



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.: 2/14/2022

45 Day Lock Exp.: 2/28/2022

60 Day Lock Exp.: 3/14/2022

W. Rate Sheet Dated: 1/13/2022

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	99.717	99.717	99.295	2.750	99.287	99.287	98.865	1.875	95.266	95.266	94.966	3.125	98.669	98.669	98.369
2.875	99.984	99.984	99.562	2.875	99.503	99.503	99.081	2.000	95.502	95.502	95.202	3.250	99.430	99.430	99.130
3.000	100.237	100.237	99.815	3.000	99.711	99.711	99.289	2.125	95.738	95.738	95.438	3.375	99.519	99.519	99.219
3.125	100.486	100.486	100.064	3.125	99.899	99.899	99.477	2.250	97.111	97.111	96.782	3.500	99.608	99.608	99.308
3.250	101.369	101.369	100.932	3.250	100.892	100.892	100.455	2.375	97.337	97.337	97.009	3.625	99.341	99.341	99.041
3.375	101.519	101.519	101.082	3.375	100.978	100.978	100.540	2.500	97.553	97.553	97.225	Margin = 2.250		Index = 0.410	
3.500	101.764	101.764	101.326	3.500	101.143	101.143	100.705	2.625	97.767	97.767	97.439	30 Year OTC			
3.625	101.991	101.991	101.554	3.625	101.320	101.320	100.882	2.750	98.939	98.939	98.639	Rate	30 Day	45 Day	60 Day
3.750	102.095	102.095	101.789	3.750	101.622	101.622	101.316	2.875	99.142	99.142	98.842	4.000	100.247	100.247	99.747
3.875	102.220	102.220	101.913	3.875	101.680	101.680	101.374	3.000	99.337	99.337	99.037	4.125	100.441	100.441	99.941
4.000	102.422	102.422	102.116	4.000	101.777	101.777	101.471	3.125	99.513	99.513	99.213	4.375	101.028	101.028	100.528
4.125	102.616	102.616	102.309	4.125	101.901	101.901	101.594	3.250	100.282	100.282	99.982	4.500	101.165	101.165	100.665
4.250	103.103	103.103	102.903	4.250	102.664	102.664	102.464	3.375	100.455	100.455	100.155	4.625	101.329	101.329	100.829
4.375	103.203	103.203	103.003	4.375	102.694	102.694	102.494	3.500	100.607	100.607	100.307	4.875	101.635	101.635	101.135
4.500	103.340	103.340	103.140	4.500	102.810	102.810	102.610	3.625	100.772	100.772	100.472	5.000	101.808	101.808	101.308
4.625	103.504	103.504	103.304	4.625	102.934	102.934	102.734	3.750	99.489	99.489	99.189	5.125	101.943	101.943	101.443
4.750	103.770	103.770	103.570	4.750	103.416	103.416	103.216	3.875	99.636	99.636	99.336	5.500	103.356	103.356	102.856
4.875	103.810	103.810	103.610	4.875	103.446	103.446	103.246	4.000	99.741	99.741	99.441	5.625	103.491	103.491	102.991
6.250	106.000	106.000	105.800	6.250	102.905	102.905	102.705	4.125	99.856	99.856	99.556	6.250	102.484	102.484	101.984

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	99.817	99.717	99.717	99.295	2.750	99.112	99.012	99.012	98.590	1.875	97.396	97.296	97.296	96.996	
2.875	100.084	99.984	99.984	99.562	2.875	99.328	99.228	99.228	98.806	2.000	97.632	97.532	97.532	97.232	
3.000	100.337	100.237	100.237	99.815	3.000	99.536	99.436	99.436	99.014	2.125	97.868	97.768	97.768	97.468	
3.125	100.586	100.486	100.486	100.064	3.125	99.724	99.624	99.624	99.202	2.250	99.241	99.141	99.141	98.812	
3.250	101.469	101.369	101.369	100.932	3.250	100.692	100.592	100.592	100.155	2.375	99.467	99.367	99.367	99.039	
3.375	101.719	101.619	101.619	101.182	3.375	100.878	100.778	100.778	100.340	2.500	99.683	99.583	99.583	99.255	
3.500	101.964	101.864	101.864	101.426	3.500	101.043	100.943	100.943	100.505	2.625	99.897	99.797	99.797	99.469	
3.625	102.191	102.091	102.091	101.654	3.625	101.220	101.120	101.120	100.682	2.750	99.969	99.869	99.869	99.569	
3.750	102.295	102.195	102.195	101.889	3.750	101.822	101.722	101.722	101.416	2.875	100.172	100.072	100.072	99.772	
3.875	102.520	102.420	102.420	102.113	3.875	101.980	101.880	101.880	101.574	3.000	100.367	100.267	100.267	99.967	
4.000	102.722	102.622	102.622	102.316	4.000	102.077	101.977	101.977	101.671	3.125	100.543	100.443	100.443	100.143	
4.125	102.916	102.816	102.816	102.509	4.125	102.201	102.101	102.101	101.794	3.250	101.912	101.812	101.812	101.512	
4.250	103.303	103.203	103.203	103.003	4.250	102.864	102.764	102.764	102.564	3.375	102.085	101.985	101.985	101.685	

