101.097	2.375	N/A	N/A	N/A	3.375	100.776	100.653	100.519
3.500	101.113	101.113	100.913	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.670	101.670	101.470	2.500	N/A	N/A	N/A	3.500	101.365	101.231	101.088
3.625	101.622	101.622	101.422	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.881	101.881	101.681	2.625	N/A	N/A	N/A	3.625	102.225	102.091	101.948
3.750	102.314	102.314	102.114	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	102.377	102.377	102.177	2.750	N/A	N/A	N/A	3.750	102.918	102.784	102.641
3.875	102.812	102.812	102.612	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.818	102.818	102.618	2.875	N/A	N/A	N/A	3.875	103.415	103.281	103.138
3.990	103.044	103.044	102.844	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.977	102.977	102.777	2.990	N/A	N/A	N/A	3.990	103.648	103.514	103.371
4.000	103.144	103.144	102.944	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	103.077	103.077	102.877	3.000	N/A	N/A	N/A	4.000	103.748	103.614	103.471
4.125	103.436	103.436	103.236	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	103.209	103.209	103.009	3.125	N/A	N/A	N/A	4.125	104.039	103.905	103.762
4.250	103.887	103.887	103.687	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.408	102.408	102.208	3.250	N/A	N/A	N/A	4.250	104.476	104.342	104.212
4.375	104.267	104.267	104.067	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.790	102.790	102.590	3.375	N/A	N/A	N/A	4.375	104.856	104.725	104.592
4.500	104.616	104.616	104.416	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	103.041	103.041	102.841	3.500	N/A	N/A	N/A	4.500	105.205	105.074	104.941
4.625	104.845	104.845	104.645	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.185	103.185	102.985	3.625	N/A	N/A	N/A	4.625	105.434	105.303	105.170
4.750	105.133	105.133	104.933	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.779	102.779	102.579	3.750	N/A	N/A	N/A	4.750	105.646	105.516	105.446
4.875	105.513	105.513	105.313	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.152	103.152	102.952	3.875	N/A	N/A	N/A	4.875	106.026	105.896	105.826
4.990	105.708	105.708	105.508	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.269	103.269	103.069	3.990	N/A	N/A	N/A	4.990	106.221	106.121	106.021
5.000	105.808	105.808	105.608	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.369	103.369	103.169	4.000	N/A	N/A	N/A	5.000	106.321	106.221	106.121
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	100.063	100.063	99.863	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.603	99.603	99.403	2.500	99.501	99.395	99.286
2.875	N/A	N/A	N/A	3.125	100.520	100.520	100.320	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	100.169	100.169	99.969	2.625	100.068	99.962	99.853
2.990	N/A	N/A	N/A	3.250	101.158	101.158	100.958	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.699	100.699	100.499	2.750	100.597	100.491	100.382
3.000	N/A	N/A	N/A	3.375	101.982	101.982	101.782	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	101.121	101.121	100.921	2.875	101.019	100.913	100.804
3.125	N/A	N/A	N/A	3.500	102.445	102.445	102.245	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	101.506	101.506	101.306	2.990	101.405	101.299	101.190
3.250	N/A	N/A	N/A	3.625	102.844	102.844	102.644	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.606	101.606	101.406	3.000	101.505	101.399	101.290
3.375	N/A	N/A	N/A	3.750	102.619	102.619	102.419	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	102.032	102.032	101.832	3.125	101.983	101.869	101.726
3.500	N/A	N/A	N/A	3.875	103.113	103.113	102.913	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	102.356	102.356	102.156	3.250	102.442	102.319	102.159
3.625	N/A	N/A	N/A	3.990	103.314	103.314	103.114	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.946	102.946	102.746	3.375	103.032	102.908	102.749
3.750	N/A	N/A	N/A	4.000	103.414	103.414	103.214	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	103.293	103.293	103.093	3.500	103.379	103.256	103.096
3.875	N/A	N/A	N/A	4.125	103.702	103.702	103.502	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.719	103.719	103.519	3.625	103.805	103.681	103.522
3.990	N/A	N/A	N/A	4.250	103.993	103.993	103.793	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	104.112	104.112	103.912	3.750	104.167	104.043	103.884
4.000	N/A	N/A	N/A	4.375	104.369	104.369	104.169	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.560	104.560	104.360	3.875	104.615	104.491	104.332
4.125	N/A	N/A	N/A	4.500	104.697	104.697	104.497	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.918	104.918	104.718	3.990	104.973	104.849	104.690
4.250	N/A	N/A	N/A	4.625	104.920	104.920	104.720	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	105.018	105.018	104.818	4.000	105.073	104.949	104.790
4.375	N/A	N/A	N/A	4.750	105.023	105.023	104.823	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	105.408	105.408	105.208	4.125	105.463	105.340	105.180
4.500	N/A	N/A	N/A	4.875	105.401	105.401	105.201	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.636	104.636	104.436	4.250	104.674	104.574	104.474
4.625	N/A	N/A	N/A	4.990	105.577	105.577	105.377	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.912	104.912	104.712	4.375	104.949	104.849	104.749
4.750	N/A	N/A	N/A	5.000	105.677	105.677	105.477	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.983	104.983	104.783	4.500	105.021	104.921	104.821
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	99.584	99.584	99.384	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.467	100.467	100.267
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.011	100.011	99.811	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.945	100.945	100.745
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.379	100.379	100.179	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	101.230	101.230	101.030
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.674	100.674	100.474	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.652	101.652	101.452
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.912	100.912	100.712	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	102.038	102.038	101.838
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.012	101.012	100.812	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	102.138	102.138	101.938
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.310	101.310	101.110	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.564	102.564	102.364
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.251	101.251	101.051	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.356	102.356	