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	97.497	97.497	96.997	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.691	97.691	97.191	4.750	101.000	101.000	100.500
3.875	97.630	97.630	97.130	5.250	103.750	103.750	103.500	4.375	98.278	98.278	97.778	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.428	97.428	96.928					4.500	98.415	98.415	97.915	Rate	30 Day	45 Day	60 Day
4.125	97.234	97.234	96.734					4.625	98.579	98.579	98.079	5.250	102.750	102.750	102.250
4.250	98.941	98.941	98.441					4.875	98.885	98.885	98.385		DPA Advantage Adjustment		
4.375	98.741	98.741	98.241					5.000	99.058	99.058	98.558		203(k) / 203(k)s		-1.000
4.500	98.604	98.604	98.104					5.125	99.193	99.193	98.693		203(k) & 203(k)s are Borrower Paid		
4.625	98.439	98.439	97.939					5.500	100.606	100.606	100.106		only		
4.750	99.805	99.805	99.305					5.625	100.741	100.741	100.241				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.734	99.734	99.234				

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.:

2/14/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/13/2022

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	97.488	97.488	97.188	3.500	99.358	99.358	99.058
3.250	100.782	100.782	100.345	3.250	100.405	100.405	99.968	2.875	97.691	97.691	97.391	3.625	99.091	99.091	98.791
3.375	101.032	101.032	100.595	3.375	100.590	100.590	100.153	3.000	97.886	97.886	97.586	Margin = 2.250		Index = .410	
3.500	101.276	101.276	100.839	3.500	100.755	100.755	100.318	3.125	98.061	98.061	97.761	30 Year OTC			
3.625	101.504	101.504	101.067	3.625	100.932	100.932	100.495	3.250	99.087	99.087	98.787	Rate	30 Day	45 Day	60 Day
3.750	101.345	101.345	101.039	3.750	100.972	100.972	100.666	3.375	99.260	99.260	98.960	3.250	100.782	100.782	100.282
3.875	101.570	101.570	101.264	3.875	101.130	101.130	100.824	3.500	99.412	99.412	99.112	3.375	101.032	101.032	100.532
4.000	101.772	101.772	101.466	4.000	101.227	101.227	100.921	3.625	99.577	99.577	99.277	3.500	101.276	101.276	100.776
4.125	101.966	101.966	101.660	4.125	101.351	101.351	101.045	3.750	98.794	98.794	98.494	3.625	101.504	101.504	101.004
4.250	101.790	101.790	101.590	4.250	101.452	101.452	101.252	3.875	N/A	N/A	N/A	3.750	101.345	101.345	100.845
4.375	101.990	101.990	101.790	4.375	101.582	101.582	101.382	4.000	N/A	N/A	N/A	3.875	101.570	101.570	101.070
4.500	102.128	102.128	101.928	4.500	101.697	101.697	101.497	4.125	N/A	N/A	N/A	4.000	101.772	101.772	101.272
4.625	102.292	102.292	102.092	4.625	101.821	101.821	101.621	4.250	N/A	N/A	N/A	4.125	101.966	101.966	101.466
4.750	100.770	100.770	100.570	4.750	100.516	100.516	100.316	4.375	N/A	N/A	N/A	4.250	101.790	101.790	101.290
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	100.882	100.782	100.782	100.345	3.250	100.505	100.405	100.405	99.968	2.750	99.744	99.644	99.644	99.344
3.375	101.132	101.032	101.032	100.595	3.375	100.690	100.590	100.590	100.153	2.875	99.947	99.847	99.847	99.547
3.500	101.376	101.276	101.276	100.839	3.500	100.855	100.755	100.755	100.318	3.000	100.142	100.042	100.042	99.742
3.625	101.604	101.504	101.504	101.067	3.625	101.032	100.932	100.932	100.495	3.125	100.318	100.218	100.218	99.918
3.750	101.445	101.345	101.345	101.039	3.750	101.072	100.972	100.972	100.666	3.250	101.625	101.525	101.525	101.225
3.875	101.670	101.570	101.570	101.264	3.875	101.230	101.130	101.130	100.824	3.375	101.798	101.698	101.698	101.398
4.000	101.872	101.772	101.772	101.466	4.000	101.327	101.227	101.227	100.921	3.500	101.950	101.850	101.850	101.550
4.125	102.066	101.966	101.966	101.660	4.125	101.451	101.351	101.351	101.045	3.625	102.114	102.014	102.014	101.714
4.250	101.890	101.790	101.790	101.590	4.250	101.552	101.452	101.452	101.252	3.750	100.769	100.669	100.669	100.369

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 *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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Lockdesk Phone:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/14/2022

45 Day Lock Exp.: 2/28/2022

60 Day Lock Exp.: 3/14/2022

W. Rate Sheet Dated: 1/13/2022

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.245	98.245	98.045	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.825	98.825	98.625	2.000	N/A	N/A	N/A	3.000	98.253	98.149	98.040
3.125	98.751	98.751	98.551	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.568	99.568	99.368	2.125	N/A	N/A	N/A	3.125	98.908	98.788	98.663
3.250	99.492	99.492	99.292	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	100.224	100.224	100.024	2.250	N/A	N/A	N/A	3.250	99.648	99.529	99.403
3.375	100.372	100.372	100.172	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	101.050	101.050	100.850	2.375	N/A	N/A	N/A	3.375	100.529	100.410	100.284
3.500	100.861	100.861	100.661	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.419	101.419	101.219	2.500	N/A	N/A	N/A	3.500	101.212	101.076	100.934
3.625	101.454	101.454	101.254	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.628	101.628	101.428	2.625	N/A	N/A	N/A	3.625	102.065	101.929	101.787
3.750	102.140	102.140	101.940	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	102.203	102.203	102.003	2.750	N/A	N/A	N/A	3.750	102.751	102.615	102.473
3.875	102.631	102.631	102.431	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.639	102.639	102.439	2.875	N/A	N/A	N/A	3.875	103.242	103.106	102.964
3.990	102.858	102.858	102.658	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.792	102.792	102.592	2.990	N/A	N/A	N/A	3.990	103.469	103.333	103.191
4.000	102.958	102.958	102.758	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.892	102.892	102.692	3.000	N/A	N/A	N/A	4.000	103.569	103.433	103.291
4.125	103.378	103.378	103.178	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	103.021	103.021	102.821	3.125	N/A	N/A	N/A	4.125	103.982	103.845	103.703
4.250	103.875	103.875	103.675	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	103.396	103.396	103.196	3.250	N/A	N/A	N/A	4.250	104.479	104.342	104.200
4.375	104.251	104.251	104.051	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	103.774	103.774	103.574	3.375	N/A	N/A	N/A	4.375	104.855	104.718	104.576
4.500	104.596	104.596	104.396	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	104.021	104.021	103.821	3.500	N/A	N/A	N/A	4.500	105.199	105.062	104.920
4.625	104.820	104.820	104.620	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.163	103.163	102.963	3.625	N/A	N/A	N/A	4.625	105.424	105.287	105.145
4.750	105.081	105.081	104.881	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.728	102.728	102.528	3.750	N/A	N/A	N/A	4.750	105.594	105.457	105.314
4.875	105.456	105.456	105.256	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.097	103.097	102.897	3.875	N/A	N/A	N/A	4.875	105.970	105.833	105.690
4.990	105.650	105.650	105.450	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.209	103.209	103.009	3.990	N/A	N/A	N/A	4.990	106.163	106.026	105.883
5.000	105.750	105.750	105.550	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.309	103.309	103.109	4.000	N/A	N/A	N/A	5.000	106.263	106.126	105.983
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	99.740	99.740	99.540	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.389	99.389	99.189	2.500	99.303	99.203	99.103
2.875	N/A	N/A	N/A	3.125	100.239	100.239	100.039	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.952	99.952	99.752	2.625	99.866	99.766	99.666
2.990	N/A	N/A	N/A	3.250	100.915	100.915	100.715	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.476	100.476	100.276	2.750	100.390	100.290	100.190