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.:

2/11/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/12/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.567	98.567	98.367	3.000	99.144	99.144	98.944	3.000	100.063	100.063	99.863	2.500	99.603	99.603	99.403	2.500	99.584	99.584	99.384
3.125	99.027	99.027	98.827	3.125	99.804	99.804	99.604	3.125	100.520	100.520	100.320	2.625	100.169	100.169	99.969	2.625	100.011	100.011	99.811
3.250	99.733	99.733	99.533	3.250	100.465	100.465	100.265	3.250	101.158	101.158	100.958	2.750	100.699	100.699	100.499	2.750	100.379	100.379	100.179
3.375	100.619	100.619	100.419	3.375	101.297	101.297	101.097	3.375	101.982	101.982	101.782	2.875	101.121	101.121	100.921	2.875	100.674	100.674	100.474
3.500	101.113	101.113	100.913	3.500	101.670	101.670	101.470	3.500	102.445	102.445	102.245	2.990	101.506	101.506	101.306	2.990	100.912	100.912	100.712
3.625	101.622	101.622	101.422	3.625	101.881	101.881	101.681	3.625	102.844	102.844	102.644	3.000	101.606	101.606	101.406	3.000	101.012	101.012	100.812
3.750	102.314	102.314	102.114	3.750	102.377	102.377	102.177	3.750	102.619	102.619	102.419	3.125	102.032	102.032	101.832	3.125	101.310	101.310	101.110
3.875	102.812	102.812	102.612	3.875	102.818	102.818	102.618	3.875	103.113	103.113	102.913	3.250	102.356	102.356	102.156	3.250	101.251	101.251	101.051
3.990	103.044	103.044	102.844	3.990	102.977	102.977	102.777	3.990	103.314	103.314	103.114	3.375	102.946	102.946	102.746	3.375	101.712	101.712	101.512
4.000	103.144	103.144	102.944	4.000	103.077	103.077	102.877	4.000	103.414	103.414	103.214	3.500	103.293	103.293	103.093	3.500	101.947	101.947	101.747
4.125	103.436	103.436	103.236	4.125	103.209	103.209	103.009	4.125	103.702	103.702	103.502	3.625	103.719	103.719	103.519	3.625	102.243	102.243	102.043
4.250	103.887	103.887	103.687	4.250	102.408	102.408	102.208	4.250	103.993	103.993	103.793	3.750	104.112	104.112	103.912	3.750	102.144	102.144	101.944
4.375	104.267	104.267	104.067	4.375	102.790	102.790	102.590	4.375	104.369	104.369	104.169	3.875	104.560	104.560	104.360	3.875	102.452	102.452	102.252
4.500	104.616	104.616	104.416	4.500	103.041	103.041	102.841	4.500	104.697	104.697	104.497	3.990	104.918	104.918	104.718	3.990	102.671	102.671	102.471
4.625	104.845	104.845	104.645	4.625	103.185	103.185	102.985	4.625	104.920	104.920	104.720	4.000	105.018	105.018	104.818	4.000	102.771	102.771	102.571
4.750	105.133	105.133	104.933	4.750	102.779	102.779	102.579	4.750	105.023	105.023	104.823	4.125	105.408	105.408	105.208	4.125	103.046	103.046	102.846
4.875	105.513	105.513	105.313	4.875	103.152	103.152	102.952	4.875	105.401	105.401	105.201	4.250	104.636	104.636	104.436	4.250	102.268	102.268	102.068
4.990	105.708	105.708	105.508	4.990	103.269	103.269	103.069	4.990	105.577	105.577	105.377	4.375	104.912	104.912	104.712	4.375	102.460	102.460	102.260
5.000	105.808	105.808	105.608	5.000	103.369	103.369	103.169	5.000	105.677	105.677	105.477	4.500	104.983	104.983	104.783	4.500	102.511	102.511	102.311

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
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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	98.826	98.826	98.569	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	99.312	99.312	99.055	2.750	N/A	N/A	N/A	3.000	98.207	98.107	97.950
3.125	99.107	99.107	98.886	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	100.493	100.493	100.272	2.875	N/A	N/A	N/A	3.125	98.541	98.441	98.320
3.250	99.898	99.898	99.678	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	100.302	100.302	100.082	2.990	N/A	N/A	N/A	3.250	99.154	99.054	98.934
3.375	100.798	100.798	100.576	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	101.200	101.200	100.978	3.000	N/A	N/A	N/A	3.375	100.054	99.954	99.832
3.500	101.334	101.334	101.115	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	101.738	101.738	101.519	3.125	N/A	N/A	N/A	3.500	100.590	100.490	100.371
3.625	101.716	101.716	101.498	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	102.118	102.118	101.900	3.250	N/A	N/A	N/A	3.625	100.973	100.873	100.755
3.750	102.385	102.385	102.108	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	102.497	102.497	102.220	3.375	N/A	N/A	N/A	3.750	100.520	100.403	100.243
3.875	102.934	102.934	102.660	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	102.048	102.048	101.774	3.500	N/A	N/A	N/A	3.875	101.069	100.954	100.795
3.990	103.256	103.256	102.983	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	102.368	102.368	102.095	3.625	N/A	N/A	N/A	3.990	101.391	101.277	101.118
4.000	103.356	103.356	103.083	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	102.468	102.468	102.195	3.750	N/A	N/A	N/A	4.000	101.491	101.377	101.218
4.125	103.708	103.708	103.437	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.820	102.820	102.549	3.875	N/A	N/A	N/A	4.125	101.843	101.729	101.572
4.250	103.912	103.912	103.620	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.012	101.012	100.720	3.990	N/A	N/A	N/A	4.250	100.997	100.828	100.705
4.375	104.276	104.276	103.990	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.376	101.376	101.090	4.000	N/A	N/A	N/A	4.375	101.362	101.199	101.076
4.500	104.587	104.587	104.306	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.687	101.687	101.406	4.125	N/A	N/A	N/A	4.500	101.672	101.514	101.391
4.625	104.561	104.561	104.361	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	103.391	103.391	103.191	4.250	N/A	N/A	N/A	4.625	101.986	101.885	101.786
4.750	105.001	105.001	104.801	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.577	101.577	101.377	4.375	N/A	N/A	N/A	4.750	101.845	101.745	101.645
4.875	105.362	105.362	105.161	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.938	101.938	101.737	4.500	N/A	N/A	N/A	4.875	102.206	102.104	102.005
4.990	105.528	105.528	105.328	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.104	102.104	101.904	4.625	N/A	N/A	N/A	4.990	102.371	102.271	102.171
5.000	105.628	105.628	105.428	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.204	102.204	102.004	4.750	N/A	N/A	N/A	5.000	102.471	102.371	102.271