3.000	N/A	N/A	N/A	3.375	101.733	101.733	101.533	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.896	100.896	100.696	2.875	100.810	100.710	100.610
3.125	N/A	N/A	N/A	3.500	102.192	102.192	101.992	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	101.278	101.278	101.078	2.990	101.221	101.121	101.021
3.250	N/A	N/A	N/A	3.625	102.587	102.587	102.387	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.378	101.378	101.178	3.000	101.321	101.221	101.121
3.375	N/A	N/A	N/A	3.750	102.443	102.443	102.243	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.801	101.801	101.601	3.125	101.864	101.764	101.662
3.500	N/A	N/A	N/A	3.875	102.931	102.931	102.731	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	102.223	102.223	102.023	3.250	102.317	102.217	102.115
3.625	N/A	N/A	N/A	3.990	103.126	103.126	102.926	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.808	102.808	102.608	3.375	102.902	102.802	102.700
3.750	N/A	N/A	N/A	4.000	103.226	103.226	103.026	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	103.147	103.147	102.947	3.500	103.241	103.141	103.039
3.875	N/A	N/A	N/A	4.125	103.574	103.574	103.374	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.573	103.573	103.373	3.625	103.667	103.567	103.465
3.990	N/A	N/A	N/A	4.250	103.980	103.980	103.780	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.920	103.920	103.720	3.750	103.991	103.891	103.778
4.000	N/A	N/A	N/A	4.375	104.352	104.352	104.152	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.366	104.366	104.166	3.875	104.436	104.336	104.223
4.125	N/A	N/A	N/A	4.500	104.675	104.675	104.475	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.719	104.719	104.519	3.990	104.790	104.690	104.577
4.250	N/A	N/A	N/A	4.625	104.895	104.895	104.695	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.819	104.819	104.619	4.000	104.890	104.790	104.677
4.375	N/A	N/A	N/A	4.750	104.970	104.970	104.770	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	105.199	105.199	104.999	4.125	105.270	105.170	105.057
4.500	N/A	N/A	N/A	4.875	105.343	105.343	105.143	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.525	104.525	104.325	4.250	104.603	104.503	104.403
4.625	N/A	N/A	N/A	4.990	105.518	105.518	105.318	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.796	104.796	104.596	4.375	104.874	104.774	104.674
4.750	N/A	N/A	N/A	5.000	105.618	105.618	105.418	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.867	104.867	104.667	4.500	104.946	104.846	104.746
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	99.379	99.379	99.179	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.275	100.275	100.075
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.804	99.804	99.604	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.750	100.750	100.550
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.169	100.169	99.969	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	101.007	101.007	100.807
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.462	100.462	100.262	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.427	101.427	101.227
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.697	100.697	100.497	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.810	101.810	101.610
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.797	100.797	100.597	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.910	101.910	101.710
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.088	101.088	100.888	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.332	102.332	102.132
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.121	101.121	100.921	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.244	102.244	102.044</



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.:

2/14/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/13/2022

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	98.245	98.245	98.045	3.000	98.825	98.825	98.625	3.000	99.740	99.740	99.540	2.500	99.389	99.389	99.189	2.500	99.379	99.379	99.179
3.125	98.751	98.751	98.551	3.125	99.568	99.568	99.368	3.125	100.239	100.239	100.039	2.625	99.952	99.952	99.752	2.625	99.804	99.804	99.604
3.250	99.492	99.492	99.292	3.250	100.224	100.224	100.024	3.250	100.915	100.915	100.715	2.750	100.476	100.476	100.276	2.750	100.169	100.169	99.969
3.375	100.372	100.372	100.172	3.375	101.050	101.050	100.850	3.375	101.733	101.733	101.533	2.875	100.896	100.896	100.696	2.875	100.462	100.462	100.262
3.500	100.861	100.861	100.661	3.500	101.419	101.419	101.219	3.500	102.192	102.192	101.992	2.990	101.278	101.278	101.078	2.990	100.697	100.697	100.497
3.625	101.454	101.454	101.254	3.625	101.628	101.628	101.428	3.625	102.587	102.587	102.387	3.000	101.378	101.378	101.178	3.000	100.797	100.797	100.597
3.750	102.140	102.140	101.940	3.750	102.203	102.203	102.003	3.750	102.443	102.443	102.243	3.125	101.801	101.801	101.601	3.125	101.088	101.088	100.888
3.875	102.631	102.631	102.431	3.875	102.639	102.639	102.439	3.875	102.931	102.931	102.731	3.250	102.223	102.223	102.023	3.250	101.121	101.121	100.921
3.990	102.858	102.858	102.658	3.990	102.792	102.792	102.592	3.990	103.126	103.126	102.926	3.375	102.808	102.808	102.608	3.375	101.578	101.578	101.378
4.000	102.958	102.958	102.758	4.000	102.892	102.892	102.692	4.000	103.226	103.226	103.026	3.500	103.147	103.147	102.947	3.500	101.810	101.810	101.610
4.125	103.378	103.378	103.178	4.125	103.021	103.021	102.821	4.125	103.574	103.574	103.374	3.625	103.573	103.573	103.373	3.625	102.102	102.102	101.902
4.250	103.875	103.875	103.675	4.250	102.396	102.396	102.196	4.250	103.980	103.980	103.780	3.750	103.920	103.920	103.720	3.750	101.955	101.955	101.755
4.375	104.251	104.251	104.051	4.375	102.774	102.774	102.574	4.375	104.352	104.352	104.152	3.875	104.366	104.366	104.166	3.875	102.260	102.260	102.060
4.500	104.596	104.596	104.396	4.500	103.021	103.021	102.821	4.500	104.675	104.675	104.475	3.990	104.719	104.719	104.519	3.990	102.477	102.477	102.277
4.625	104.820	104.820	104.620	4.625	103.163	103.163	102.963	4.625	104.895	104.895	104.695	4.000	104.819	104.819	104.619	4.000	102.577	102.577	102.377
4.750	105.081	105.081	104.881	4.750	102.728	102.728	102.528	4.750	104.970	104.970	104.770	4.125	105.199	105.199	104.999	4.125	102.842	102.842	102.642
4.875	105.456	105.456	105.256	4.875	103.097	103.097	102.897	4.875	105.343	105.343	105.143	4.250	104.525	104.525	104.325	4.250	102.159	102.159	101.959
4.990	105.650	105.650	105.450	4.990	103.209	103.209	103.009	4.990	105.518	105.518	105.318	4.375	104.796	104.796	104.596	4.375	102.347	102.347	102.147
5.000	105.750	105.750	105.550	5.000	103.309	103.309	103.109	5.000	105.618	105.618	105.418	4.500	104.867	104.867	104.667	4.500	102.399	102.399	102.199

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 LPAs 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
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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60 Day Lock Exp.: 3/14/2022