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	99.940	99.940	99.664	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.805	99.805	99.603	2.500	99.259	99.109	99.057
2.875	N/A	N/A	N/A	3.125	100.537	100.537	100.265	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.323	100.323	100.122	2.625	99.699	99.549	99.498
2.990	N/A	N/A	N/A	3.250	100.975	100.975	100.673	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.820	100.820	100.620	2.750	99.633	99.486	99.433
3.000	N/A	N/A	N/A	3.375	101.798	101.798	101.495	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.189	101.189	100.989	2.875	100.002	99.855	99.802
3.125	N/A	N/A	N/A	3.500	102.283	102.283	101.983	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.467	101.467	101.267	2.990	100.280	100.138	100.080
3.250	N/A	N/A	N/A	3.625	102.647	102.647	102.348	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.567	101.567	101.367	3.000	100.380	100.238	100.180
3.375	N/A	N/A	N/A	3.750	102.742	102.742	102.453	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.755	101.755	101.549	3.125	101.322	101.187	101.116
3.500	N/A	N/A	N/A	3.875	103.210	103.210	102.921	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.262	102.262	102.058	3.250	100.438	100.304	100.234
3.625	N/A	N/A	N/A	3.990	103.415	103.415	103.130	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.786	102.786	102.583	3.375	100.963	100.830	100.760
3.750	N/A	N/A	N/A	4.000	103.515	103.515	103.230	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	103.024	103.024	102.822	3.500	101.201	101.069	100.999
3.875	N/A	N/A	N/A	4.125	103.670	103.670	103.380	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.518	103.518	103.318	3.625	102.505	102.405	102.305
3.990	N/A	N/A	N/A	4.250	103.863	103.863	103.554	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.859	103.859	103.659	3.750	101.932	101.832	101.732
4.000	N/A	N/A	N/A	4.375	104.195	104.195	103.887	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	104.004	104.004	103.804	3.875	102.077	101.977	101.877
4.125	N/A	N/A	N/A	4.500	104.491	104.491	104.187	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	104.268	104.268	104.068	3.990	102.341	102.241	102.141
4.250	N/A	N/A	N/A	4.625	104.856	104.856	104.556	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	104.368	104.368	104.168	4.000	102.441	102.341	102.241
4.375	N/A	N/A	N/A	4.750	105.853	105.853	105.553	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.596	103.596	103.396	4.125	101.846	101.722	101.615
4.500	N/A	N/A	N/A	4.875	106.185	106.185	105.985	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.838	103.838	103.638	4.250	101.589	101.468	101.361
4.625	N/A	N/A	N/A	4.990	106.303	106.303	106.103	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.106	104.106	103.881	4.375	101.857	101.740	101.632
4.750	N/A	N/A	N/A	5.000	106.403	106.403	106.203	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.283	104.283	104.064	4.500	102.034	101.923	101.815