W. Rate Sheet Dated: 1/13/2022

Release Time: 10:00 am ET

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				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	98.622	98.622	98.387	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	99.060	99.060	98.825	2.750	N/A	N/A	N/A	3.000	98.003	97.903	97.768
3.125	98.916	98.916	98.707	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	100.380	100.380	100.171	2.875	N/A	N/A	N/A	3.125	98.350	98.250	98.141
3.250	99.710	99.710	99.502	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	100.088	100.088	99.880	2.990	N/A	N/A	N/A	3.250	98.966	98.866	98.758
3.375	100.611	100.611	100.403	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	100.989	100.989	100.781	3.000	N/A	N/A	N/A	3.375	99.867	99.767	99.659
3.500	101.151	101.151	100.941	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	101.529	101.529	101.319	3.125	N/A	N/A	N/A	3.500	100.407	100.307	100.197
3.625	101.534	101.534	101.325	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	101.912	101.912	101.703	3.250	N/A	N/A	N/A	3.625	100.791	100.691	100.582
3.750	102.192	102.192	101.953	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	101.276	101.276	101.037	3.375	N/A	N/A	N/A	3.750	100.327	100.227	100.088
3.875	102.744	102.744	102.505	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.828	101.828	101.589	3.500	N/A	N/A	N/A	3.875	100.879	100.779	100.640
3.990	103.068	103.068	102.830	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	102.152	102.152	101.914	3.625	N/A	N/A	N/A	3.990	101.203	101.103	100.965
4.000	103.168	103.168	102.930	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	102.252	102.252	102.014	3.750	N/A	N/A	N/A	4.000	101.303	101.203	101.065
4.125	103.522	103.522	103.288	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.608	102.608	102.374	3.875	N/A	N/A	N/A	4.125	101.657	101.557	101.423
4.250	104.044	104.044	103.684	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.146	101.146	100.786	3.990	N/A	N/A	N/A	4.250	101.129	100.985	100.769
4.375	104.414	104.414	104.058	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.516	101.516	101.160	4.000	N/A	N/A	N/A	4.375	101.500	101.361	101.144
4.500	104.728	104.728	104.379	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.830	101.830	101.481	4.125	N/A	N/A	N/A	4.500	101.813	101.681	101.464
4.625	104.589	104.589	104.389	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	103.303	103.303	103.103	4.250	N/A	N/A	N/A	4.625	102.014	101.914	101.814
4.750	105.029	105.029	104.829	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.753	101.753	101.553	4.375	N/A	N/A	N/A	4.750	101.873	101.773	101.673
4.875	105.376	105.376	105.176	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.098	102.098	101.898	4.500	N/A	N/A	N/A	4.875	102.220	102.120	102.020
4.990	105.543	105.543	105.343	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.265	102.265	102.065	4.625	N/A	N/A	N/A	4.990	102.386	102.286	102.186
5.000	105.643	105.643	105.443	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.365	102.365	102.165	4.750	N/A	N/A	N/A	5.000	102.486	102.386	102.286
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	99.743	99.743	99.496	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.589	99.589	99.389	2.500	99.043	98.906	98.843
2.875	N/A	N/A	N/A	3.125	100.345	100.345	100.097	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.107	100.107	99.907	2.625	99.483	99.347	99.283
2.990	N/A	N/A	N/A	3.250	100.780	100.780	100.493	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.606	100.606	100.406	2.750	99.419	99.283	99.219
3.000	N/A	N/A	N/A	3.375	101.603	101.603	101.318	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.973	100.973	100.773	2.875	99.786	99.652	99.586
3.125	N/A	N/A	N/A	3.500	102.089	102.089	101.807	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.255	101.255	101.055	2.990	100.068	99.935	99.868
3.250	N/A	N/A	N/A	3.625	102.454	102.454	102.173	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.355	101.355	101.155	3.000	100.168	100.035	99.968
3.375	N/A	N/A	N/A	3.750	102.608	102.608	102.325	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.629	101.629	101.425	3.125	101.196	101.062	100.992
3.500	N/A	N/A	N/A	3.875	103.077	103.077	102.795	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.137	102.137	101.935	3.250	101.313	101.181	101.111
3.625	N/A	N/A	N/A	3.990	103.283	103.283	103.004	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.660	102.660	102.458	3.375	100.837	100.705	100.635
3.750	N/A	N/A	N/A	4.000	103.383	103.383	103.104	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.898	102.898	102.698	3.500	101.075	100.948	100.875
3.875	N/A	N/A	N/A	4.125	103.823	103.823	103.446	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.245	103.245	103.045	3.625	102.232	102.132	102.032
3.990	N/A	N/A	N/A	4.250	104.016	104.016	103.639	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.588	103.588	103.388	3.750	101.661	101.561	101.461
4.000	N/A	N/A	N/A	4.375	104.349	104.349	103.975	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.733	103.733	103.533	3.875	101.806	101.706	101.606
4.125	N/A	N/A	N/A	4.500	104.648	104.648	104.276	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.997	103.997	103.797	3.990	102.070	101.970	101.870
4.250	N/A	N/A	N/A	4.625	104.842	104.842	104.464	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	104.097	104.097	103.897	4.000	102.170	102.070	101.970
4.375	N/A	N/A	N/A	4.750	105.843	105.843	105.464	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	104.235	104.235	104.021	4.125	102.485	102.379	102.271
4.500	N/A	N/A	N/A	4.875	106.177	106.177	105.777	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.480	104.480	104.267	4.250	102.231	102.126	102.018
4.625	N/A	N/A	N/A	4.990	106.295	106.295	106.095	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.750	104.750	104.542	4.375	102.501	102.401	102.293
4.750	N/A	N/A	N/A	5.000	106.395	106.395	106.195	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.929	104.929	104.727	4.500	102.680	102.580	102.478
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	99.547	99.547	99.347	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	99.901	99.901	99.701	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	99.532	99.532	99.332	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	99.899	99.899	99.699	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	100.181	100.181	99.981	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	100.281	100.281	100.081	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	101.299	101.299	101.095	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	99.873	99.873	99.671	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	100.396	100.396	100.194	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	100.634	100.634	100.434	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	101.595	101.595	101.395	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	101.242	101.242	101.042	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	101.387	101.387	101.187	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	101.653	101.653	101.453	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	101.753	101.753	101.553	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																



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.:

2/14/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/13/2022

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	98.622	98.622	98.387	3.000	99.060	99.060	98.825	3.000	99.743	99.743	99.496	2.500	99.589	99.589	99.389	2.500	99.547	99.547	99.347
3.125	98.916	98.916	98.707	3.125	100.380	100.380	100.171	3.125	100.345	100.345	100.097	2.625	100.107	100.107	99.907	2.625	99.901	99.901	99.701
3.250	99.710	99.710	99.502	3.250	100.088	100.088	99.880	3.250	100.780	100.780	100.493	2.750	100.606	100.606	100.406	2.750	99.532	99.532	99.332
3.375	100.611	100.611	100.403	3.375	100.989	100.989	100.781	3.375	101.603	101.603	101.318	2.875	100.973	100.973	100.773	2.875	99.899	99.899	99.699
3.500	101.151	101.151	100.941	3.500	101.529	101.529	101.319	3.500	102.089	102.089	101.807	2.990	101.255	101.255	101.055	2.990	100.181	100.181	99.981
3.625	101.534	101.534	101.325	3.625	101.912	101.912	101.703	3.625	102.454	102.454	102.173	3.000	101.355	101.355	101.155	3.000	100.281	100.281	100.081
3.750	102.192	102.192	101.953	3.750	101.276	101.276	101.037	3.750	102.608	102.608	102.325	3.125	101.629	101.629	101.425	3.125	101.299	101.299	101.095
3.875	102.744	102.744	102.505	3.875	101.828	101.828	101.589	3.875	103.077	103.077	102.795	3.250	102.137	102.137	101.935	3.250	99.873	99.873	99.671
3.990	103.068	103.068	102.830	3.990	102.152	102.152	101.914	3.990	103.283	103.283	103.004	3.375	102.660	102.660	102.458	3.375	100.396	100.396	100.194
4.000	103.168	103.168	102.930	4.000	102.252	102.252	102.014	4.000	103.383	103.383	103.104	3.500	102.898	102.898	102.698	3.500	100.634	100.634	100.434
4.125	103.522	103.522	103.288	4.125	102.608	102.608	102.374	4.125	103.823	103.823	103.446	3.625	103.245	103.245	103.045	3.625	101.595	101.595	101.395
4.250	104.044	104.044	103.684	4.250	101.146	101.146	100.786	4.250	104.016	104.016	103.639	3.750	103.588	103.588	103.388	3.750	101.242	101.242	101.042
4.375	104.414	104.414	104.058	4.375	101.516	101.516	101.160	4.375	104.349	104.349	103.975	3.875	103.733	103.733	103.533	3.875	101.387	101.387	101.187
4.500	104.728	104.728	104.379	4.500	101.830	101.830	101.481	4.500	104.648	104.648	104.276	3.990	103.997	103.997	103.797	3.990	101.653	101.653	101.453
4.625	104.589	104.589	104.389	4.625	103.303	103.303	103.103	4.625	104.842	104.842	104.642	4.000	104.097	104.097	103.897	4.000	101.753	101.753	101.553
4.750	105.029	105.029	104.829	4.750	101.753	101.753	101.553	4.750	105.843	105.843	105.643	4.125	104.235	104.235	104.021	4.125	105.021	105.021	104.807
4.875	105.376	105.376	105.176	4.875	102.098	102.098	101.898	4.875	106.177	106.177	105.977	4.250	104.480	104.480	104.267	4.250	101.852	101.852	101.639
4.990	105.543	105.543	105.343	4.990	102.265	102.265	102.065	4.990	106.295	106.295	106.095	4.375	104.750	104.750	104.542	4.375	102.124	102.124	101.916
5.000	105.643	105.643	105.443	5.000	102.365	102.365	102.165	5.000	106.395	106.395	106.195	4.500	104.929	104.929	104.727	4.500	102.303	102.303	102.101