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	99.839	99.839	99.637	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	100.193	100.193	99.992	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	99.744	99.744	99.544	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	100.115	100.115	99.915	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	100.393	100.393	100.193	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	100.493	100.493	100.293	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	101.365	101.365	101.159	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	99.992	99.992	99.788	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	100.516	100.516	100.313	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	100.754	100.754	100.552	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	101.496	101.496	101.296	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	101.471	101.471	101.271	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	101.616	101.616	101.416	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	101.880	101.880	101.680	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	101.980	101.980	101.780	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	103.722	103.722	103.491	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	100.820	100.820	100.592	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	101.088	101.088	100.863	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	101.265	101.265	101.046	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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.:

2/11/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/12/2022

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	98.826	98.826	98.569	3.000	99.312	99.312	99.055	3.000	99.940	99.940	99.664	2.500	99.805	99.805	99.603	2.500	99.839	99.839	99.637
3.125	99.107	99.107	98.886	3.125	100.493	100.493	100.272	3.125	100.537	100.537	100.265	2.625	100.323	100.323	100.122	2.625	100.193	100.193	99.992
3.250	99.898	99.898	99.678	3.250	100.302	100.302	100.082	3.250	100.975	100.975	100.673	2.750	100.820	100.820	100.620	2.750	99.744	99.744	99.544
3.375	100.798	100.798	100.576	3.375	101.200	101.200	100.978	3.375	101.798	101.798	101.495	2.875	101.189	101.189	100.989	2.875	100.115	100.115	99.915
3.500	101.334	101.334	101.115	3.500	101.738	101.738	101.519	3.500	102.283	102.283	101.983	2.990	101.467	101.467	101.267	2.990	100.393	100.393	100.193
3.625	101.716	101.716	101.498	3.625	102.118	102.118	101.900	3.625	102.647	102.647	102.348	3.000	101.567	101.567	101.367	3.000	100.493	100.493	100.293
3.750	102.385	102.385	102.108	3.750	101.497	101.497	101.220	3.750	102.742	102.742	102.453	3.125	101.755	101.755	101.549	3.125	101.365	101.365	101.159
3.875	102.934	102.934	102.660	3.875	102.048	102.048	101.774	3.875	103.210	103.210	102.921	3.250	102.262	102.262	102.058	3.250	99.992	99.992	99.788
3.990	103.256	103.256	102.983	3.990	102.368	102.368	102.095	3.990	103.415	103.415	103.130	3.375	102.786	102.786	102.583	3.375	100.516	100.516	100.313
4.000	103.356	103.356	103.083	4.000	102.468	102.468	102.195	4.000	103.515	103.515	103.230	3.500	103.024	103.024	102.822	3.500	100.754	100.754	100.552
4.125	103.708	103.708	103.437	4.125	102.820	102.820	102.549	4.125	103.670	103.670	103.360	3.625	103.518	103.518	103.318	3.625	101.496	101.496	101.296
4.250	103.912	103.912	103.620	4.250	101.012	101.012	100.720	4.250	103.863	103.863	103.554	3.750	103.859	103.859	103.659	3.750	101.471	101.471	101.271
4.375	104.276	104.276	103.990	4.375	101.376	101.376	101.090	4.375	104.195	104.195	103.887	3.875	104.004	104.004	103.804	3.875	101.616	101.616	101.416
4.500	104.587	104.587	104.306	4.500	101.687	101.687	101.406	4.500	104.491	104.491	104.187	3.990	104.268	104.268	104.068	3.990	101.880	101.880	101.680
4.625	104.561	104.561	104.361	4.625	103.391	103.391	103.191	4.625	104.856	104.856	104.656	4.000	104.368	104.368	104.168	4.000	101.980	101.980	101.780
4.750	105.001	105.001	104.801	4.750	101.577	101.577	101.377	4.750	105.853	105.853	105.653	4.125	103.596	103.596	103.365	4.125	103.722	103.722	103.491
4.875	105.362	105.362	105.161	4.875	101.938	101.938	101.737	4.875	106.185	106.185	105.985	4.250	103.838	103.838	103.610	4.250	100.820	100.820	100.592
4.990	105.528	105.528	105.328	4.990	102.104	102.104	101.904	4.990	106.303	106.303	106.103	4.375	104.106	104.106	103.881	4.375	101.088	101.088	100.863
5.000	105.628	105.628	105.428	5.000	102.204	102.204	102.004	5.000	106.403	106.403	106.203	4.500	104.283	104.283	104.064	4.500	101.265	101.265	101.046