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/14/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/13/2022

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.:

2/14/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/13/2022

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	98.622	98.622	98.387	3.000	99.743	99.743	99.496	2.500	99.589	99.589	99.389	3.000	98.166	98.166	97.931	2.500	98.918	98.918	98.718
3.125	98.916	98.916	98.707	3.125	100.345	100.345	100.097	2.625	100.107	100.107	99.907	3.125	98.973	98.973	98.764	2.625	99.354	99.354	99.154
3.250	99.710	99.710	99.502	3.250	100.780	100.780	100.493	2.750	100.606	100.606	100.406	3.250	99.224	99.224	99.016	2.750	99.419	99.419	99.219
3.375	100.611	100.611	100.403	3.375	101.603	101.603	101.318	2.875	100.973	100.973	100.773	3.375	100.125	100.125	99.917	2.875	99.786	99.786	99.586
3.500	101.151	101.151	100.941	3.500	102.089	102.089	101.807	2.990	101.255	101.255	101.055	3.500	100.665	100.665	100.455	2.990	100.068	100.068	99.868
3.625	101.534	101.534	101.325	3.625	102.454	102.454	102.173	3.000	101.355	101.355	101.155	3.625	101.048	101.048	100.839	3.000	100.168	100.168	99.968
3.750	102.192	102.192	101.953	3.750	102.608	102.608	102.325	3.125	101.629	101.629	101.425	3.750	101.059	101.059	100.820	3.125	100.814	100.814	100.610
3.875	102.744	102.744	102.505	3.875	103.077	103.077	102.795	3.250	102.137	102.137	101.935	3.875	101.611	101.611	101.372	3.250	100.355	100.355	100.153
3.990	103.068	103.068	102.830	3.990	103.283	103.283	103.004	3.375	102.660	102.660	102.458	3.990	101.935	101.935	101.697	3.375	100.878	100.878	100.676
4.000	103.168	103.168	102.930	4.000	103.383	103.383	103.104	3.500	102.898	102.898	102.698	4.000	102.035	102.035	101.797	3.500	101.116	101.116	100.916
4.125	103.522	103.522	103.288	4.125	103.823	103.823	103.446	3.625	103.245	103.245	103.045	4.125	102.390	102.390	102.156	3.625	101.770	101.770	101.570
4.250	104.044	104.044	103.684	4.250	104.016	104.016	103.639	3.750	103.588	103.588	103.388	4.250	101.920	101.920	101.560	3.750	101.765	101.765	101.565
4.375	104.414	104.414	104.058	4.375	104.349	104.349	103.975	3.875	103.733	103.733	103.533	4.375	102.290	102.290	101.934	3.875	101.910	101.910	101.710
4.500	104.728	104.728	104.379	4.500	104.648	104.648	104.276	3.990	103.997	103.997	103.797	4.500	102.604	102.604	102.255	3.990	102.175	102.175	101.975
4.625	104.589	104.589	104.389	4.625	104.842	104.842	104.642	4.000	104.097	104.097	103.897	4.625	103.271	103.271	103.071	4.000	102.275	102.275	102.075
4.750	105.029	105.029	104.829	4.750	105.843	105.843	105.643	4.125	104.235	104.235	104.021	4.750	102.716	102.716	102.516	4.125	103.978	103.978	103.764
4.875	105.376	105.376	105.176	4.875	106.177	106.177	105.977	4.250	104.480	104.480	104.267	4.875	103.062	103.062	102.862	4.250	102.516	102.516	102.303
4.990	105.543	105.543	105.343	4.990	106.295	106.295	106.095	4.375	104.750	104.750	104.542	4.990	103.229	103.229	103.029	4.375	102.787	102.787	102.579
5.000	105.643	105.643	105.443	5.000	106.395	106.395	106.195	4.500	104.929	104.929	104.727	5.000	103.329	103.329	103.129	4.500	102.966	102.966	102.764

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.:

2/14/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/14/2022

W. Rate Sheet Dated: 1/13/2022

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 ¹IA, 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)