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/11/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/12/2022

Release Time: 10:00 am 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



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.:

2/11/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/12/2022

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	98.826	98.826	98.569	3.000	99.940	99.940	99.664	2.500	99.805	99.805	99.603	3.000	98.394	98.394	98.137	2.500	99.172	99.172	98.970
3.125	99.107	99.107	98.886	3.125	100.537	100.537	100.265	2.625	100.323	100.323	100.122	3.125	99.125	99.125	98.904	2.625	99.608	99.608	99.407
3.250	99.898	99.898	99.678	3.250	100.975	100.975	100.673	2.750	100.820	100.820	100.620	3.250	99.425	99.425	99.205	2.750	99.632	99.632	99.432
3.375	100.798	100.798	100.576	3.375	101.798	101.798	101.495	2.875	101.189	101.189	100.989	3.375	100.324	100.324	100.102	2.875	100.002	100.002	99.802
3.500	101.334	101.334	101.115	3.500	102.283	102.283	101.983	2.990	101.467	101.467	101.267	3.500	100.861	100.861	100.642	2.990	100.280	100.280	100.080
3.625	101.716	101.716	101.498	3.625	102.647	102.647	102.348	3.000	101.567	101.567	101.367	3.625	101.242	101.242	101.024	3.000	100.380	100.380	100.180
3.750	102.385	102.385	102.108	3.750	102.742	102.742	102.453	3.125	101.755	101.755	101.549	3.750	101.266	101.266	101.048	3.125	100.910	100.910	100.704
3.875	102.934	102.934	102.660	3.875	103.210	103.210	102.921	3.250	102.262	102.262	102.058	3.875	101.816	101.816	101.542	3.250	100.477	100.477	100.273
3.990	103.256	103.256	102.983	3.990	103.415	103.415	103.130	3.375	102.786	102.786	102.583	3.990	102.137	102.137	101.864	3.375	101.001	101.001	100.798
4.000	103.356	103.356	103.083	4.000	103.515	103.515	103.230	3.500	103.024	103.024	102.822	4.000	102.237	102.237	101.964	3.500	101.239	101.239	101.037
4.125	103.708	103.708	103.437	4.125	103.670	103.670	103.360	3.625	103.518	103.518	103.318	4.125	102.589	102.589	102.318	3.625	101.857	101.857	101.657
4.250	103.912	103.912	103.620	4.250	103.863	103.863	103.554	3.750	103.859	103.859	103.659	4.250	101.787	101.787	101.495	3.750	102.015	102.015	101.815
4.375	104.276	104.276	103.990	4.375	104.195	104.195	103.887	3.875	104.004	104.004	103.804	4.375	102.151	102.151	101.865	3.875	102.160	102.160	101.960
4.500	104.587	104.587	104.306	4.500	104.491	104.491	104.187	3.990	104.268	104.268	104.068	4.500	102.462	102.462	102.181	3.990	102.424	102.424	102.224
4.625	104.561	104.561	104.361	4.625	104.856	104.856	104.656	4.000	104.368	104.368	104.168	4.625	103.301	103.301	103.101	4.000	102.524	102.524	102.324
4.750	105.001	105.001	104.801	4.750	105.853	105.853	105.653	4.125	103.596	103.596	103.365	4.750	102.614	102.614	102.414	4.125	103.009	103.009	102.778
4.875	105.362	105.362	105.161	4.875	106.185	106.185	105.985	4.250	103.838	103.838	103.610	4.875	102.975	102.975	102.774	4.250	101.679	101.679	101.451
4.990	105.528	105.528	105.328	4.990	106.303	106.303	106.103	4.375	104.106	104.106	103.881	4.990	103.141	103.141	102.941	4.375	101.947	101.947	101.722
5.000	105.628	105.628	105.428	5.000	106.403	106.403	106.203	4.500	104.283	104.283	104.064	5.000	103.241	103.241	103.041	4.500	102.124	102.124	101.905

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.:

2/11/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/12/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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